



NATIONAL
HOME OF YOUR OWN
ALLIANCE

March 1996

A Technical Assistance Center at the Institute on Disability/UAP, University of New Hampshire

Where we're going...

In an article which will soon appear in the *Community Services Reporter*, Jay Klein and Barbara Boyd Wilson talk about the Alliance, not as a model, but as a means of encouraging the creative use of programs and the sharing of information. The article has 13 narratives that describe 13 different ways to increase opportunities for people with disabilities to own and control their homes.

Information about mortgages, down payments, benefit programs, accessible design, and support systems is flying, fast and furious, between the states. Much is being shared and learned. The newsletter, conference calls, individual calls, faxes, and e-mail offer still more avenues for sharing. The challenge is to keep on top of it all!

Thanks to all the state contact people and subcontractors who submitted articles for this newsletter. As always, we welcome news items and ideas about topics you'd like to see in upcoming issues.

Cathy Ludlum

Alliance Profile:

Donald Veater

I am a member of the Alliance's National Advisory Board. I represent Georgia, which recently joined as a third-year state. I am a student at the University of Georgia, in the first year of a Masters in Rehabilitation Counseling. I always say I chose that because it involves doing what I'm familiar with! I use a ventilator. I have quadriplegia and am legally blind, although I can see enough to get me into trouble.

I became interested in home ownership a year ago when I went to a home buyers show. I went there with Georgia Home Choices, and this group later sent me to a meeting of the National Association of Affordable Housing. That's where I got hooked.

I presently live in Athens, where the university is. I have a two-bedroom unit in campus housing, and this is convenient because I can use the university's transit system. I hope to get a home of my own after graduation. I know there's a lot to do to own a home. I want to learn how and then teach other people how to do it.

For fun I enjoy watching stockcar racing. I was born to drive, although the closest I get right now is driving my power chair!

Alliance's Fourth Year RFP

Request for proposals will target state coalitions of housing finance and disability organizations interested in implementing initiatives on home ownership and control for people with developmental and other disabilities. Five states will be selected to receive technical assistance and join a network of 13 state coalitions working on similar initiatives.

May 15, 1996: Request for Proposal Mailed
July 1, 1996: Letter of Intention Due

August 1, 1996: Application Due
October 11, 1996: Announce New States



Year 1 States



Illinois

Home Ownership in Illinois is represented by a multifaceted initiative. There are several programs running concurrently under the umbrella of home ownership for people with developmental disabilities. These are 1) The Consumer Owned/Consumer Controlled Housing Project, funded by the Illinois Planning Council on Developmental Disability; 2) Project Ground Floor, also funded by the Illinois Planning Council; and 3) the Home of Your Own project, coordinated by the Department of Mental Health and Developmental Disability. Six years ago, the Illinois Planning Council sponsored the Governor's Conference on Housing. Since then, the focus of the Council has been to solicit and access down payment assistance for people with developmental disabilities. The success of this effort was initially seen in 1994, when the Consumer Owned/Consumer Controlled Housing Project supported 24 new home owners. Currently, Project Ground Floor is supporting 17 new home owners over the next 12 months. The Department of Mental Health and Developmental Disabilities has worked to secure support services for people as they move into their new homes and to identify potential home owners across the state. The Home of Your Own project has provided a forum for the discussion of concerns and planning strategies. By partnering these three programs, home ownership for people with developmental disabilities has become an option in Illinois.

Michigan

At the most recent meeting of the Michigan Home Alliance, members made a decision to 1) assist a minimum of 25 persons to obtain their own homes within 18 months, with at least 50% "owning" their homes; 2) resolve at least five identified barriers to home ownership for people with disabilities, and document the strategies used; 3) document additional strategies for home ownership which were successful; 4) facilitate quarterly brainstorming sessions for projects which are currently working; 5) provide staff support to the Michigan Alliance; and 6) seek additional funding. To accomplish these goals, the Michigan Home Alliance will utilize the funds which are being held by the National Home of Your Own to pay for staff support. The Michigan Alliance is expecting a cut from the Developmental Disabilities Council in this area. Michigan also has a verbal commitment from the State Housing Authority for \$200,000 for down payment assistance for the Fannie Mae project. They anticipate that this will assist numerous homeowners in the near future.

