



NATIONAL *HOME OF YOUR OWN* ALLIANCE

September 1998

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

Introduction...

Five years have passed since the birth of National Home of Your Own Alliance. The time has flown so quickly amid phone calls, committee meetings, coalition-building, writing proposals and press releases, national gatherings, and, most importantly, closings and house warmings nationwide!

After all this flurry of activity, it seems like a good point in time to pause and reflect on the accomplishments of the Alliance.

- 🏠 First and foremost, an estimated 500 people with disabilities around the country have purchased their own homes!
- 🏠 The outreach efforts of the Alliance and its member states have altered the self-perceptions of people with disabilities. People who once never considered buying their own homes now see themselves as potential first time homebuyers.
- 🏠 Perceptions have changed among professionals in the housing industry. Thanks to tireless networking and a growing number of success stories, people with disabilities are more likely to be taken seriously when they enter a bank or real estate office.
- 🏠 Through the advocacy efforts of the Alliance, Fannie Mae now offers an underwriting product for people with disabilities in 17 states.
- 🏠 A toll-free hotline has been established that anyone in the country can call and receive information about home ownership.
- 🏠 Alliance publications are available on topics ranging from how to conquer fears about living independently, to home ownership for people who have guardians, to success stories, to legal issues.
- 🏠 Strong Home of Your Own coalitions are actively pursuing homeownership in 23 states, and the concept has spread to numerous other states which were not formally participants in the Alliance.
- 🏠 Home ownership has become a hot topic in every corner of the nation!

We have accomplished great strides in a short amount of time. The impact of this project is sure to continue well into the year 2000 and beyond.

Congratulations, all!

Cathy Ludlum

Ronald L. Mace, FAIA

Pioneer & Visionary of Universal Design

Raleigh, NC - Ron Mace, nationally and internationally recognized architect and industrial designer, died at his home in Raleigh on June 29, 1998. He was a design pioneer and the visionary responsible for the concept of universal design, a belief that good design addresses the needs of all people, regardless of their age, ability, or status in life.

Ron was born in Jersey City, New Jersey, in 1941. He contracted polio when he was nine years old and required the use of a wheelchair henceforth. Upon graduating from high school in Winston-Salem, NC, he pursued and earned a degree in architecture from the North Carolina State University School of Design in 1966.

After four years of practicing conventional architecture, Ron became involved in the effort to produce the first building code for accessibility in the nation. This code became mandatory in North Carolina in 1973 and served as a model for other states. Ron's pioneering work in accessible design was instrumental in the passage of national legislation prohibiting discrimination against people with disabilities, the Fair Housing Amendments Act of 1988 and The Americans with Disabilities Act of 1990.

Ron helped design modifications for buildings such as the U.S. Capitol; IBM Corporate Management Development Center in New York; and Sheltering Arms Hospital in Virginia. He consulted on the Holocaust Museum and Kennedy Center in Washington, DC, and the Exploris Museum, currently under construction, in downtown Raleigh, NC. In 1992, President Bush presented Ron with the Distinguished Service Award of the President of the United States for his service in promoting dignity, equality, independence and employment of people with disabilities.

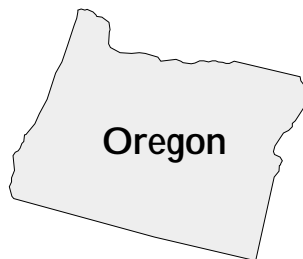
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Year 1 States



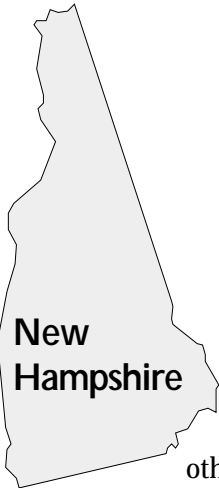
Interest in the Illinois Home of Your Own coalition continues to grow each year. An impressive number of participants, seventy-six, have become home owners through Project Ground Floor, sponsored by the Illinois Planning Council on Developmental Disabilities. Due to the great success statewide, homeownership is now a sought-after option for many people with disabilities. Forgivable down payment loans of up to \$25,000 are available through the Trust Fund of the Illinois Housing Development Authority, and up to \$35,000 may be obtained through the City of Chicago Department of Housing. The Federal Home Loan Bank in Illinois will lend up to \$5,000 as needed in supplemental down payment assistance to eligible participants. Illinois' effort to develop a Coalition on Home Ownership continues to bring in support and participation from policy makers and legislators who are interested both in the needs of people with disabilities and home buyers with low incomes. The Planning Council's intent is to transition this demonstration project to the state agencies that already provide people with direct services and residential supports. By doing so, even more individuals can be reached and provided with technical expertise needed to become home owners, improving both access and availability.



