



NATIONAL
HOME OF YOUR OWN
ALLIANCE

July 1997

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

Introduction...

In the November 1996 issue of this newsletter, we celebrated states where people with disabilities played important roles in the Home of Your Own effort. To see people with disabilities only as recipients of homes in the latest human service trend, is to have tunnel vision. People with disabilities are employees, committee and board members, and valuable members of their communities. New home owners (some of whom work in the housing field) bring a perspective to the project which is invaluable and keep the focus on the Alliance goal of home ownership for people with disabilities.

In Year 4 and Year 5 states, the emphasis has been to involve people who at one time experienced institutionalization, and/or need more intensive supports in order to fully participate in the Home of Your Own activities. As a result, both the state and the national components of the Alliance are developing new ways of supporting people. It is a learning process and one that we may struggle with, but are committed to accomplishing.

Our feature article is devoted to supporting someone in a professional setting, such as a meeting. Support in a professional setting is very different from providing support with a household chore or personal need, and requires a different mind-set. Those of us who plan and chair meetings (myself included) must make our meetings accessible for everyone involved.

Cathy Ludlum

An Art, Not A Science

“How can we assist people with disabilities to participate in our coalition meetings? How can we support our representative on the National Advisory Board?” These questions have come up a number of times. While no single answer will work in all situations, some guidelines are listed below.

Choosing a facilitator - The committee member may need someone to assist him/her in preparing for the meeting and, perhaps, during the meeting as well. Unless it is the wish of the person with a disability, the facilitator should not be his/her personal care assistant because the skills needed to provide assistance with eating and dressing are different from those needed to assist someone in participating in a meeting. Ideally, people should choose their own facilitator. The facilitator should have some knowledge of what the meeting is about, and should have no other role (such as a board member who also has to give input).

Working with the facilitator - In most cases, the facilitator should spend time with the person reviewing the meeting materials, understanding the issues, and developing a sense of the person's positions on the issues. Most people want to be supported by someone whom they know and trust, someone who understands how they think, learn, and communicate.

Providing accessible materials - Offer materials on cassette tape to assist people in preparing for the meeting. Color-code papers, use graphics and pictures wherever possible, and eliminate difficult language and concepts.

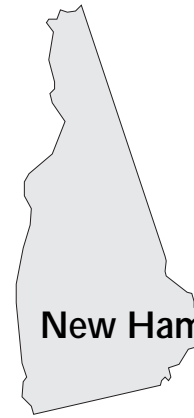
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Year 1 States



The Illinois Planning Council on Developmental Disabilities has allocated in excess of \$250,000 to support the fifth year of Project Ground Floor. Five Housing Specialists and a lead project consultant are being added to the initiative statewide. The new members are expected to bring home ownership expertise to Independent Service Coordination Organizations that support people with developmental disabilities. Through this effort, the Planning Council expects home ownership to become a viable option for people. In addition, the Planning Council has been awarded half a million dollars from the Illinois Housing Development Authority. The IHDA funds will be available as forgivable loans not to exceed \$35,000 per person or family. Most of these loans will be less than \$25,000, forgivable over 40 years, and will be second mortgages. This down payment assistance will be available in the Rockford area, north central Illinois, and the far southern counties of Illinois. Federal Home Loan Funds will also be utilized as needed for third mortgages. The City of Rockford has offered to pay half of the closing costs and 2% of the purchase price toward the down payment for all properties in Rockford. Negotiations continue with the City of Chicago Department of Housing for \$250,000 in downpayment subsidies to assist seven potential home owners in Chicago. To date, over 40 people with developmental disabilities have purchased homes in Illinois through Project Ground Floor and the Illinois Planning Council on Developmental Disabilities.



New Hampshire

New Hampshire's Home of Your Own Program has been busy the last couple of months. There were closings in March and April. Three additional participants are waiting for loan approval, with expected closings for two coming within the next few months. With the assistance of the New Hampshire Housing Finance Authority and Concord Savings Bank, the coalition has learned to be creative with different financing packages to best assist individual homeowners. The coalition's latest project is a training video that will be distributed to the 12 Area Agencies for Developmental Disabilities statewide, Family Support Councils, families, and to members of the public interested in homeownership and control. The footage was taken a year and a half ago at a training conference for direct service staff and families sponsored by the New Hampshire Home of Your Own. The coalition has just begun the process of editing six hours of tape into a final product that will be 1 1/2 to 2 hours in length. Completion of the video is expected by the end of August.

