



NATIONAL
HOME OF YOUR OWN
ALLIANCE

June 1996

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

Ar: April Gathering...

Spring was a busy time for the Alliance as we prepared for two major meetings in New Hampshire. The annual meeting of the Advisory Board took place on April 27 and 28, and a meeting of the Alliance's subcontractors was held April 29 and 30. A joint meeting of the Advisory Board and the subcontractors convened on the afternoon of the 28th.

The activities at these annual meetings touched every component of the Alliance—states brought reports, subcontractors submitted workplans, draft documents were completed and circulated, agendas were revised, and new directions were set. And, between all the work, there was also a unique opportunity to get to know some of the outstanding people we normally communicate with through calls, faxes, and e-mail. Good things continue to happen around home ownership and control for people with disabilities.

As always, thanks go to all the state contacts and subcontractors who submitted articles for this newsletter. The Alliance welcomes articles, calendars of events, and ideas about topics you'd like to see in upcoming issues.

Cathy Ludlum

Alliance Profile:

Nancy Verderber

I presently work within the 23 St. Louis County school districts as an Administrative Liaison for Disability Related Issues for the Special School District. For ten years I worked as the Director of Independent Living Specialists for Paraquad, Inc., our local independent living center. I have a Bachelors Degree in Social Work and a Masters Degree in Rehabilitation Administration and Services. I also founded NAV Enterprises, a private consulting firm specializing in inclusive education and disability related issues.

I live in St. Louis, in Lafayette Square, an older historic neighborhood that has been revitalized. I bought my condo ten years ago and adapted it to meet my needs. It's a great place to live. I can see the St. Louis Arch from my deck, and when the Cardinals hit a home run, I can hear the fireworks!

I enjoy being outdoors, traveling, and meeting people. I like to visit the St. Louis Botanical Gardens. I've been dog sledding in Canada and hope to learn to scuba dive. I enjoy adventure fiction, especially John Grisham, and my favorite film stars are Whoopie Goldberg, Clint Eastwood, and Katharine Hepburn.

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. The timeline for this undertaking is as follows:

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

Veronica Levi moved into her own home on March 1, 1996. Ms. Levi was the first person to purchase a home with the assistance of Project Ground Floor, the Illinois Planning Council on Developmental Disabilities' new program on homeownership. The Federal Home Loan Bank provided assistance for her down payment through arrangements made by the DD Council and Magna Bank. Developmental Disability Services of Metro East was instrumental in securing funds from Madison County Community Development and the Alton Affordable Housing Program for rehabilitation of the home. Because of this down payment assistance, Ms. Levi's monthly mortgage payments are less than she had been paying for rent. "It's people like you in our community that have given me hopes and prayers and dreams. Owning a home had been a dream for me until now. And now it's a dream coming true. I know I couldn't have done all this alone," stated Ms. Levi. "This is very exciting news for Illinois citizens with disabilities," said John T. Porter, Chairperson of the Illinois Planning Council on Developmental Disabilities. "With each new home acquisition, we come closer to making home ownership a reality for even more people with developmental disabilities."

Michigan

The Michigan State Housing Development Authority has agreed to provide down payment assistance to persons participating in the Fannie Mae project in Southeast Michigan. It is anticipated that the \$200,000 allocated will assist more than 26 people to get into their own homes. The Michigan Alliance has used technical assistance funds provided by the National Alliance and the Department of Community Health to make \$28,000 available for assistance for 28 people to own or rent their own homes. Six people are in the final stages of closing on their homes. The Michigan Alliance continues to look for funding to assist individuals to buy their own homes and to support their administrative needs.

New Hampshire

New Hampshire has hired a Project Director for their Home of Your Own initiative. The new director, Sharon Drake, was formerly the Executive Director for the New Hampshire Coalition for the Homeless, where she coordinated and served as a public policy advocate for the statewide network of service providers and people who are homeless in New Hampshire. Sharon is excited about the Home of Your Own initiative and says she will be relying on people in other Alliance states for advice. Sharon has hit the ground running by assisting an individual to close on her home a month after coming on board as Project Director.

Oregon

The Home of Your Own Steering Committee meets monthly. The committee works closely with the coordinator to complete tasks on behalf of the initiative. Funds from the Federal Home Loan Bank and the Oregon Housing and Community Services Department are being used to provide down payments of \$18,000, on average, for each of ten home buyers. All the prospective participants have pulled together support teams, and have had facilitated "personal futures" planning sessions to identify their goals, dreams, obstacles, and supports. Considerable attention is being paid to ensure the longevity of individual support teams, since long-term support is so important to success. The development of a lease-to-own option is being explored for home buyers who do not have financial resources to purchase their home right away. A lease-to-own option would allow individuals with Section 8 rental vouchers or certificates to retain these vouchers or certificates during the lease period. The non-profit corporation which would purchase the houses would be able to waive property taxes, and renters would have the exclusive option to purchase the house they select.