The Oregon coalition continues to spread the word about home ownership for people with disabilities. Over the last several months, Home of Your Own staff have spoken to a number of groups and conferences and had a talk radio show broadcast. As part of its outreach effort, Oregon is collecting success stories. Questionnaires have been sent to participants who have, in turn, responded with wonderful photos and success stories. Resource guides are being updated, adding new sections on purchasing, support options, assessing needs, recruiting, and supporting service providers. Members of the Oregon coalition attended the Washington, DC, National Home of Your Own conference in April, and came away with valuable materials about universal design and information about a member Alliance state that is developing a maintenance and repair account. An application has been submitted to the Fannie Mae Foundation requesting \$25,000 to hire part-time housing facilitators in five regions of the state. In addition to its work on securing down payment assistance for single family homes, the coalition is considering developing condominiums on a land-trust model, as a way to create affordable, integrated housing. Oregon Home of Your Own has abandoned its promotion of a real estate transfer tax as a way to make housing more affordable. Instead, the coalition is asking the Governor to put \$160 million into his budget for the Housing Trust Fund. To date, nine participants have closed on homes with the assistance of the Oregon coalition, and pilot projects of various types are taking place in many communities statewide.

*This Alliance Newsletter
is dedicated to the memory of*

Ronald L. Mace



New Hampshire

New Hampshire is celebrating with two new home buyers who had closings in July. They join 16 other participants statewide who have purchased their homes since January of 1996, representing people from 7 counties and 13 different cities and towns. Several more purchases are expected soon. A recent success story is Jocelyn, a woman who lived at Laconia State School for 20 years before moving into the community. During the last two decades, Jocelyn has increased her independence, working full-time and making friends in her neighborhood. Although there were several significant obstacles standing in her way, with the creative thinking of a number of people, they have all been surmounted. Jocelyn now enjoys the stability and pride of being a homeowner. She is a member of the New Hampshire Home of Your Own Steering Committee, and is a strong advocate for herself and for other people with disabilities. The New Hampshire coalition has leveraged nearly \$1,500,000 in loans and grants to assist in the home ownership effort. New Hampshire continues to look for new partners in its work. The newest partner is U.S. Rural Development, which is assisting three families in their pursuit of home ownership. New Hampshire anticipates that the Home of Your Own effort will continue to grow by bringing in new partners, funding sources, and creative financing. The future looks bright for homeowners in New Hampshire!



Michigan

In Michigan, eight individuals have closed on

mortgages using the HomeChoice program; several more are nearing their closing dates. The Michigan Alliance is seeking funding to hire a part or full-time person to coordinate state activities. If the effort is to continue, it is imperative to have a coordinator in place. The coalition is trying to find "brokering agencies" with the financial and human resources needed to participate in HomeChoice. To date, one brokering agency has been identified and is scheduled for training on how to assist people through Fannie Mae's process. The coalition is optimistic that by using this approach, individuals will proceed through the process more quickly and easily. Ideas gathered at the National Home of Your Own conference have spurred Michigan to pursue higher down payment assistance from the state Housing Authority, and to promote the use of Section 8 for home ownership. The battle to extend the American Dream of homeownership to all of America's citizens continues and Michigan is making inroads to this end.



Year 1 States

Year 2 States



The Arizona Home of Your Own is pleased to announce that its four counseling agencies and Norwest Bank received the Independence Award at a March ceremony sponsored by the Governor's Council on Developmental Disabilities. The agencies

were recognized for assisting 38 individuals to purchase their own homes. Arizona recently received \$5,000 from Bank One to assist a home buyer with a down payment. The program will continue to seek funds from the Community Reinvestment Act departments of other banks. Currently, the Steering Committee is waiting to hear if a \$150,000 grant from the Federal Home Loan Bank has been approved. This grant would serve approximately 15 people in Arizona. Upon grant approval, the program will begin statewide training to announce the financial assistance and to describe the homeownership process for the program. The Steering Committee met in June to set project priorities throughout 1998, to begin planning for 1999, and to update members on the activities at the National Home of Your Own Conference in April.