The City of Rockford has offered to pay half of the closing costs and 2% of the purchase price toward the down payment for all properties in Rockford.



The sixth Oregon Home of Your Own participant closed on their home. Originally, the goal of the initiative was to assist ten home buyers by the summer of 1997. Some purchasers have needed less money than anticipated, therefore, a few more participants will be able to receive assistance this summer. For the first time, Oregon is using the Fannie Mae underwriting guidelines to facilitate mortgage qualification. On the funding front, the Oregon State Department of Mental Health and Developmental Disabilities Services has agreed to assume the administrative costs of the Home of Your Own program, thus, eliminating the scramble for foundation grants. The coalition will now be able to focus specifically on obtaining grants for down payment assistance.

The Michigan State Housing Authority has once again designated a minimum of \$200,000 for down payment and closing costs.

Michigan has just begun implementing its Fannie Mae HomeChoice Program. Across the state, seventeen non-profit organizations have stepped forward to be "brokering agencies" to assist people with the mortgage process and to provide ongoing support. Two banks have been identified to process the mortgages: First Chicago NBD (which processed the first Fannie Mae pilot) and D&N Bank. The two banks are statewide, and have provided the funding to contract with a homeowner counseling program. Michigan's Developmental Disabilities Council has provided \$15,000 for home ownership education to assist individuals and families. The initial counseling will be designed to assist individuals and families in deciding whether home ownership is right for them. The Home of Your Own coalition is beginning to develop coalitions in local communities. The coalition is focusing on building local commitments for down payment assistance, maintenance and rehabilitation costs, and other support services. The Michigan State Housing Authority has once again designated a minimum of \$200,000 for down payment and closing costs. People are eager to use the HomeChoice underwriting program.

Year 1 States

Year 2 States



The Idaho Home of Your Own Coalition is involved in a wide variety of housing issues across the state. The coalition has provided secondary financing assistance to 15 homebuyers with disabilities. Representatives from the coalition are active in the coordination of the 1997 Governor's Conference on Housing and the Governor's Affordable Housing Task Force. In addition, representatives are working with city/county housing authorities in submitting a response to the Notice of Federal Availability (NOFA) for Mainstreaming Housing Opportunities for Persons with Disabilities. If the response is accepted by the Governor, it will assist in the development of housing alternatives for individuals who decide that they would like to lease a home. The coalition is assisting the Idaho Fair Housing Council to do outreach and education on fair housing. The coalition is helping to identify people with disabilities who are interested in enforcement of fair housing practices, and are willing to serve as "testers" in the investigation of complaints. The Council has received a verbal commitment from the Idaho Housing and Finance Association for continued funding beyond their original HOME dollar commitment. The Council is also working with the association to identify another lead organization to direct the Home of Your Own project. The Council will assist in the transition by providing technical assistance and support to the lead organization selected.



The Arizona Home of Your Own Steering Committee has decided to meet twice a year, rather than quarterly. The Federal Home Loan Grant is allowing Arizona to utilize up to \$10,000 (instead of the previous \$5,000) for homeownership for persons with developmental disabilities. This will assist several participants who have very low incomes. This summer the program will provide training statewide, reaching out to individuals with disabilities, family members, and agency personnel. Advertisement for the training will be in local newspapers, as well as through invitations. The program has been presented at transition conferences in Flagstaff and in Tucson. The State of Arizona received a self-determination grant from the Robert Wood Johnson Foundation that will enhance the activities of the Arizona Home of Your Own Program. Two new profiles have been completed on individuals who have purchased homes. The profiles have been a successful marketing tool.

In addition to Arizona, other Alliance states that have received Robert Wood Johnson Foundation Self-Determination Grants; Connecticut, Massachusetts, Michigan, New Hampshire, Oregon, Pennsylvania, Texas, and Washington.



