

NATIONAL  
HOME OF YOUR OWN  
ALLIANCE

*NEW HAMPSHIRE'S  
HOME OF YOUR OWN  
FINAL REPORT*

*Overview and Summary of Demonstration Project*

**November 1994-**

Prepared on behalf of:

National Home of Your Own Alliance  
Institute on Disability  
University of New Hampshire

by

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Submitted to  
The Administration on Developmental Disabilities



# **Final Report**

## **New Hampshire Home of Your Own Demonstration Project**

**Written By:**

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**SUBMITTED TO:**

**THE ADMINISTRATION ON DEVELOPMENTAL DISABILITIES**

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## INTRODUCTION AND OVERVIEW

New Hampshire's Home of Your Own Project was guided by the belief that Americans with disabilities are entitled to the same range of choices and opportunities as other citizens. This includes being able to decide where and with whom to live, and how to spend time. These simple choices, generally taken for granted, are not afforded to people with disabilities, as illustrated by the 1990 Consumer Survey conducted by the Administration on Developmental Disabilities, in 1990. This survey indicates that people rarely choose the places they live, their roommates or the "services" they receive. The survey further demonstrates the predominance of two living situations: congregate settings where services and housing are inextricably linked or community-based settings where the person remains a ward of parents, foster families or service providers. Neither model affords individuals true choice.

A critical premise of the Home of Your Own Project was the separation of housing from the provision of support. Keeping the participants' choices central in the planning process required service providers to change. In New Hampshire, the state's Division of Mental Health and Developmental Services contracts with 12 private non-profit regional area agencies, governed by citizen boards, to oversee community services and to provide case management and family support. The Home of Your Own Project asked each area agency to select two individuals to participate in the demonstration project. Project personnel offered local agency staff technical assistance and training to help them become "experts" on working with individuals with developmental disabilities who wished to own their homes and personalize their support.

Focusing on the individual's desires, New Hampshire's Home of Your Own Project helped 18 participants find homes, secure financing and plan for personalized supports, in ten of the twelve regions of the state. Nine participants decided not to continue with the process for a variety of reasons. These nine participants and their respective support groups met with the project coordinator between one and ten times before deciding not to continue. Two more participants are about to purchase their homes. When these two participants are successful in purchasing a home, the project will have been directly involved in all twelve regions of the state in assisting 20 people to own their homes. Three additional individuals are in various stages of homeownership. These three individuals will receive assistance from the new Home of Your Own project which will be starting up sometime in early 1995.

This project's experience underscores that the process of assisting people to become homeowners is not about a replicable model, but about close attention to the individual resources, strengths, needs, possibilities and constraints inherent in each situation. While individualized approaches to planning and financing made the demonstration project more complex and time consuming than we could have anticipated, some of the most valuable evaluation and dissemination activities are occurring now, as the practical lessons of the three year project are blended into technical assistance offered nationally.

The experience in New Hampshire also underscores the importance of building partnerships between state agencies involved in service provision and those involved in housing. As service providers work more consciously at assisting people to be included in their

communities, they must learn more about the dynamics of affordable housing, so that people can begin to live in the community in more typical ways. To reach this traditionally underserved group, housing agencies must learn more about the income streams and support systems that still largely pattern the lives of people with developmental disabilities.

The New Hampshire Home of Your Own Project was designed to develop, implement, evaluate and disseminate an approach to assist individuals with disabilities to secure their own homes and be fully included in their communities. Principle and subordinate objectives for this project were achieved within the context of six major project components that make up the sections of this final report: 1) Project Framework, 2) Demonstration, 3) Collaboration with Public and Private Sectors, 4) Training and Technical Assistance, 5) Dissemination and Product Development and 6) Evaluation. In examining the work of the last three years within these components, certain tensions and themes emerge. The balance between developing and implementing an approach and evaluating and disseminating its outcomes has been a difficult one to strike given the resources and time frame of this project. The infrastructure and relationships so necessary to implementation take time to build. As a demonstration project unfolds and real people's lives are affected, these needs begin to shape the approach and the collaborative relationships in unanticipated ways. Helping people secure homes took three years. Helping them become fully included in their communities is a lifetime process that can only develop once the foundation of stable, affordable housing that people choose and control is in place.

What follows is the final report on a three year project which demonstrated that people in every region of New Hampshire could become sole owners of their homes. What the project has left in place are possibilities, opportunities and some key components to help true community inclusion unfold.