New Hampshire

The New Hampshire project is creating alliances with each of the Family Support Councils from the 12 Community Developmental Services offices around the state. These groups are being asked to join the Steering Committee in sponsoring training sessions for potential home buyers and their support people. Outreach and information dissemination continues as the project seeks new participants. In early January, the New Hampshire Community Loan Fund (where the New Hampshire Home of Your Own is located) was notified that it had been chosen to receive a grant of \$100,000 from the Federal Home Loan Bank of Boston. This grant is to be used as a supplement to Home of Your Own monies already in place, and must be matched as much as possible by other funding sources. The money requires a guarantee of permanent affordability, so the Community Loan Fund has the right of first refusal upon the sale of the home or death of the owner. In addition, the grant is not solely reserved for program participants, but may also be used to benefit other people with low income served by the Community Loan Fund. Through this grant, individuals may access up to \$10,000 in matching funds to help with up front costs or to buy down their mortgages. The final participant from the pilot project closed on his home on January 17, and modifications were completed by the end of February.

Oregon

The Oregon initiative is vigorously pursuing grant funding to buy down mortgages for ten couples or individuals with developmental disabilities. An initial grant of \$200,000 by the Oregon Developmental Disability Services Division and Developmental Disability Council allowed the Home of Your Own initiative to hire a project coordinator and a grant writer. The initiative has been awarded a \$150,000 grant by the state housing finance agency, the Oregon Housing and Community Services Department, and an additional \$105,000 by Federal Home Loan Bank. These two grants are for buying down mortgages and providing financial assistance to potential home owners. The initiative is also applying to the Meyer Memorial Trust for \$150,000 to continue management of the project beyond the term of the existing grant. The coalition in Oregon will soon be submitting loan applications on behalf of the ten potential home owners. Prior to prequalifying, potential homeowners were screened through an extensive process which took into account their motivation for home ownership, community connections, living experiences, and resources. US Bank has agreed to be the lender.



Idaho

The Idaho Housing Agency and the Council on Developmental Disabilities have prepared a draft contract which provides matching funds to hire a project coordinator. Included with the contract is an overview of the program, along with mortgage characteristics and underwriting guidelines for the use of HOME funds. A subcommittee has conducted a preliminary screening of over 45 applications and has notified each applicant of the estimated loan amount each would need to qualify. Idaho's initiative has defined eligible borrowers to include persons who have a disability as defined by the Americans with Disabilities Act of 1990 and the Federal Fair Housing Act Amendments of 1988. Additionally, however, 60% of the grant funds must be used by individuals who meet the Federal definition of developmental disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act, P.L. 103-230, and accompanying amendments.

New York

Winter has brought a flurry of activity for New York's Home of Your Own project. The State of New York Mortgage Agency is putting the finishing touches on a pilot program for persons with developmental disabilities. The agency has designated one million dollars at a very low interest rate (three to four percent) which it will make available to buyers through a designated statewide lender. No down payment will be required and the maximum loan to value will be 100%. A total debt-to-income ratio of 40% will be allowed. The New York initiative hopes to begin offering the program by March or April and anticipates that approximately 12 loans will be written through this program. New York is also applying for 1.2 million dollars in HOME funds through the Division of Housing and Community Renewal. They are proposing to offer grants for down payment assistance and moderate rehabilitation in several areas of eastern New York State, from the Adirondack to the Hudson Valley regions. The deadline for application to the HOME program was February 13. The Glens Falls program reports five closings and four more pending. The Advisory Council is busy planning housing fairs for persons with disabilities, and developing a newsletter and brochure. They have completed a draft of a home ownership training manual entitled, "How Do I Get There From Here?" The Bureau of Housing, sponsor of the Home of Your Own project, has been asked to prepare a position paper which refocuses the mission of the Office of Mental Retardation and Developmental Disabilities from certified group living situations to person-controlled housing options.