New York State's Office of Mental Retardation and Developmental Disabilities (OMRDD) offers a Home of Your Own mortgage loan program through the State of New York Mortgage Agency (SONYMA) and M&T Bank. The program offers 30 year financing at 4% to adults with developmental disabilities who are first time homebuyers with incomes at or below 80% of the area median. No downpayment is required, but applicants must pay closing costs plus 1/2 point and have two months reserve PITI at closing. The pilot program began July 1, 1996, with one million dollars available. To date, thirteen applications have been processed and an additional twenty are in progress. Of the thirteen applications received, all have been accepted. Seven loans totaling \$290,000 have closed, an additional four loans have been approved and await closing, and two applicants are waiting for SONYMA approval. The thirteen applications received represent 65% of the program's million dollar application, at an average loan amount of \$50,000. Applicants have leveraged an additional \$125,000 in state and federal housing assistance dollars and approximately \$40,000 of borrowers funds have been used. Re-funding in July for an additional one million dollars is anticipated. New York's participation in the Fannie Mae HomeChoice program has been designed to accompany the \$375,000 HOME funds secured for the eastern corridor of the state. The program received fifty-plus applications, and there are seventeen pre-selected final applicants. The program will offer downpayment assistance grants on an average of \$15,000 for twelve to thirteen individuals or families. It is anticipated that HomeChoice home purchases will begin this summer. A decision will be made in June on the most recent HOME application to the State Division of Housing and Community Renewal (DHCR).



The Connecticut coalition is thrilled to report preliminary approval of grant funds that will alleviate the financial obstacles facing potential home buyers. The coalition requested \$550,000 in HOME funds from the State Department of Economic and Community Development, and the proposal has survived the critical first round. This money will be used to supplement the low interest financing already available to purchase homes. Connecticut also revised its Home of Your Own application to require more financial information and an up-front submission of a credit check. The new application is so comprehensive that people are using it as a planning tool before applying to the program. Connecticut expects that this new application will better prepare participants to succeed in the home purchase process. There continues to be a great need for home buyer education, both among people with disabilities and among housing professionals. To address the need, the coalition is preparing a Home Buyer's Guide, which will include sections on finding a Realtor, finding a house, obtaining a mortgage, and budgeting for repairs. Connecticut is seeking information and tips from other states that are developing similar resource manuals. At the encouragement of its Finance Committee, the coalition is also developing a "cheat sheet" on entitlements for mortgage underwriters. The Connecticut Housing Finance Authority has agreed to publish the sheet, along with a fact sheet on the Home of Your Own Initiative for use by financial institutions.

Year 2 States

Year 3 States



The Georgia Home of Your Own Alliance has started its second year with promising outcomes. The five communities selected in the first year have been working to develop an application procedure and assist people with the education process of owning a home. One community celebrated the closing of a Home of Your Own participant. Two other participants are nearing closing dates. Communities are moving ahead with education about housing issues for people with disabilities, and they are looking forward to continuing with the Home of Your Own project. The statewide steering committee has been gathering information from housing consultants and making plans for the future. Marcie Brost from Madison, Wisconsin, was invited to discuss how homeownership is promoted in Wisconsin. The Georgia coalition received valuable information from Ms. Brost, and concluded that it takes a lot of effort and creativity to find homes and complete the homeownership process. The steering committee is also discussing a mentoring program for new communities. Each of the first year expertise teams is being asked to choose a neighboring community to assist in forming a new expertise team. Georgia is excited about the potential this mentoring program holds. Although slowly, the initiative is moving forward; most things worth doing don't come easily.