## **I. PROJECT FRAMEWORK**

The framework established for New Hampshire's Home of Your Own Project guided the activities of the project. What follows is a discussion of the administrative structure, steering committee, key consultants and advisory committees who provided the backbone of this project over the last three years.

### **ADMINISTRATIVE STRUCTURE**

Much of what was accomplished during year one can be considered startup of a three-year project, planning and setting the groundwork to establish a unified, cohesive project. The project coordinator obtained office space, purchased equipment, and hired staff. In addition, a mailing list database was compiled from Institute and agency data resources and supplemented from ongoing requests for information.

The key staff associated with the project included the project director, project coordinator, research associate, project assistant and project secretary. The project director, who is also the director for the Institute on Disability / UAP spent about 10% of her time overseeing all project activities and coordinating this project with other existing efforts at the Institute and

in the state of New Hampshire. She worked closely with the project coordinator preparing manuscripts, developing coursework and guiding the development of policy. The project coordinator devoted 100% of his time coordinating this project, including supervising staff, developing fiscal management procedures, and interacting with all the project's partners, collaborators, sub-contractors, consultants, steering committee members and advisory board members. He provided technical assistance to staff, agencies, families, and individuals and took major responsibility for product development. The research associate was hired in March 1992 to devote 100% of her time conducting a qualitative and quantitative study of project activities. Upon her resignation in June 1993, she had completed 20 interviews with key stakeholders and one participant. A project assistant was hired at that time to support the coordinator in completing the three year project. She devoted 100% of her time assisting in the completion of a variety of tasks related to the project. In addition, the project had a secretary who dedicated 50% of his time to clerical and receptionist activities.

#### STEERING COMMITTEE

The project's steering committee was made up of the directors of the Institute on Disability, the New Hampshire Housing Finance Authority, the Division for Mental Health and Developmental Services, the Developmental Disability Council and the Disability Rights Center. The steering committee met at least quarterly, setting the direction and making policy decisions for the project. Steering committee members are listed below with a brief description of their role in the project.

#### **Institute on Disability (IOD)**

The IOD is a University Affiliated Program whose mission is to improve the knowledge, policy, and practice related to the economic and social participation of persons with developmental disabilities. The Institute's goal is to increase the ability of the State of New Hampshire to foster higher quality integration of persons with disabilities into their communities. The Institute was the recipient of the Home of Your Own grant provided by the United States Administration on Developmental Disabilities. They managed all aspects of the demonstration project. In addition, they contributed staff time, travel costs, office space, equipment and supplies which were used to cover a portion of the project's in-kind match.

#### **New Hampshire Housing Finance Authority (NHHFA)**

The NHHFA is a state mandated agency which finances single and multi-family housing for low and moderate income people. This is accomplished by the NHHFA directly providing loans or by purchasing mortgages from lending institutions with the proceeds from bond issues. The NHHFA spearheaded the CHAS process, and saw the Home of Your Own Project as a means to affirmatively address the identified priority of housing needs of people with developmental disabilities. The board of the NHHFA decided to reserve up to 1.8 million dollars over the three years of the project on behalf of 25 eligible households. In addition, they committed to contribute a pool of \$100,000 to be used by twenty-five participants over three years in no-interest forgivable loans for closing costs, rehabilitation and down payments up to 2% of purchase price. This \$100,000 was provided under the condition that it would be matched by an additional \$100,000 to be used for the same purposes. NHHFA staff met monthly with project staff and offered extensive technical assistance

through servicing the loans of the participants. They participated in numerous meetings and in formal presentations on the project throughout the state and country.

### **Division of Mental Health and Developmental Services (DMHDS)**

The DMHDS is a department within the state's Department of Health and Human Services. Its Bureau of Developmental Services is responsible to establish, implement, coordinate and maintain a comprehensive service delivery system for people with developmental disabilities. The state's emphasis on local control is mirrored in the way it has set up its regional service delivery system to people with developmental disabilities. The DMHDS contracts with 12 private non-profit regional area agencies, governed by citizen boards, to oversee community services and to provide case management and family support. Area agencies must offer case management services to all eligible people in their region and may provide other services directly and/or subcontract with local service providers. The DMHDS demonstrated their commitment to the project's goals by matching the \$100,000 contributed by the NHHFA. Each area agency was given \$8,000 to be used as an unrestricted grant by the two participants selected in each region for down payment, closing costs, rehabilitation and long term maintenance. DMHDS assigned a specific staff person to the project who assisted in the home ownership process for individuals. The contribution of this staff person's time was used to cover a portion of the project's in-kind match. In addition, numerous other staff met frequently with project staff in order to assist individuals to achieve home ownership and receive personalized assistance.