Arizona

The Arizona Home of Your Own Project has received 20 applications for home ownership assistance. Three sisters have been approved for a loan through Norwest Bank. The bank accepted as income the financial support the women receive from the Division of Developmental Disabilities. These women are building a new house which will be modified by the builder to meet their needs. The family reported that the process Arizona has developed of using existing housing agencies worked well in this situation. Approximately seven more individuals are expected to qualify for loans. The Steering Committee had its third meeting in January, and approved the expenditure of technical assistance funds to apply for two grants from the Federal Home Loan Bank and the Robert Wood Johnson Foundation. The financing subcommittee will develop a marketing plan to reach out to the community. Educational workshops have been scheduled around the state. The first one was in Tucson and was attended by 50 people with disabilities, their families, and agency staff. Arizona anticipates that its workshop sessions will generate a tremendous amount of interest in the project.

Connecticut

The Connecticut initiative celebrated its first closing in December, when a couple and their son were able to purchase the home they had been renting. Other program participants found a pair of Saturday workshops so helpful that these gatherings will be held monthly during 1996. During the workshops, people are able to network, share experiences, and support one another. There is also the opportunity to meet for individual sessions with Home of Your Own staff, and to have organized presentations as needed. A home buyer training course has been located through a generic consumer credit counseling organization. All present and future program participants will be required to go through this program in order to qualify for low interest mortgage and down payment assistance available through the Connecticut Housing Finance Authority.

Year 2 States



Year 3 States

Missouri

Missouri is focusing its first-year efforts in Kansas City, Columbia, Kirksville, and St. Louis. People who call in are sent a brief questionnaire which asks for information such as where they want to live and what their timeframes are. Interest in the program is growing as the word gets out. People will be grouped according to the immediacy of their situations and their locations. A general home ownership orientation will then be presented and individual futures plans conducted or modified. The state advisory team now has representation from the Missouri Head Injury Advisory Council, which rounds out the cross-disability focus of the effort. The state is also exploring applying for funds from the Missouri Housing Trust Fund to be used for replacement reserves.

Georgia

The Georgia Home of Your Own Alliance has decided to establish local expertise teams in five areas of the state. Agencies sponsoring these teams are the Albany Arc; Larc Inc., in Valdosta; the Coastal Center for Developmental Services in Savannah; STAR Choices in Macon; and Housing and Economic Leadership Partners (HELP) Inc. On February 23, representatives from the five expertise teams and members of the Advisory Committee met to view the Home of Your Own video, share lunch, and make plans for the year. The Georgia Initiative feels very fortunate that representatives from the banking, real estate, financial planning, legal, and mortgage banking communities have agreed to be on the Advisory Committee. Each team has agreed to assist at least two individuals to accomplish home ownership in the next year. Expertise teams will sign a letter of understanding agreeing to use person-centered planning and to follow the housing goals set forth by the President's Agenda for housing for persons with mental retardation.

Massachusetts

Massachusetts is planning a statewide conference for people with disabilities, service providers, housing groups, family members, lenders, and other interested parties. The conference, to be held June 6 in Worcester, will serve as a launching point for the project, and will provide educational workshops on various aspects of home ownership and control. The Program Committee has developed a fact sheet describing the Home of Your Own Program; a draft letter to prospective applicants; a draft letter to service providers, consumer groups, and advocacy organizations; and a draft application for potential applicants. The Finance Committee is submitting applications to fund a full-time staff position, and has hired a consultant to assist in applying to the Federal Home Loan Bank for a grant.

New York is applying for \$1.2 million in HOME dollars through the Division of Housing and Community Renewal.