Massachusetts Home of Your Own is celebrating the first official closing of one of its HomeChoice participants. On April 25, 1997, Ruth closed on a 2-bedroom condominium in Holyoke just a five minute walk from her job. Participants are scheduled to close on a home in Medford, a condominium in Haverhill, and a condominium in New Bedford. One participant dropped out of the HomeChoice program because she was accepted to join a housing cooperative, therefore needing only the technical assistance provided by CHAPA's Home Buyer Counseling affiliate in Boston. Two participants have purchased a single family home in Medford, not requiring the down payment assistance, only technical assistance. Ray purchased a single family home. Ray's total cost of accessibility rehabilitation was subsidized by the Fall River Affordable Housing Corporation and the City of Fall River. Valerie, a Home of Your Own applicant, completed her home buying counseling course in Taunton through ProHome, another CHAPA affiliate. When it became available for sale, Valerie purchased the 2-bedroom condominium she had lived in for six months. Valerie obtained a \$12,500 mortgage from BankBoston/BayBank Mortgage Corporation. She also obtained financial assistance through the Community Development Office in New Bedford, giving her a 0% interest soft second mortgage for \$10,000. The result was Valerie's condominium costing \$22,500. The mortgage payment is lower than Valerie's previous rent payment! The coalition looks forward to the next steering committee meeting in mid-August when the new participants will be asked to share their home ownership stories. Massachusetts has had one closing through HomeChoice and two through conventional financing. The applicants learned about the process of homeownership through the Home Buyer Counseling Classes required by the program. Currently, six participants have Purchase and Sale Agreements and are applying for the HomeChoice Mortgage Product. Still others are house-hunting, with some having been offered HOME or CDBG funding for rehab or 0% soft second mortgages from the towns where they hope to live. One home buyer is being helped by the Mass Rehab Commission with the accessibility features in his new Salisbury home.

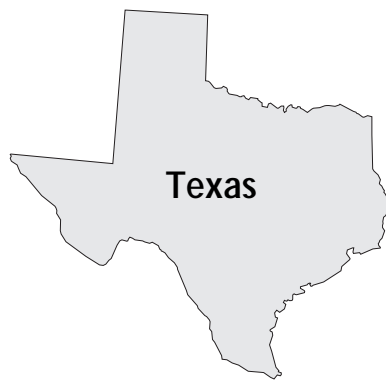


Missouri has two people in the closing process, in addition to six who have already become home owners. To meet the increasing demand for assistance, the coalition has begun developing Home of Your Own teams in Kansas City and Kirksville. St. Louis has had one organizational meeting, with meetings planned for Springfield and Joplin. A set of principles has been developed to help guide local team activities and to maintain the Home of Your Own spirit. The principles define the responsibilities of both the local teams and state advisory team. The state team will offer their assistance in forming a local team, conducting person-centered planning training, and by discussing methods for accessing local funds. An application has been submitted to the Missouri Housing Trust Fund (part of Missouri's Housing Development Commission) for a combination of downpayment/closing cost assistance and reserve maintenance. Another application was submitted to the St. Louis County Office of Community Development for downpayment assistance via CDBG funds. The Missouri Planning Council for Developmental Disabilities continues to support the Home of Your Own initiative statewide by investing in a project coordinator and personal futures planning training sessions. The coalition has high hopes for local team development and is eager for the process to grow.

In Massachusetts, a homeowner's mortgage payment is lower than her previous rent payment!

The person-centered process ensures that the person with a disability is an active member during and after the home purchase process, and that he or she receives the supports necessary to maintain long-term successful home ownership.

The Austin, Texas pilot project has worked with 117 personas con discapacidades (people with disabilities) since September, 1996.



The Texas Home of Your Own Coalition is at work on a number of fronts to make homeownership a reality for Texans with disabilities and sus familias (their families). The Austin pilot project has worked with 117 personas con discapidades (people with disabilities) since September, 1996. Seventeen have chosen not to go forward with Texas Home of Your Own because they bought a home without needing assistance, moved out of the service area, or decided that home ownership was not for them at this time. Of the people who are pursuing home ownership through Texas Home of Your Own, two have become homeowners, five are in the loan approval process, 25 are saving money for downpayment and closing costs or working to resolve credit issues, eight are attending home ownership counseling and education classes, and the remaining 60 are in the process of completing their applications. The Gulf Coast Home of Your Own Project (serving the Houston-Galveston area) was recently awarded downpayment/closing cost assistance of \$9,500 per household, and rehabilitation costs of \$10,000 per household through CDBG funds from the City of Houston. This funding is only available within the Houston city limits, but the project committee is working on a proposal to expand to the areas outside the city and to the Galveston region. Texas Home of Your Own has mailed out 100 applications to people in the Gulf Coast region. The completed applications are starting to arrive. The El Paso Home of Your Own Project has reached agreements with the city to remove some internal, administrative barriers that had a negative impact on people with disabilities who are working towards home ownership. The removal of these barriers sets the stage for services to begin in El Paso, and applications for this area will be mailed within the next few weeks.