Idaho

A contract has been secured with the Idaho Housing Agency to provide \$520,000 to the Idaho Home of Your Own Project. The Housing Agency has established income and sales price limits within the contract and has accepted underwriting criteria proposed by the Idaho Home of Your Own project. The project has disseminated the underwriting criteria to lenders and Realtors statewide. Steering Committee members met to finalize the selection process. Sixty applications for down payment assistance have been received statewide from persons with disabilities. All applicants have been asked to make application with a lender of their choosing. The coalition is relying on lenders to complete the initial application to pre-qualify applicants. At the same time, the coalition will verify applicants' disabilities and gather letters of reference regarding their supports. All applicants will be required to complete a home ownership education and counseling course. The Idaho Home of Your Own initiative anticipates several closings over the next few months.



Connecticut

The Connecticut Home of Your Own Initiative continues to work closely with the prospective home owners selected in its first year. Participant workshops and individual sessions are held approximately every month. The most recent workshop was held in conjunction with a local housing fair. First-year participants have been connected with a consumer credit counseling organization, which will provide training and assist with budgeting and credit checks. An orientation for second-year applicants took place on May 4. Two couples, one of whom recently closed on their home, shared their stories at Connecticut's Sixth Annual Community Connections Conference on May 22. A continuing obstacle faced by Connecticut participants is the present inability to use Section 8 certificates and vouchers toward home ownership. Several grants are being pursued by the Home of Your Own Steering Committee; a Robert Wood Johnson grant on self-determination and a Cash and Counseling grant which would provide funding for research and for direct support. The Connecticut Housing Finance Authority has submitted an application to the Federal Home Loan Bank for downpayment assistance. These funds would be used by any low income person qualifying for CHFA's program at 0% interest.



Arizona

The Arizona Home Ownership project has developed a brochure outlining their program which will be distributed statewide. A press release highlighting the program was distributed to all the newspapers and radio stations in Arizona. The release has prompted many calls to the Arizona initiative's 800 number. Multiple trainings continue throughout the state with excellent participation from persons with disabilities, family members, service providers, and personnel from social services agencies. The steering committee has hired a housing consultant to pull together a \$90,000 Federal Home Loan Bank application. The funds will be used to provide \$5,000 in down payment assistance for 18 individuals. The Arizona initiative hopes to use the Federal Home Loan Bank funds to assist three individuals in each of Arizona's five districts. In addition, the consultant who has been hired will assist the coalition to write a proposal for a Robert Wood Johnson project on a self determination.



New York

Interest in person-controlled housing has increased as a result of a position paper issued in March by OMRDD's commissioner. The New York coalition is assisting parents to purchase homes for their children. The coalition views this as an option which can help separate housing from services. This option has become popular because money for residential development in New York is scarce and service dollars are not increasing. The Home of Your Own initiative is still awaiting final approval on a product from the State of New York Mortgage Agency. If approved, the one million dollar pilot project will be operational in early summer. The coalition has also applied for \$1.6 million in HOME funds for home ownership assistance and moderate rehabilitation in four geographic areas of the state. The coalition is looking for banks interested in submitting a Federal Home Loan Bank application in October. In April, Keith and Sue Georgia, the first home owners to close in the Glens Falls program, presented their story at a statewide provider conference. The 28-member Steering Committee held its second two-day meeting in April.



Year 2 States



Year 3 States

Massachusetts

The Massachusetts Home of Your Own Project has completed its application to the Federal Home Loan Bank. The coalition has submitted the final draft of the application to the Member Applicant Bank for its comments. A state-wide lender (suggested by Fannie Mae), has committed a pool of funds for first mortgages to persons with disabilities. This lender is a Federal Home Loan bank member and a Fannie Mae lender. Massachusetts is optimistic about this application's potential for success. The coalition believes that Fannie Mae's new underwriting experiment for people with disabilities will influence the lender to make more of a commitment. The finance committee is considering applying for HOME funds through HUD to assist individuals who will need further subsidies to purchase their home. The Program Development Committee is forming a subcommittee to define goals for the initiative's effort in assisting individuals to lease their homes. The coalition plans to select 50 individuals to be part of this effort.

Georgia

The Home of Your Own initiative in Georgia has chosen five regions in which to concentrate its homeownership efforts. Lead agencies in these five regions are now forming expertise teams which will consist of people with disabilities, their families, human services staff, real estate agents, lenders, and housing experts. The expertise teams will then form a coalition committed to assisting people with disabilities to own their homes. These coalitions will remain cohesive over time, and assist in problem solving around the on-going issues of owning a home. Using an application process, each expertise team has a goal of identifying at least two potential candidates by June 1, 1996. The teams will utilize "person centered planning" to assist two individuals per region in purchasing their home by January 1, 1997. In addition, each expertise team will develop educational plans to increase awareness of home ownership as a viable option for individuals with disabilities. Efforts will be focused both on people with disabilities and on the housing and building industry. Georgia has only just begun!