New Mexico and Georgia have begun the process of assisting individuals to purchase their home.

New Hampshire has been chosen to receive a \$100,000 grant from the Federal Home Loan Bank of Boston.



New Mexico

New Mexico is working to balance the process of starting a non-profit while capturing the momentum created by Project HOME. Draft by-laws are being reviewed and officers are being identified for the board. Fifteen people with disabilities have sent in applications. All have listed names of family, friends, or professionals who would be willing to help them pursue their goal of home ownership. Two HOME Teams will start-up this month: one assisting someone with a developmental disability, and the other assisting someone in the mental health system. The other thirteen applicants will be called to verify information, to request credit checks and to supply copies of income tax returns. The New Mexico initiative is creating a database of potential "facilitators." An orientation for the "facilitators" will take place in April. Training will occur in May, and then people who have completed the training will be matched up with applicants. HOME-New Mexico will not actively advertise for potential home buyers until the infrastructure is in place. All applicants have applied as a result of articles on the initiative or by word-of-mouth.

Oregon has been awarded \$255,000 in grants and is applying for an additional \$150,000 to continue the project.

Connecticut, New Hampshire, and New York celebrated closings in the last couple of months.

Year 3 States

Texas

On January 6, the coalition offered a home buyer's workshop through a local bank. Approximately 20 people with disabilities attended, including several Home of Your Own participants. The session was a success in spite of bitterly cold weather, and represented the beginning of a dialogue between the disability community and lending/financial organizations. Issues were raised which the lenders had not experienced before, such as how to access down payment assistance without jeopardizing Medicaid eligibility. Potential buyers and lenders were also made aware of community resources. Attendees found the day to be a positive learning experience. The Texas Steering Committee continues to meet monthly. A realtor and a representative of the state housing finance agency were recently recruited to join the committee. The committee has been busy developing a technical assistance plan which was submitted to the Alliance at the University of New Hampshire. The bulk of the plan includes a marketing component designed to publicize the success stories, the resources, and the work of the coalition throughout the state.



Michigan has a verbal commitment from the State Housing Authority for \$200,000 in down payment assistance.

Advisory Board

The Advisory Board is in high gear, working on issues and preparing for its annual meeting. The Board has several subcommittees and each is responsible for a different area of the Alliance. The Leadership Committee has been planning the Board's annual meeting which will take place in New Hampshire April 27 and 28. The Committee has discussed how to focus the meeting and has developed a preliminary agenda. The Legislative Committee met to map out its work, and to discuss the most efficient ways of sharing information from the constantly-changing policy arena. And, the State Technical Assistance Committee met March 6 to begin work on the RFP for next year. The Board is looking forward to a productive annual meeting, which will conclude with a joint meeting of the Board and the subcontractors.

Subcontractors

Human Services Research Institute

Year 1 and Year 2 states have been responding to surveys about the structure of their state initiatives. HSRI has set up phone interviews with Advisory Board Members and state contacts. This information will be compiled, along with case studies, in a draft evaluation which will be completed in early March. The final report is expected by the end of March.

Co-op Initiatives

Co-op Initiatives continues to coordinate the National Advisory Board. During January, the Evaluation Subcommittee met with representatives of the Human Services Research Institute and Temple University Institute on Disabilities to discuss activities and roles. The Leadership Committee had a teleconference on February 7 to begin planning the Board's annual meeting in New Hampshire in conjunction with the annual subcontractor meeting. The newly-created Legislative Committee met on February 12 to discuss state and national policy issues. The State Technical Assistance Committee has started its work on the RFP process for next year. Co-op Initiatives finds it exciting to work with the Advisory Board, and to gain the perspectives of people with disabilities from throughout the country.

Center for Universal Design

The Center's information and referral service handles about 30 calls every month. Typically, two-thirds of the calls come from professionals wanting to learn about the purpose of the Alliance and how to get involved. The remaining calls come from individuals or family members who frequently ask about home purchase financing or finding homes.