Spring in New Mexico brought two snowstorms and a huge amount of HOME Team activity. Since the first of the year, six people with disabilities have become home owners! The new owners worked with their teams, attended first time homebuyer workshops presented by Consumer Credit Counseling, and have now reached the point where they will contribute time to help new applicants. Eighteen community members have been trained as HOME Team Facilitators. New Mexico's first HomeChoice loan "happened" in April and soon others will follow, now that the initiative has worked through one application. The New Mexico Coalition and its Board, half of which consists of people with disabilities, meets monthly. Funding of the non-profit organization continues to be the biggest challenge. The coalition appreciates calls of assistance from other Alliance states. In conjunction with raising operational dollars, New Mexico is also researching downpayment assistance for home seekers. Currently, HOME New Mexico has 100+ applicants and 22 waiting to apply. The average stated income by applicants is 40% or below the area median income. The coalition has the ability to assist 35 teams. Teams work independently with HOME New Mexico problem solving as needed. Home seekers and their teams meet collectively every other month to share resources. Four people are waiting for their closings, in addition to the six who have closed on their homes since January.

Year 3 States



An Art, Not A Science

(continued from page 1)

Allowing time for discussion and consultation - Often the pace of a meeting will accelerate toward the end as the committee rushes to complete its business. Instead of packing the agenda, leave time for clarification and discussion. Sometimes the member and the facilitator will need to communicate during the meeting, to go over a difficult concept, or to decide on a position. The committee needs to make time available without drawing attention to it, so that everyone will be comfortable.

Seeing the facilitator as an interpreter - As in other interpreting situations, the committee needs to be interacting primarily with the person with a disability, not the facilitator. The facilitator is there to interpret, or to provide other support as needed.

Encouraging social contact - People with disabilities want to be involved in the social life of organizations by having opportunities to get to know people, helping to plan events, and attending parties and functions. If this social contact is encouraged, people will be more willing to contribute to an organization and will surely feel more included.

Our appreciation goes to Bonnie Shultz, with the Center on Human Policy at Syracuse University, who contributed to this article.

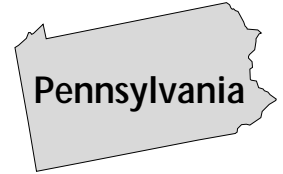
**Since the first of
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**The Gulf Coast Home of Your Own
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CDBG funds from the City of Houston.**

Year 4 States



The Back Home in Indiana Alliance has focused on establishing committees to address issues including: housing and personal support funding, outreach to people with disabilities and families, public education and awareness, the development of the homeowner profile, the application process, and the development of community housing teams. Present efforts are geared toward meeting with community housing development organizations (CHDOs) and local government, through which Indiana Housing Finance Authority (IHFA) funding may be dedicated to assist people with disabilities. With the homeowner profile and application process in place, outreach to people with disabilities and their families will intensify. Outreach plans include meeting with people who work in sheltered workshops and live in group homes. Several independent living centers have offered to organize their local communities to meet with Alliance members about homeownership opportunities. The coalition is considering applying for the Fannie Mae HomeChoice underwriting experiment, and is currently pursuing partners in this effort.



On March 12, the video, "My Home...My Choice", had a premier showing. The video depicts the Pennsylvania Self-Determination Housing Project (SDHP) and the individuals with developmental disabilities who have successfully obtained their own homes. The video highlights the importance of bringing together all the players who make this happen: persons with disabilities, family members, lenders, government officials, service providers, architects, and non-profit and for-profit developers. The premier was attended by state legislators, state and local officials, and representatives of the 11 demonstration projects, including recent home owners and family members. The SDHP has also received a grant of \$10,000 from the state Developmental Disabilities Council to research, write, and illustrate a book on the lives of ten Pennsylvanians with disabilities who have purchased their own homes. Interviews will be conducted this summer, and the book should debut this fall. A subcommittee of the statewide Advisory Committee has been formed to develop a long range plan for the SDHP, including investigation of the possibility of incorporating the SDHP as a separate non-profit organization.