During May and June, five participants in the Idaho Home of Your Own purchased homes. The State Housing and Finance Association has committed \$520,000 in additional funding for the project. This translates to enough funding to keep the program going for the next two

years. Great news for the Idaho Home of Your Own project! During this time, Idaho hopes to assist 26 more individuals and families to realize their dream of home ownership. The Idaho coalition was created and initially administered by the State Council on Developmental Disabilities. Over the last six months, the Council has administered the program jointly with Community Partnerships, in preparation for passing the responsibilities over to this agency. The transition has been successful, and Community Partnerships is looking forward to continuing home ownership efforts for people with disabilities. Idaho sent several representatives to the Alliance national conference, and they enjoyed sharing and learning about the activities in other states. The coalition is excited to implement new concepts learned, and to maintain ongoing contact with counterparts from across the country.

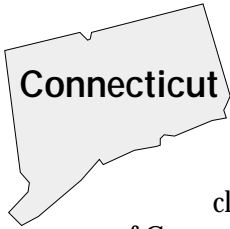
Ronald L. Mace

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Ron was President of Barrier Free Environments, Inc., and Principal of BFE Architecture, P.A. in Raleigh. He was also a Research Professor in the Architecture Department at the School of Design at NC State University. In 1989, he established the federally-funded Center for Accessible Housing, later renamed The Center for Universal Design, at the School of Design, NC State University and was a Fellow of the American Institute of Architects.

Ron was preceded in death by his wife, Lockhart Follin-Mace, the former Executive Director of the Governor's Advocacy Council for Persons with Disabilities, who died in 1991. He is survived by his life-partner, Joy Weeber, and close personal friend, Leslie Young, both of Raleigh, and his nephew William H. Mace III and his wife, Deborah Brown Mace of Winston-Salem, NC.

Contributions may be made to the Ronald L. Mace Memorial Fund to further Ron's vision for the future, c/o The Center for Universal Design, Box 8613, NC State University, Raleigh, NC 27695-8613.



Three individuals have recently closed on homes with the assistance of Connecticut's Home of Your Own coalition. A couple with a nine-year-old son bought a house in their "dream" neighborhood, close to stores and all the resources they will need. A single man in his 50's was a model participant, carefully assessing his finances, recruiting help from his synagogue and other community resources, and following up at every point. He purchased a small house in the community of his choice. A single woman, who had unfortunately been robbed several times while living in the city, purchased a house in a quiet suburb, within walking and biking distance of her place of employment. Members of the Connecticut coalition learned a great deal at the National Alliance Conference. What they found most helpful was the discovery that Fannie Mae's HomeChoice mortgage program's interest rate is not as low as that of a program offered through the Connecticut Housing Finance Authority. The Finance Committee is interested in exploring whether the less stringent underwriting standards and qualifying ratios would benefit some Connecticut participants with low-incomes. The coalition is moving closer to obtaining HOME funds for potential home buyers. As the final paperwork is nearing completion, current participants are being asked how much assistance they will need to buy suitable housing. HOME dollars should be forthcoming in the fall. The Connecticut Home of Your Own has begun videotaping new home owners in order to share their stories. The coalition already has a video version of a slide show put together by National Advisory Board member, Debbie Shaffer, and the staff of Co-op Initiatives. The video includes Connecticut's first four home buyers, and is being updated with the newest buyers. The coalition has received a commitment of \$10,000 from Northwest Community Bank to support the program in the upcoming year. Under the Connecticut Neighborhood Assistance Act, the bank will receive a substantial tax credit for this contribution. In addition, the gift can satisfy part of the bank's obligation under the Community Reinvestment Act. This results in a win-win situation for everyone.



The New York coalition is working with the Office of Mental Health

and the State of New York Mortgage Agency (SONYMA) to expand the 4% mortgage program to people with mental illness, and to increase the total amount of mortgage funds available to \$3 million a year. The coalition recently completed several two-day housing workshops for the New York State Rehabilitation Association. As a result, New York is receiving an increased number of calls requesting information about home ownership. Four participants are rapidly approaching the closing meeting using HOME, HomeChoice, or SONYMA funding; presently there are over 130 applications pending. The New York City Fannie Mae Partnership Office is sponsoring a one-day HomeChoice training session for metropolitan housing and service providers. Over 50 agencies will be participating in the training. The biggest challenge the New York initiative is facing is how to localize its entire process. Plans are underway, with Fannie Mae's assistance, to have the local housing counseling agencies be the point of entry for all participants. The process would begin with counseling and credit checks, proceed to collaboration with service providers, and conclude in referrals to mortgage lending organizations. On a statewide level, New York Home of Your Own would focus on training, tracking, reporting, fundraising, and bringing on board additional mortgage lenders. New York participated in the National Home of Your Own Alliance meeting in April and returned home energized with a great deal of new information, especially in regards to the post-purchase phase of home ownership.