The Center distributes brochures which give an overview of the Alliance and a book entitled, "Extending the American Dream." A list of additional publications and an extensive InfoPak on housing will be available this spring, along with several related publications. An InfoPak on supports is scheduled for release in the summer of 1996.

The Center is conducting research on Best Practices. The resulting publication will describe sixteen different home ownership efforts from around the country. The publication is scheduled for release in July of 1996.

Temple University

Temple University is in the early stages of implementing the Home of Your Own Homeseekers Survey. The survey participants will be comprised of people from all 13 states who are participating in the home ownership project. The survey will reflect many things including how satisfied people are with the Home of Your Own project, and how their lives have changed since owning their own homes. Data collectors from the Year 1 and Year 2 states attended a training session last fall, and the next step is to identify Home of Your Own participants who are willing to be interviewed. In order to protect the participants' confidentiality, Temple is not contacting the people directly. Instead, state contact people have been provided with a generic mailing to forward to participants in their own project. People who want to be involved in the study will send Temple a postcard with their name and address. Meanwhile, training for data collectors in the Year 3 states will be held in Philadelphia during the last week of March.

UNH Update

"Getting the word out" about home ownership for people with disabilities is one of the goals being reached by the Institute on Disability at the University of New Hampshire.

Alliance Director Jay Klein and colleague Barbara Boyd Wilson have submitted an article on the National Home of Your Own effort to the *Community Services Reporter*, a newsletter published by the National Association of State Directors of Developmental Disability Services. The article, entitled "Not Just 'Business As Usual,'" describes the diversity of the state initiatives, with an emphasis on creative financing. The article will appear in the next issue of the *Community Services Reporter*.

Another way of making information available is through the National Home of Your Own Alliance Web Page. The Web Page is now online and being accessed regularly, although it is still "under construction." Soon there will be a chat group online, and many new "links" to other sources of information for people with disabilities, families, advocates and anyone interested in housing issues. Soon, anyone who connects to the Web Page will be able to leave their name, address and any information they might want to share online.

As the site is refined it will provide exciting possibilities. Legislative alerts from DC, activities in the various states involved in the Alliance, and search capabilities for other web pages, are just some of the benefits of "instant" access to the Alliance Web page.

To access the Web Page, type <http://alliance.unh.edu>

Self-Determination Grant

This April, the Robert Wood Johnson Foundation will call for proposals for a five million dollar national grant program for "Self-Determination for Persons with Developmental Disabilities." A maximum of 12 states will receive awards to further the efforts of persons with developmental disabilities and their families to gain control over the organization and delivery of their supports. Applications must come from the state Developmental Disability administrative agency, and will be due around the Fourth of July. The National Program Office, which will manage the grant program, is co-located with the National Home of Your Own Alliance at the Institute on Disability, at the University of New Hampshire. Tom Nerney and Don Shumway are the co-directors, and can be reached at (603) 862-4810.

Upcoming Events

April 27-28, 1996

National Home of Your Own Alliance Advisory Board Meeting
Portsmouth, NH

April 28-29, 1996

National Home of Your Own Alliance Sub-contractor Meeting
Portsmouth, NH

May 3-7, 1996

National Council on Independent Living
1996 Annual Conference and Meeting
Washington, DC

For further information, call (800) 833-1354

May 18-23, 1995

ADAPT in Houston, Texas

For further information, call Robin at (303) 333-6698

August 12-16, 1996

Third Paralympic Congress, 1996 Paralympic Games
Atlanta, GA

For further information, call (404) 875-9380

August 16-25, 1996

1996 Paralympic Games

For further information, call (800) 818-4715

Stay in Touch

Alliance Toll-Free Information line:
800-220-8770

World Wide Web:
<http://alliance.unh.edu>



This newsletter is available in alternate formats upon request.

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