The last few months have been exciting for the Alabama Community Living Coalition and the Access Alabama Program. Alabama assisted its first person to close on a loan in March. Currently, five additional loans have made it through the pre-qualification stage and individuals are busy looking for homes. Additional home buyer education seminars were conducted this spring and the number of applicants continues to grow. The Coalition Steering Committee has been involved with planning several activities, including a Supported Living Conference that took place on June 24-26, 1997. Leadership development activities and strategic planning were planned to coincide with the conference. On June 23-24, the Alabama Community Living Coalition met to develop a strategic plan. Jeff Strully of Jay Nolan Community Services facilitated the development of the plan, using a PATH process developed by Jack Pearpoint, John O'Brien, and Marsha Forest. The Alabama Coalition will use this plan to implement its vision of housing for people with disabilities.



Louisiana kicked off the statewide expansion of its initiative by holding a seminar on homeownership opportunities for people with disabilities. Approximately 80 people attended, including individuals with disabilities, family members, and people from disability service agencies, lending institutions, non-profit organizations, and real estate agencies. Pam Dupree, who represents Louisiana on the National Home of Your Own Advisory Board, and Anthony Green shared their stories of achieving home ownership. Attendees interested in developing home ownership efforts in their local communities were encouraged to apply to A Home of My Own for technical assistance. The state coalition is prepared to help groups develop a local advisory board, identify affordable housing and other community resources, implement person-centered planning strategies, develop a team to assist individuals during the purchase process, and create homeownership support plans. Selected communities will receive up to \$2,000 to support their coalitions. A Home of My Own is presently assisting 13 individuals in the Greater New Orleans area to become homeowners. Project staff facilitate a collaborative process to assist each person and support team in developing an individual housing vision and action plan. This plan includes the steps necessary to overcome financial barriers (by obtaining down payment/closing cost assistance, low interest loans, and soft seconds), and support barriers (through strategies to deal with frustrations, sharing of information, arranging for transportation, and assistance with finances). The person-centered process ensures that the person with a disability is an active member during and after the home purchase process, and that he or she receives the supports necessary to maintain long-term successful home ownership.



One of the key people in the Washington State coalition is Gilbert Roos. Gil represents the state on the National Home of Your Own Advisory Board. Gilbert, a co-instructor, trains local teams throughout Washington to assist individuals with disabilities to purchase their own homes. Gil has been a home owner for a few years. Washington's training team consists of five individuals (including Gil) who take requests from communities interested in a presentation on homeownership. Since February, the team has presented in seven communities. Participants in these three hour sessions have included people who are interested in buying a home, real estate professionals, lenders, human service workers, advocates, and parents. After the sessions, participants contact the state coalition to receive assistance on starting a local team that will assist people to own homes in their community. The Developmental Disabilities Project, within the Department of Trade and Economic Development, currently has five million dollars to do community based, affordable housing. \$200,000 was earmarked for the Fannie Mae HomeChoice program to be used for downpayment assistance for persons with developmental disabilities. There's a \$15,000 cap per homeowner on money available through this means.



Year 5 States



The Arkansas Advisory Board is now underway and is pleased to have persons with disabilities on the Board. Vickie Oxford, National Home of Your Own Advisory Board member, resides in Fayetteville. Vicki lives in an accessible apartment and receives support from Family Support Services in nearby Bentonville. Vickie provides assistance with project planning and implementation efforts, and offers a critical perspective that is shaped by 13 years in a State Human Development Center. She has completed individual advocacy training sponsored by the Governor's Developmental Disabilities Council and has served on the Board of Community Living Services in Fayetteville. Currently, she is the secretary of the Family Support Services Board of Directors. Advisory Board members include representatives of the Arkansas Governor's Developmental Disabilities Council, the University Affiliated Program, Family Support Services, First National Bank of Siloam Springs, the State Department of Human Services, Division of Developmental Disabilities, the Arkansas Low Income Housing Coalition, and the Federal Reserve, as well as key players in the mortgage finance, real estate, and nonprofit housing sectors, and the Governor's Task Force on Supported Housing. With the Advisory Board in place, the Arkansas coalition is focusing on project planning.