Year 2 States

Year 3 States



The Georgia Home of Your Own Alliance continues to grow by forming "expertise teams" in different areas of the state. The existing teams found in Macon, Athens, Valdosta, Albany, and Savannah will soon be joined by teams in Augusta and metropolitan Atlanta. The new teams initially voiced their interest and were asked to invite people with disabilities; individuals in the mortgage, banking, and real estate industry; and professionals in the disability field to a kickoff event. The Alliance's Home of Your Own video was shown and a brief overview of Georgia's activities was presented at the event. Following the kickoff, each team was formalized by selecting a lead agency and a point person. The teams each signed an agreement with the Georgia Alliance outlining the principles of the Georgia Home of Your Own Alliance, the agreement requires the team to develop a process to select two people with disabilities to assist in purchasing their own homes in the next year. The Georgia coalition has secured a new mortgage product for people with disabilities from the Department of Community Affairs. The product known as Own Home Loan is available to all people with disabilities who qualify, including those individuals working with the Home of Your Own Alliance. The down payment assistance provided though this loan is more comprehensive than any which was previously available, it carries zero percent interest, and becomes due when the person with a disability sells or moves out of the home. The Georgia Alliance developed this new product in response to people who could not previously reach their goal of home ownership without this down payment assistance. The Georgia coalition and the Department of Community Affairs are presently marketing the product. A tracking process is in place to measure its success.



Since 1997, eighteen individuals with disabilities have become first-time homeowners with direct assistance from the Massachusetts Home of Your Own Program. This year, the coalition expects to assist 15 - 18 households throughout the state, representing people with a wide variety of disabilities. Homeownership education, down payment and closing cost assistance, and mortgage financing are available through the program. The pre- and post-purchase classes are offered through a network of community-based non-profit agencies which have assisted thousands of individuals and families with low-incomes to pursue home ownership. Fifteen eligible participants will be able to access \$7,500 per person in down payment assistance funding, and in some cases, access a unique financing product designed especially to meet the credit needs of people with disabilities. Down payment assistance will be awarded by region throughout Massachusetts, for as long as funds are available, once a participant identifies a specific home to purchase. Representatives of the Massachusetts Home of Your Own Alliance, including two new home owners and two former co-chairs of the state Steering Committee, attended the Alliance national conference. All attendees were impressed with the work around the country in individual states, and appreciated the presentations by the Alliance, Fannie Mae, and national leaders of both public and private organizations.



The Texas Home of Your Own coalition has continued to increase the number of individuals participating in its program. Three people became home owners during the first quarter of 1998. The coalition succeeded in obtaining an additional \$525,000 in HOME funding for both down payment and barrier removal assistance. Support from the Texas Planning Council for Developmental Disabilities will provide staff to three more communities. The program model, which has proven effective in the Central Texas area, will be replicated in Houston, El Paso, and McAllen, Texas, with an emphasis on the needs of the local community. To date, a total of \$2.3 million has been leveraged on behalf of persons with disabilities to become home owners. The coalition has been addressing policy issues such as project expansion, program operations, and accessibility in housing. Materials generated from this process include a description of the requirements for local projects, a fact sheet for realtors, guidelines for the Foreclosure Prevention/Emergency Maintenance Fund, and basic access guidelines for housing. Texas also helped sponsor a Housing Fair for people with disabilities in Houston, with support from the Fannie Mae Foundation and local lenders. Workshop sessions and exhibitors provided information to over 400 participants! Proceeds benefited the Foreclosure Prevention/Emergency Maintenance Fund.



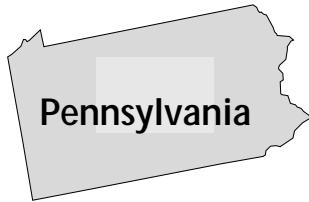
Eight more home buyers have celebrated closings since the beginning of 1998. HOME-New Mexico hopes to assist a total of 30 participants to purchase their homes before the end of this year, both in Albuquerque and in the pilot cities of Santa Fe, Socorro, and Las Cruces, New Mexico. In April, the coalition held a facilitator training for 25 new volunteers. The goal is to train 60 new facilitators during 1998. The summer has been filled with planning for fundraisers, such as a golf tournament in August. Shortly, the New Mexico coalition will be holding its first annual event, with a guest list of 250! The event will provide an opportunity to thank all the organizations, volunteers, and Steering Committee members who have made HOME-New Mexico successful in its efforts to expand the housing choices available to people with disabilities. Currently, there are approximately 42 HOME Teams in operation, and the number continues to grow. The HOME Teams assist individuals to achieve the American Dream of homeownership.