Missouri

The Missouri initiative is focusing its first-year efforts in Kansas City, Columbia, Kirksville, and St. Louis. The coalition has developed a Letter of Interest and a packet of explanatory information which is sent out when a request comes in. The returned Letters of Interest are used to target the coalition's efforts toward people with immediate interest. In addition, the letters are used in scheduling the individual for home ownership orientation sessions. These sessions are held in the four areas of the state in which coalition efforts are being focused. In March, Missouri conducted its first home ownership orientation session in St. Louis with 25 interested people. Also in March, the state Steering Committee met to discuss the definition of disability the initiative would use. The committee also discussed outreach and funding issues. Seventeen people have begun personal futures planning sessions facilitated by Mike McCarthy of the University Affiliated Program. These seventeen individuals have also begun meeting with Derrick Dufresne who is assisting individuals with financing and home acquisition. An application was submitted to the Missouri Housing Trust Fund for \$50,000. These funds would be used to assist ten people with \$5,000 each for the down payment and to start a maintenance reserve account. The Trust Fund has reacted favorably toward the concept. A decision should be forthcoming by June. A presentation on the Home of Your Own initiative was given at the Missouri TASH conference in March, and in May the coalition presented at the statewide Head Injury conference and at a Department of Mental Health housing conference. Derrick Dufresne attended the Missouri Housing Conference where he made numerous and productive contacts. The Missouri initiative is anxious for its first closing!



New Mexico

New Mexico's initiative called HOME-New Mexico has held one orientation meeting for potential home owners who heard about the program by word of mouth. HOME-New Mexico has given presentations to parents and Realtors, and many members of its committee are Realtors. A booth at the New Mexico Homebuilder's Showcase yielded thirteen additional members, and encouraged the coalition to get its brochure and other marketing materials ready in a hurry! An orientation for potential facilitators of HOME Teams took place on April 19. The Facilitator Training was held May 31 through June 1. The coalition anticipates training 30 HOME Team facilitators to assist individuals in purchasing their homes. The final version of HOME-New Mexico's by-laws are being reviewed by an attorney, and its application for non-profit status is almost done. Over 20 people with disabilities have submitted applications and four HOME Teams have begun to meet. In March a participant in New Mexico's first project became a homeowner with the assistance of his family, case manager, and Realtor. Chris became aware of increased housing options, decided that home ownership was his goal, and garnered support from family members to help him achieve the goal.

The Michigan Alliance has used technical assistance funds provided by the National Alliance and the Department of Community Health to make \$28,000 available for assistance for 28 people to own or rent their own homes.

Texas

The Texas Home of Your Own Coalition, with a growing number of active, enthusiastic people involved, continues to convene regular monthly meetings. Initially, it was thought that it would take a long time to sell the housing community on the work of the Coalition, but bankers and Realtors have come on board, and all members remain excited and committed to this endeavor. Most promising has been the increased interest shown by the Texas Department of Housing and Community Affairs, which has encouraged the group to submit applications for its HOME funding. In addition, they have indicated that they would like to invest future funding in public/private partnerships like Home of Your Own statewide. The Coalition is striving to assist people to own their homes, to keep the level of commitment high, to establish a reputation of using funds well and on time, and to spread the word about accomplishments to other communities around the state. A marketing firm has been hired to assist with publicity and, thus, keep the momentum building. Fifteen individuals from the Austin area have been identified by the Coalition to begin meeting their home ownership goals. The Coalition will proceed slowly, however, assisting only as many individuals as its limited funding and personnel resources will allow. The Consumer-Controlled Housing Initiative Program, one of the organizations associated with the Coalition, has begun work to get three or four other Texas communities ready for participation with the home ownership initiative.

Year 3 States

A contract has been secured with the Idaho Housing Agency to provide \$520,000 to the Idaho Home of Your Own Project.

Advisory Board

The Advisory Board was very active during February, March, and April. The Leadership Subcommittee met regularly to plan the Board's annual meeting which was held April 27 and 28 in Portsmouth, New Hampshire. The committee produced a full agenda which featured brief reports from all the states. Board members presented information about the number of people that have obtained homes in their state. Each advisory board member discussed obstacles individuals faced in obtaining their own homes. From these discussions emerged issues for the Alliance and the Advisory Board to address over the coming year. The State Technical Assistance Subcommittee reviewed the Request for Proposal to select Year-4 states and suggested changes to last year's document. The Legislative Subcommittee chose key issues upon which to focus and developed strategies to keep on top of many policy changes on the federal and state levels. Board members worked hard to make the annual meeting a success, and are looking forward to a combined event with the state contact people being planned for New Orleans in November.