Since its first meeting, the Mississippi Home of Your Own committee has been receiving calls from people with disabilities interested in purchasing their own homes. The committee is continuing to look at funding sources for community and personal supports. Efforts with an Individual and Family Support Bill fell short this year, but the coalition is working with disability groups and legislators to restructure the bill and will pursue its passage in the next legislative session. The first independent living course, offered during the spring semester at the University of Southern Mississippi, was a success. Upon approval from the Administration on Developmental Disabilities, the Institute for Disability Studies Training Initiative will focus on self-determination and person-centered planning. The coalition, as a part of the Home of Your Own process, will ensure that individuals are controlling their own destinies. The Mississippi coalition has requested information from other states about their financing and application processes. The committee expects to begin taking applications by the end of the summer.



District of Columbia

Recently, the DC Home of Your Own Alliance has made tremendous strides in organizing its initiative. Two meetings were held in which Finance, Housing, and Support Services Committees were established. These committees have had meetings to discuss their priorities. An interim steering committee is in place during this critical start-up period, and elections to elect steering committee members to full terms are tentatively scheduled for the summer of 1997. At the last meeting, the Alliance also agreed to begin processing two current applications. The Housing Finance Agency has mortgage loan funds and downpayment/closing cost assistance available for potential borrowers. As it is important that support services be available to ensure borrowers will become successful home owners, the DC Home of Your Own Alliance has made this their highest priority.



As New Jersey prepares to implement its Home of Your Own project this October, the State Developmental Disabilities Council offered a grant to begin planning activities over the next six months. The contract was awarded to the McKallyn Group, which has experience in developing alternative approaches to supports and services for people with disabilities. The group will plan activities aimed at making homeownership both a possibility and a rewarding experience in New Jersey. Efforts are being made to coordinate with other self-determination projects such as the Partners in Policymaking program, Project Take-Charge, and the Governor's Inclusion Initiative, and to recruit individuals with expertise and/or interest in the project. The coalition is establishing formal communication with the National Home of Your Own Alliance to ensure flow of information and participation in all activities prior to formal entry in October. The Housing Opportunities Store (an on-line resource) will continue to be enhanced and used as a training and communications instrument, and will include an Internet site for data gathering and communication. An advisory group consisting of educators, housing, and realty professionals will expand the training program "Housing/Real Estate 101," which is currently available through the Housing Opportunities Store. Finally, the coalition will continue the process of identifying barriers to homeownership and control for people with disabilities in New Jersey, and develop strategies to overcome them. Upon completion of this preparatory work, the McKallyn group will provide the New Jersey Developmental Disabilities Council with a framework for moving forward in October.

The first applicant in West Virginia is having an accessible home built. Construction on the home is scheduled to start in May. Completion and closing are expected by August 1997. The house was designed by WYK Associates and includes a roll-in shower, roll-under cooktop, sink, and work space, and pull-out storage. The floors will be vinyl covered for ease of movement and cleaning. The house will have 2-bedrooms and will be located in Clarksburg. The participant received financing through the West Virginia Housing Development Fund. Loan officers at the Housing Development Fund were pleased to provide additional funds for accessibility. Downpayment and monthly payments are based on a percentage of the individual's income, thus making the home affordable. The West Virginia Developmental Disabilities Planning Council has approved project funding for the July 1997 fiscal year. On June 18, the coalition held its first meeting of the entire steering committee. Recently, a news release on the project was published. With three agencies pledging support for the project, West Virginia is hopeful that this is just the beginning of local support for a Home of Your Own initiative in their state.

Year 5 States

Advisory Board

The Board continues to hold periodic meetings regarding issues related to the project. Recent Advisory Board meetings focused on Section 8 certificates and other HUD issues, an Alliance gathering next spring, refinements in the Year 4 evaluation process, and most importantly, how to get people into homes. The Board recently formed an Outreach Subcommittee that has developed an extensive list of goals and activities. One of the committee's activities was the creation of introductory letters to key individuals and groups. These letters will be sent with kits containing several Alliance publications, as part of a campaign to increase awareness and support for the Home of Your Own movement.

Subcontractors

Center for Universal Design

Press coverage, combined with the expansion of the National Home of Your Own effort, has increased the use of the Alliance's Information and Referral services. The call volume now averages 150 requests each month, a five-fold increase in just over one year. Most callers are seeking sources of low cost financing. Where possible, referrals are made to organizations within the caller's home state that can provide the callers with direct assistance. If the caller is from an Alliance state or a state within the Fannie Mae HomeChoice program, these names and phone numbers are provided. Callers from other states receive contact information about the State Housing Finance Agency, Developmental Disabilities Council, Department of Developmental Services, University Affiliated Program, Protection and Advocacy Agency, and Centers for Independent Living. Free information about the Alliance is available and Alliance publications may be ordered from the I & R Line, 1-800-220-8770.