Following a lull in the activity level, Missouri has five new home owners, three of whom used Fannie Mae HomeChoice loans. The total number of home buyers statewide is 19, with 10 individuals in various stages of the home buying process. Thirteen of these participants have purchased their homes in the last year. The five local Home of Your Own teams are becoming increasingly active and confident as they work through the process with more individuals. The coordinators of the coalition have also been busy presenting at statewide conferences, facilitating trainings, and making television appearances. Missouri was recently awarded \$50,000 (and another \$25,000 in reserve) from the state housing authority for down payment and closing cost assistance. The majority of funds to support this project presently come from the state Planning Council for Developmental Disabilities; plans to continue into the future are being discussed at statewide meetings. After three years of operation, the Home of Your Own Missouri coalition has learned that upfront planning and adequate supports are crucial! With a focus on quality and building local capacity, the coalition finds that they are restricted on the number of individuals they are able to assist. Easily they could assist twice the current number of prospective home buyers, but in doing so, quality would diminish. Missouri has been pleasantly surprised by the level of commitment from realtors and local team members. In the end, it will be this strong support that will ensure long-term success.

Year 3 States

Year 4 States



Pennsylvania's Home of Your Own coalition is proud to announce it recently became a non-profit corporation. Calling itself the Self-Determination Housing Project of Pennsylvania (SDHP), the group held an organizational meeting on May 8th. The corporation elected a new Board of Directors, as well as new officers. There are 18 Board members, 10 of whom are either individuals with disabilities or family members of people with disabilities. The new President of the Board is also Director of the Housing Partnership of Chester County, one of the coalition's most successful demonstration projects. The organization has assisted 12 people with the purchase of their own homes over the last year-and-a-half. The coalition and its 11 demonstration projects were well received at statewide hearings held by the Housing Work Group of the Governor's Disability Policy Team. As a result, a state grant to continue the Home of Your Own effort is anticipated. The coalition's book, "My Own Keys," which portrays the stories of nine home owners, is presently available and a Resource Guide will be available for distribution shortly.



Louisiana's A Home of My Own coalition continues to develop opportunities for citizens with disabilities. The statewide effort that is based out of the University Affiliated Program currently provides two communities with technical assistance, information, and training in the creation of their local initiatives. Three

additional communities are scheduled to join the coalition. Teams in Monroe and Lafayette, Louisiana, are assisting over 20 individuals to become home owners. These groups continue to increase their knowledge of local affordable housing resources and strategies for overcoming barriers to home ownership. Greater New Orleans' focus is ensuring long-term success among program participants. Eight new home buyers have received home maintenance training, and have had conversations with area banks about developing a maintenance reserve fund. The response has been promising. The coalition recently published *Home Ownership: A Guide for Louisianans with Disabilities and Their Family Members*. This publication will be disseminated statewide to disability service agencies, family service centers, state and parish offices, advocacy programs, and non-profit housing organizations.



The Alabama coalition continues to develop home ownership opportunities for people with disabilities. To date, 15 individuals have celebrated closings through the Access Alabama Program. Of these, eight used HomeChoice loans. Ten additional applications have been approved, and three buyers

are currently looking for homes. Home buyer education was offered during the month of June. A seminar was designed and given specifically to meet the needs of individuals with sensory disabilities. Access Alabama recently welcomed New South Mortgage as one of its lenders, and a new loan product has also been added. The new mortgage product is available through the Department of Housing and Urban Development. The product will be combined with down payment assistance and the low-interest rate offered through Access Alabama. The new product allows for compensating factors for families and individuals with past credit problems. For those participants not able to obtain home ownership at this time, additional services are being offered to prepare for future success. Person-centered planning is available for people who need to pull supports and resources together. As a systems change effort, a class on person-centered planning is being taught at the University of Alabama. The goal is to make information available across the state using distance learning technology. The Home of Your Own Steering Committee met in June to evaluate the progress of the program and to determine its future direction.



The Back Home in Indiana Alliance is working to bring together local housing and disability organizations to increase home ownership opportunities. In some areas of the state, there is

widespread involvement, while in other areas there is a need to build upon the commitment of a single entity and increase local involvement. In central Indiana, two housing groups have committed resources to assist up to five individuals with disabilities to become home owners. These organizations have secured funding, conducted outreach activities, and adapted their counseling services. In northern Indiana, a number of players came together to form a local team whose purpose is to identify resources and potential homeowners. This team includes a non-profit housing organization, an Independent Living Center, a supported living provider, a mental health agency, and a resource center for families. Thus far, the team has performed outreach and developed a housing resource booklet. One housing organization is offering two \$34,000 forgivable second mortgages to income eligible participants, and two community development corporations are working to identify prospective home buyers. In south central Indiana, a team has formed which includes a non-profit housing organization, an Independent Living Center, a provider of support services, the U.S. Department of Agriculture Rural Development office, and the Indiana Housing Finance Authority. A number of prospective home buyers are now involved in the home ownership counseling process. Finally, three seminars on home ownership and a public forum on supportive living were held recently, partly to increase the involvement of housing organizations, bankers, advocates, and support service organizations, and partly to identify potential home buyers. These events were successful in attracting additional leaders to explore housing solutions for households with very low incomes. Collaboration is the key to success!