### **Developmental Disabilities Council (DDC)**

The DDC's mission is to improve the quality of life for individuals with developmental disabilities and their families through advocating for positive change and the monitoring of existing services, funding and evaluation of demonstration projects. As part of their mission, the DDC had established housing as one of their priorities. Prior to the submission of the grant, the DDC held a forum on housing to discuss the state's barriers and to look toward solutions. The forum was attended by key stakeholders from both housing and human service organizations. Following the forum a decision was made by the DDC board to hire a part-time person to work on issues related to housing and people with disabilities. Upon the Institute on Disability's submission of the proposal for the New Hampshire Home of Your Own project, the DDC decided to take the \$10,000 per year that they allocated for the part-time position and contribute it to offset the cost of ongoing research in the New Hampshire Home of Your Own project. Staff and board members of the council attended numerous meetings and events coordinated by the project.

### **Disabilities Rights Center (DRC)**

The DRC is the state's designated protection and advocacy organization, dedicated to eliminating barriers to the full and equal enjoyment of civil and other legal rights by people with disabilities. They provided a blend of legal research on issues of guardianship, trusts, futures planning and labor laws related to personal assistance services. This contribution of legal work was used to cover a portion of the project's in-kind match. In addition, the DRC utilized a summer law student during years two and three to work on legal issues associated with the New Hampshire Home of Your Own Project. Staff of the DRC attended many meetings and events coordinated by the project.

#### KEY CONSULTANTS

In addition to the steering committee and staff from their agencies, an assortment of consultants made contributions to the project which had a major impact on the successes achieved. Consultants are listed below with a brief description of their role in the project.

#### **John MacIntosh, esq. (attorney)**

John MacIntosh is a private attorney who counseled the project around closing procedures, guardianship, trusts and labor issues. He attended many critical meetings which focused on the competency of project participants and the participation of private mortgage insurers. John also assisted in the development and teaching of a curriculum for individuals assisting project participants with home ownership. He is the author of a report on legal issues encountered by participants in the project.

#### **Beth Raymond (housing consultant)**

Beth Raymond, the Associate Director for the Area Agency for Developmental Services Region VI, served as a housing consultant to participants and their families, agencies and their employees and as a liaison to banks, affordable housing agencies and the NHHFA. She has extensive experience in housing and currently serves on the boards of directors for three private non-profit agencies involved with affordable housing. Beth attended monthly meetings with the NHHFA and to numerous other meetings associated with assisting participants to own their homes. Beth also assisted in the development and teaching of a curriculum for individuals assisting project participants with home ownership. She is the author of a guide to New Hampshire's housing resources called, *Housing Is For Everyone: Affordable Homes for People with Disabilities*.

#### **Janice DeAngelis (housing consultant)**

Janice DeAngelis is Acting President and Loan Officer for the New Hampshire Community Loan Fund. She has ten years experience in developing community-based affordable housing and thirteen years of experience working with people with disabilities. Janice served as a housing consultant to participants and their families, agencies and their employees and served as a liaison to banks, affordable housing agencies and the NHHFA. She began her association with the project as a housing specialist with DMHDS and continued into the second year as an employee of the Loan Fund. The New Hampshire Community Loan Fund is a private revolving loan fund which, aside from the NHHFA, is the only other statewide affordable housing organization having extensive experience with non-traditional lending and alternative ownership structures. The linkage with the Loan Fund through Janice's involvement has proved extremely valuable. Janice also assisted in the development and teaching of a curriculum for individuals assisting project participants with home ownership. She attended monthly meetings with the NHHFA and numerous other meetings associated with assisting participants to own their home.

## **Other Consultants**

The other consultants associated with the project included Val Bradley, President of the Human Services Research Institute, who served as the project's external evaluator; Susan Covert, a private consultant responsible for recording interviews she conducted with project participants and other significant people and for drafting a housing manual; Susan Frankel, a faculty member with the University of New Hampshire, conducted the quantitative research; Tari Susan Hartman of Ein Sof Communications served as the project's media consultant; Bob Laux of Creative Management Associates conducted training sessions for support people during the first two years of the project; Bill Mitchell with the National Association of Protection and Advocacy provided information on federal policy issues related to housing during the first year and Allan Bergman from United Cerebral Palsy Associations was contracted to do a policy review and analysis in the first year of the project.