Temple University

There are now 46 people across the country who have been interviewed about their participation in the national homeownership initiative. By this summer, some of these people will have been homeowners for more than six months, and they will be interviewed for a second time. The second or post interview will provide information about how homeownership has changed people's lives and how satisfied they are with the Home of Your Own effort. A third training of data collectors was held on March 5. This was the first time that the training was done by telephone. The staff of Temple University, along with Project Coordinator Marcie Goldstein, conducted the training for new data collectors and state coordinators from six states. This was also the beginning of a train-the-trainers approach to data collection. Trainers in states will now be able to do local training. It is likely that telephone training will continue, as it allows states to train data collectors as needed. For more information about training, call Robin Levine at (215) 204-6570.

Human Services Research Institute

On April 16, Marcie Goldstein of the National Home of Your Own Alliance, Nancy Verderber of the National Advisory Board, and Julie Silver of the Human Services Research Institute met by teleconference to finalize plans for the Year 4 External Evaluation. Interviews with state contacts and Advisory Board members, from Year 1, Year 2, and Year 3 states began in May. Interviews with Year 4 and Year 5 state contact people and Advisory Board members will take place in July and August, along with interviews of National Alliance staff and sub-contractors. A correction to the Year 3 External Evaluation report was submitted to the National Alliance staff in April for distribution to all recipients of the report.

Co-op Initiatives

Co-op Initiatives supports the work of the National Advisory Board. The National Advisory Board consists of people with disabilities from each of the states participating in the Alliance. In addition, Co-op Initiatives sets up Board and subcommittee meetings and works to ensure that Board members are empowered, both in their national roles as advisors to the Alliance, and in their state initiatives. A key aspect of empowering people is guaranteeing that they receive the support they need to review materials and participate in meetings. Co-op Initiatives stays in touch with Board members between meetings and works with the states to determine what type of support will be most useful in each situation.

UNH Update

Marcie Goldstein, the Alliance's Project Coordinator, and Eugene Walls, the Texas Home of Your Own state contact, represented the Alliance at the Administration on Developmental Disabilities Commissioner's Forum in Washington, DC. Marcie and Eugene joined Pat Laird, ADD Project Officer, to make a presentation on the Alliance's history and current activities. In June, during a visit to Alabama, Marcie represented the Alliance at a Conference on Supportive Living. Marcie gave the closing keynote at this conference, as well as participated in a strategic planning session with the Alabama Home of Your Own steering committee. Work has begun on a joint publication being written with Fannie Mae on Home Ownership education. It is expected that the publication will be completed for the HomeChoice training session sponsored by Fannie Mae in November. All Alliance publications are now available from the Alliance web site. An ALERT section features new information for Alliance members and the general public. In addition, new links relevant to the area of person controlled and owned housing continue to be established to web sites. Alliance staff have begun to list a description of these new sites to make it easier for "surfers" to decide what to look at. Check out these new descriptions and sites under the Web Sites section listed in the Alliance Information section. Lastly, all Alliance publications are now available on audio cassettes and in Braille. Please let us know if you need publications in an alternative format.

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.

**Fill in, cut out and send
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University of New Hampshire
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7 Leavitt Lane, Suite 101
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Street 1	_____
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Upcoming Events

- November 7-8, 1997** 5th Annual Conference of the Autism National Committee
Decatur, Georgia
Call: 770-451-0954
- November 19-21, 1997** Fannie Mae training for HomeChoice States,
Washington, DC
- December 10-13, 1997** TASH Annual Conference
Sheraton Boston Hotel & Towers
Boston, MA
call the TASH office at
(410) 828-8274 x103 for info.
- April 25-29, 1998** National Home of Your Own Alliance, Housing Conference,
Hyatt Regency Bethesda,
Bethesda, MD

We wish our editor, Cathy Ludlum,
a speedy recovery from her recent illness.
Our thoughts are with her!



This newsletter is available in alternate formats upon request.

National Home of Your Own Alliance

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