The Washington Home of Your Own Alliance, the State Housing Finance Commission, SeaFirst Bank, and Continental Mortgage

Corporation recently held a series of meetings aimed at improving how these organizations assist people in purchasing homes. The group looked at its current system, discussed the inherent problems, and sought ways to simplify and speed up the home buying process. The outcome was designing a second level of training aimed at combining the work of the service providers, lenders, and real estate professionals into a smoother, team-oriented operation. Training sessions were held in Seattle and Spokane in the spring, with additional training in June for any group unable to attend the earlier ones. Since the first home buyers received their loan from Everett Mutual in 1994, the Home of Your Own network has grown statewide to include nine lenders, and is still expanding. The community workshops are also continuing. It appears to take several presentations to get people to accept the issue of home ownership seriously. The Northwestern part of the state has shown the most interest. One participant in Kitsap County has purchased a home, and another individual will close on their home shortly. Several more individuals from the North Seattle area recently purchased homes in spite of an upsurge in the local market. Washington Home of Your Own is currently planning a presentation for the Annual TASH Conference to be held in Seattle in December of 1998. Washington is finding the tools and agenda for action created at the Alliance National Conference in Maryland to be very useful. Representing the state at the conference were National Advisory Board member, Gil Roos, and his wife, Renee, as well as staff people from the Department of Community Trade and Economic Development, the Department of Developmental Disabilities, the State Housing Finance Commission, and the Washington Home of Your Own.

Year 4 States

Year 5 States



District of Columbia

The D.C. Home of Your Own Alliance is steadily moving forward with the development of its coalition. One individual has made significant progress in the home buying process. He has completed his credit check and disputed and resolved one credit issue. He has also obtained funds from the Home Buyer Assistance Program (HBAP) for his down payment and closing costs, as well as funding for accessibility features in his home. The HBAP program will pay up to \$20,000 to assist first-time home buyers. The home search has begun and he has set a goal for himself; to have Thanksgiving dinner in his own home! Other participants are also moving forward, each being at various stages of the home buying process. Word is spreading and additional inquiries are coming in as folks tell their friends about the D.C. Home of Your Own Alliance. The coalition now includes major players in the developmental disabilities arena and the D.C. Habitat for Humanity. Habitat will work with participants in the Home of Your Own program who meet Habitat's eligibility guidelines. The coalition has contacted the D.C. Nonprofit Housing Coalition to further tap into the affordable housing market. The D.C. Alliance is working with local politicians to set aside funding in the next budget cycle for the homeownership effort. Future assistance is also being sought from foundations and corporations. The coalition is continuing to build its capacity to make home ownership a reality for District residents with developmental disabilities.



Although Arkansas has just recently become an Alliance state member, the state has had a program in place to promote home ownership among people with disabilities since 1991. The Arkansas home ownership manual is nearing completion, and will reflect the state's entrance into the National Home of Your Own Alliance, as well as the benefits of participating in this housing movement. The manual also provides comprehensive information about how to purchase a home: what to look for in a dwelling, what is affordable, sources of assistance, and a wide range of other topics, including person-centered planning. The first statewide meeting was very successful, bringing 15 people together to be trained as contacts for potential home buyers. Outreach activities are being planned to make more people aware of the existence of the Arkansas Home of Your Own.



The West Virginia Home of Your Own has 65 people in various stages of the home buying process; from applications pending, to applications accepted, to individuals exploring home ownership options.

Three participants are about to begin construction on new homes, and one family closed earlier in the year and are now enjoying their home and community involvement. In Charleston, a Circuit Court Judge ruled that a guardian does have the authority to execute a Real Estate Contract. This favorable ruling will allow a young man to move into a home of his own. The coalition has had several positive funding developments. The state Developmental Disabilities Planning Council has approved a grant for 1998-1999 to continue the coalition's efforts. The West Virginia Housing Development Fund and the Charleston and Parkersburg Housing Funds have promised \$460,000 to assist approximately eight individuals and families in becoming home owners. This will also make it possible to work with local agencies in establishing a firm foundation for the Home of Your Own effort in future years. The West Virginia Steering Committee is investigating ways to continue assisting local agencies in increasing the availability of home ownership. Among the general population, West Virginia leads the nation in the percentage of people who own their own home. Demand is increasing among people with disabilities as well.