## **ADVISORY STRUCTURE**

The mission of the project was further fine-tuned with the state advisory board, made up of four people with disabilities, four family members, a representative of the ARC, the president of a mortgage company, the vice-president from a local bank, a representative from the state realtor's association, a developer, builder and property manager and the president of a local land trust that predominately develops and manages housing cooperatives. This group began meeting with the research associate in March of 1992 and helped identify the barriers and opportunities which shaped the project's approach. The group stopped meeting in June 1992 when the research associate resigned.

In addition, the project had a national advisory board consisting of eleven members from throughout the country. These members represented the World Institute on Disability in California, the Center for Accessible Housing in North Carolina, the Research and Training Center on Rural Rehabilitation in Montana, Responsive System Associates in Georgia, the National Association for Retarded Citizens in Texas, Options in Community Living in Wisconsin, the Illinois Planning Council on Developmental Disabilities in Illinois, the Center on Human Policy in New York, the National Parent Network on Disabilities in Virginia, the Council of State Community Development Agencies in Washington, DC and the National Association of Realtors in Illinois. The purpose of the national advisory board was review products and to disseminate project materials. The members agreed to disseminate information at local, state and national meetings and to their constituents. Time constraints and a lack of staff resources prevented project personnel from effectively using the national advisory committee.

Two communications were sent to national advisory board members in the first and second year of the project. Informal communication with all members and their organizations continued throughout the three years of the project.

In bringing together professionals from the world of human services and the world of affordable housing, the project hoped to model a merging of spheres which have much to offer each other. In learning the mechanics of home purchase, finance and accessing affordable housing, service providers were able to expand access to housing options for people they support. In learning about the income sources and support system within human

services, financiers discovered an untapped market offering reasonable risk and public purpose.

## II. DEMONSTRATION

The demonstration component of this project formed the basis for all other activities and accomplishments. What follows is a description of the key elements of the demonstration: the selection of project participants, the planning process, a brief description of the 32 project participants, resulting changes within agency procedures and standards, structuring financing and legal issues.

### METHOD OF SELECTION

Working with four regions each year, project staff asked each of the twelve regional area agencies to select two people to participate. These agencies (and individuals working within these agencies) were offered technical assistance and training to become the “experts” on assisting individuals with developmental disabilities from their communities to own their homes and to personalize their support.

While project staff stressed a “zero-exclusion, no readiness” criteria, the selection criteria used for participants varied as widely as the structure and culture of the regional agencies. The Home of Your Own Project gave area agencies two criteria for choosing participants: 1) that they be adults with developmental disabilities and 2) that they, and their guardians where applicable, expressed a strong desire to own their homes. Some agencies developed an elaborate nomination process, others had the agency administration decide who would participate. There were area agencies who added their own criteria for participation. Some looked for individuals who could contribute financially (with money from a court settlement or an inheritance) towards the home purchase.

The approach of using the area agency system as the matrix for selection ensured that:

- there would be representation from every geographic region in the state
- agencies would feel a sense of ownership of the process
- capacity within agencies would be expanded through participation in intensive planning supplemented by training.

The project targeted four area agencies a year over a three-year period, providing training and technical assistance in helping two individuals from each agency to attain home ownership. Year one agencies were selected because they had already identified participants who would be interested or because they had resources within their communities that could be easily used. This first year agencies had also expressed a desire to be pioneers of this initiative.

## PLANNING

Each participant worked with the project coordinator and a personal planning team to develop an implementation plan for home ownership. The project used a structured planning process to assist individuals and their planning teams to buy homes, arrange for personalized supports, and resolve problems associated with home ownership. This planning process drew heavily on Personal Futures Planning, a planning process developed and written about extensively by Beth Mount. In particular, the process focused on identifying the ideal neighborhood, the ideal home, the ideal support and where to find these things.

The size and membership of the planning teams varied: they included the participant, representatives from the area agencies and people with strong personal ties to the individual - friends, family members, neighbors, and significant support people. Planning teams met regularly to share information, devise strategies, and develop action plans that would move the participant closer to the goal of home ownership.

The facilitator made an action plan at the end of each meeting and asked someone to volunteer for each task. Action plans might contain tasks ranging from doing research, to developing bottom line offers on foreclosed properties to finding a used toaster that worked. Subsequent meetings opened with a review of the last meeting's action plan, reviewing the obstacles and opportunities to accomplishing each task.