Subcontractors

Human Services Research Institute

A final evaluation report of Year-1 and Year-2 Alliance activities was submitted to the National Alliance for review and approval in April. Once final revisions are made, the report will be distributed to the Evaluation Subcommittee of the Advisory Board. The external evaluation of Year-3 activities has begun. A telephone conference between HSRI staff and the Alliance staff took place on April 17 to revise the methodology for the Year-4 and Year-5 external evaluations.

Co-op Initiatives

Co-op Initiatives supported the Advisory Board to prepare for their meetings in April. In preparation for these meetings, three of the four subcommittees met monthly to plan the board's annual meeting, revise the RFP, and to monitor legislation related to housing. Co-op Initiatives coordinated each meeting, sent minutes and agendas to subcommittee members, and provided other assistance as needed. Board members have been active participants in the Alliance and are eager to continue to be involved in Alliance activities.

Center for Universal Design

The eagerly awaited Year-4 RFP has brought renewed interest in the Alliance nationwide. Calls to the Information and Referral line have increased dramatically with many requests for the Year-4 RFP.

Sales of the Alliance's publications have surged due to the recent mailing of the Publication List. The complimentary Alliance brochure and newsletter are popular items. These publications acquaint callers with the activities of the Alliance and answer the question "What does the Alliance do?"

The Center for Universal Design continues conducting research on Best Practices. With a July '96 release date set for this newest publication, the Center is busy completing the research and compiling the data.

Temple University

Postcards have been received from people in Year-1 and Year-2 states who are interested in being part of the Homeseekers research being conducted by Temple. Interviews of participants agreeing to participate in the research has started in Connecticut, Illinois, New York, Oregon, and New Hampshire. Staff from the Institute on Disabilities at Temple have completed the second training of data collectors who will carry out the Homeseekers Survey. This training was held in Philadelphia on March 30th and was attended by twelve people. The new data collectors were primarily from Year-3 states, but the training included a few individuals from Year-1 and Year-2 states. Twenty-six individuals have now been trained to conduct interviews and collect data in all thirteen Alliance states.

The Alliance was instrumental during every stage of development in helping Fannie Mae shape a \$50 million dollar secondary market mortgage product.

UNH Update

April was a good month for the Alliance! The eagerly awaited Fannie Mae underwriting experiment designed to accommodate the needs of individuals with disabilities and families who have a child with a disability was approved by the leadership of Fannie Mae. The Alliance was instrumental during every stage of development in helping Fannie Mae shape this first national secondary market mortgage product. Fannie Mae has allocated 50 million dollars over three years (subject to annual approval). The underwriting experiment will be piloted in ten states in the first year. Alliance staff will assist state coalitions who request help to become part of this exciting pilot.

The Alliance will be sponsoring a meeting of state coalition members in November. Minimally, it is hoped that State Contact people and Advisory Board Members will be able to participate in a two day meeting to be held in New Orleans. The meeting will be held three days prior to the TASH Conference on November 18 and 19, 1996. On November 20, 1996, the Alliance has have been asked by TASH to put together an all day pre-conference on home ownership. This conference on home ownership will be advertised nationally and it is anticipated that many people will be interested in attending. The Alliance would like participation from all eighteen Alliance states in order to make it a rich and powerful experience for all the attendees. Watch your mail for more details.

Stay in Touch

Alliance Toll-Free Information line:

800-220-8770

World Wide Web:

<http://alliance.unh.edu>

Have you changed your address?
Let the Alliance know; drop a post card to the Alliance at:

National Home of Your Own Alliance
University of New Hampshire
Institute on Disability/UAP
7 Leavitt Lane, Suite 101
Durham, NH 03824-3522

Upcoming Events

June 16-21, 1996

Fourth Annual Southwest Institute for Inclusive Schools & Communities
Irving, TX

July 1996

Fannie Mae announces
10 pilot states for underwriting experiment

July 31, 1996

Applications due for the Robert Wood Johnson Foundation's National Program: Self-Determination for Persons with Developmental Disabilities

August 5&6, 1996

Fannie Mae Training Session for the ten states picked to pilot Underwriting Experiment
Herndon, VA

August 8, 1996

12-2 PM, EST
Alliance State Technical Assistance Teleconference Call

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
Atlanta, GA
For further information, call (800) 818-4715

November 18 & 19, 1996

Alliance Coalition Meeting
New Orleans, LA

November 20, 1996

Housing Conference sponsored by the Alliance
New Orleans, LA

November 21-23, 1996

TASH Conference
New Orleans, LA



This newsletter is available in alternate formats upon request.