Mississippi

The first press release from the Mississippi Home of Your Own went out while coalition members were attending the Alliance conference in Bethesda, Maryland. The program has been receiving constant inquiries ever since. The high point of the summer was having the first participant close on a home. Recently, key players were brought together to look at their roles and involvement in the lives of Home of Your Own applicants. The Mississippi Home Corporation, Mississippi Rural Housing, local Fannie Mae, Economic Community Development, the State Housing Authority, and Trustmark Bank all came to the table to coordinate their efforts for homeownership for individuals with disabilities in Mississippi. This proved beneficial for everyone, as it was the first time coalition members were able to hear first hand what each entity would be able to provide. The Mississippi Home of Your Own received positive evaluations from its second course given at Southern Mississippi University on the topic of independent living, which will be offered again in the fall. The "Individual and Family Support Bill," although dead this session, is still alive for next session with the possibility of a committee to study the needs of people with disabilities. Recommendations on housing needs will be made by a planning committee through the Spinal Cord Injury/Traumatic Brain Injury Trust Fund. One goal of the coalition is to increase public awareness of the need for more housing options for people with disabilities. Feedback from contacts the program is working with, and individuals statewide, confirms that housing issues are a popular topic and dominate all conversations. The coalition has barely scratched the surface, but members believe that the Home of Your Own program will soon be recognized as one of Mississippi's leading success stories.



New Jersey

Collaboration between the Home of Your Own program and the New Jersey Home Mortgage and Finance Agency (HMFA) continues as the two groups finalize an interagency agreement to hire an individual to assist people with home purchases. The position will be housed at HMFA, and a job description is being formulated. Plans include the development of a manual to walk people through the home buying process, and revitalization of the Steering Committee to bring in additional people with disabilities, lenders, and state housing policy makers. At the May meeting of the Developmental Disabilities Council, a three-year budget was presented and approved to ensure funding for the initiative for the next three years. The New Jersey Department of Human Services and HMFA have entered into an agreement to expand the use of Bond funds previously used for the purchase of group homes. This project encompasses six programs to be administered by HMFA that will allow more flexible use of these funds. Two of the programs are specifically geared toward home ownership, providing money for closing costs and down payment assistance, and low-interest mortgages. Although the program will only be available to people in the urgent category of the Division of Developmental Disabilities' waiting list, the DD Council is working with HMFA to develop operating guidelines which will ensure that the goals are consistent with the Home of Your Own program. Several people from the New Jersey coalition, including representatives from HMFA and the National Advisory Board, attended the Alliance conference in April. New Jersey benefited a great deal from attending the conference, and will be looking more closely at the opportunities presented by Fannie Mae.

Year 5 States

Advisory Board

The Advisory Board had the opportunity to gather during the Alliance National Conference in Bethesda, Maryland. After a year of teleconferences, it was good to assemble together face-to-face. The main topic of the meeting was how to continue the work of the Board after funding from the Administration on Developmental Disabilities (ADD) ends on August 31, 1998. There was a great deal of discussion centered around other funding options, and several Board members offered to write proposals to various government and private entities. The Board also celebrated with Washington State member Gilbert Roos and his wife Renee on their anniversary. During a brainstorming session at the end of the conference, Advisory Board members gathered once again to develop an action plan to pursue continued funding. The Board has held a number of teleconferences throughout late spring and summer to strategize the writing of applications.

Subcontractors

Co-op Initiatives

The primary role of Co-op Initiatives is to support the Alliance National Advisory Board, which consists of people with disabilities from the participating states. In April, Co-op Initiatives' staff assisted the Board in preparing for its two meetings at the national conference. The organization coordinated several conference calls to discuss upcoming issues and develop an agenda. Staff also assisted Board members in writing one-page fact sheets on Section 8 and MiCASA (personal assistance legislation). While at the national conference, Co-op Initiatives facilitated the Board meetings, in which the future direction of the Board was the primary topic. Board members returned from Maryland re-energized and dedicated with a strong commitment to continuing their work. Since April, Co-op Initiatives has organized several conference calls focusing on continuation, direction, and funding, and is supporting the Board in submitting grant applications for these endeavors.

Human Services Research Institute

The Human Services Research Institute was pleased to participate in the national home ownership conference in April and to see the event be such a success. HSRI, which is performing the external evaluation of the Alliance, has been looking at how the project is set up, and at how the different components work together. This year, unlike previous years, interviews were not a major part of the evaluation. Interviews took place on request, or when a state initiative had an approach that was unique. In most cases, surveys were mailed out to state contact people, Alliance staff and subcontractors, and others not directly involved in the project. HSRI is looking forward to compiling a final report regarding the five-year Home of Your Own effort.

Center for Universal Design

At the Alliance conference in April, attendees were privileged to hear Ron Mace give several of what were to be his last presentations. As the Program Director of the Center for Universal Design, Ron was a pioneer in creating spaces which maximized people's independence without sacrificing attractiveness (Editor's note: for more about Ron's life and legacy, please see article on page one). Ron presented a keynote address at the conference and conducted a session about designing for universal accessibility. A workshop illustrated the need to design housing which is functional for people at every stage of their lives. Ron reported that there was considerable interest in the materials he made available at the conference. His recent passing will leave a great void and his strong leadership in the field is deeply missed.

As the Center for Universal Design approaches the end of its fifth year with the National Home of Your Own Alliance, its home ownership hotline continues to receive numerous inquiries from across the country. Individuals and organizations that are not familiar with the issues of home ownership for people with disabilities find their way to the Alliance to get a sense of homeownership possibilities. Nearly 80% of the inquiries are from individuals, many of them seeking funding sources for home purchases. The hotline is able to refer every caller to a state or local information source. The Center distributes hundreds of Home of Your Own brochures and newsletters annually. The most popular publications are the planning book for the workshop called "Toward a Home of One's Own," the Housing InfoPack, "Home Ownership for Someone Who Has a Guardian," and "Early Examples of Home Ownership."

Temple University's Institute on Disabilities/UAP

Temple University's data collectors are busy gathering information from around the country using the Homeseekers Survey. It is exciting to talk with folks who have owned their homes for at least six months. These same individuals were interviewed before they purchased their homes, and are now able to describe how their lives have been impacted by home ownership. Data collectors are also contacting people who withdrew from the Home of Your Own program. It is important to find out why these individuals are no longer participating, and whether they are still trying to purchase their own homes. In addition to speaking with home buyers and potential home buyers, Temple is contacting people who have used the Alliance toll-free number. Questions include how easy it was to obtain information and how helpful the information was to them. The data will be compiled to better understand the importance and impact of home ownership for people with disabilities.

UNH Update

With the first five years of the National Home of Your Own Alliance coming to a close, so is a critical phase in a powerful forward movement. Although this anniversary marks the end of the project as we know it, the legacy and work of the Alliance is worthy of celebration: an estimated 500 people with disabilities around the country have purchased their own homes! As Cathy so eloquently outlined in her introduction, the achievements of the Alliance are numerous and far-reaching.

On behalf of the National Home of Your Own Alliance, I would like to take this opportunity to say thank you to everyone who has made its success possible. Each and every contribution has been significant, and has not only assisted hundreds of individuals to gain greater control over their lives, but has helped create opportunities and remove barriers for persons with disabilities.

To the Alliance project staff, advisory board members, consultants, subcontractors, family members and individuals, you have much to be proud of! Your pioneering efforts have paved the way for countless individuals to have the opportunity to attain the American Dream.

Jay Klein

Have you changed your address? Let the Alliance know.
Fill in, cut out and send the change of address form at the bottom of this page to:

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

Please fill in, cut out and send to the Alliance.

First Name	_____
Last Name	_____
Title	_____
Affiliation	_____
Division	_____
Street 1	_____
Street 2	_____
City	_____
State	_____ Zip _____
Telephone	_____
Fax	_____
E-mail	_____

Hearing Dreams

A cry was heard not long ago.
Very small; very low.
But all that heard there is no doubt,
knew what that voice was all about.

The cry was just to have a home.
A place that one can call their own.
A place to come and go, and live?
Isn't that what freedom is?

Our differences, be large or small,
need not be stones to build a wall.
For we can learn and educate,
and with that strength will come our fate.

Money nor attitude should rule.
Their purpose just to be a tool.
Their purpose makes these dreams come true.
Isn't that what they should do?

A louder cry was heard today.
Stronger, in a special way.
This time those hearing can't refuse.
To make a dream, to make a truth.

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Stay in Touch

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

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

A special thanks goes to
the Administration on Developmental Disabilities
who has funded
the National Home of Your Own Alliance.



This newsletter is available in alternate formats upon request.

National Home of Your Own Alliance

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