Planning teams also supported individuals in making the transition from a group or family living situation to being in a home of their own. Many of these planning teams have continued to play a valuable role, helping participants meet the challenge of being responsible homeowners and neighbors.

## PARTICIPANTS

Two participants were selected from each region. What follows is a table designed to give an idea of the range of experiences and outcomes people had through their participation in this demonstration.

### Description of Participants

Participant Dwelling	Start Date	Current Region & Town	Prior Dwelling	C u r r e n t
1 1993 Homeowner	Sep. 1992	Region 6 Amherst	Parent's home owner	2 bedroom condex Jan.
2 condo Mar. 1993 Homeowner	Sep. 1992	Region 9 Rochester	Staffed apartment	owner 2 bedroom
3 1993 Homeowner	Dec. 1992	Region 8 Newmarket	Adult Foster Careowner	2 bedroom raised ranch Jun.
4 1993 Homeowner	Dec. 1992	Region 8 Portsmouth	Adult Foster Careowner	2 bedroom condo Jun.
5 1993 Homeowner	Jul. 1992	Region 6 Hudson	Adult Foster Careowner	3 bedroom ranch Jul.
6 1994 Homeowner	Mar. 1993	Region 12 Lebanon	Own apartment	owner 3 bedroom two-story Jun.
7	Sep. 1992	Region 9 Rochester	Staffed apartment	owner 3 bedroom

ranch Sep. 1993	Homeowner				
8 Aug. 1993	Region 4 Concord	Adult Foster Careowner	2 bedroom new Englander		
Jun. 1994	Homeowner				
9 Apr. 1993	Region 8 Epping	ICFMR	owner 3 bedroom ranch		
Sep. 1993	Homeowner				
10 Dec. 1991	Region 3 Laconia	Group home	owner 3 bedroom ranch		
May 1992	Homeowner				
11 Dec. 1991	Region 3 Lakeport	Own apartment	owner 3 bedroom ranch		
Sep. 1992	Homeowner				
12 Jun. 1992	Region 5 Marlborough	ICFMR	owner 3 bedroom ranch		
Apr. 1993	Homeowner				
13 Mar. 1993	Region 1 Colebrook	Apartment w/ support	owner 2 bedroom		
ranch Aug. 1993	Homeowner				
14 Mar. 1992	Region 5 Marlborough	Psychiatric hospital	owner 3 bedroom		
ranch Jun. 1992	Homeowner				
15 Mar. 1993	Region 1 Littleton	Parent's home	owner 3 bedroom cape Oct. 1993		
Homeowner					
16 Sep. 1993	Region 9 Farmington	Staffed house	owner 3 bedroom two-story		
Feb. 1994	Homeowner				
17 Jun. 1994	Region 11 Conway	Apartment w/ support	3 bedroom chalet		
Nov. 1994	Homeowner				
18 Jul 1994	Region 2 Newport	Rented house	owner 4 bedroom split-entry		
Oct. 1994	Homeowner				
19 Jun. 1992	Region 8 Northwood	Own apartment	same	dropped out Sep. 1992	
Staff turn-over resulted in lack of support to assist her.					
20 Jun. 1992	Region 8 Portsmouth	Staffed apartment		same	dropped out
Sep. 1992	Staff turn-over resulted in lack of support to assist him.				
21 Dec. 1992	Region 9 Rochester	Group home	same	dropped out Feb. 1993	
Agency did not want to personalize budget and support.					
22 Jul. 1994	Region 2 Claremont	Rented house	same	dropped out May 1994	
Could not establish good credit history.					
23 Mar. 1994	Region 9 Dover	Parent's house	Own apartment	dropped out May 1994	Decided to move to another state.
24 Feb. 1994	Region 11 Conway	Own apartment	same	dropped out Apr. 1994	
Did not want to relinquish HUD Section 8 Rental Certificate.					
25 Jan. 1994	Region 10 Salem	Staffed apartment		same	dropped out
Jun. 1994	Parents decided he was not ready for home ownership.				
26 Jun. 1993	Region 4 Concord	Staffed apartment		same	dropped out
Mar. 1994	Parents decided he was not ready for home ownership.				
27 Jun. 1994	Region 4 Concord	Own apartment	same	dropped out Aug. 1994	
Did not want to relinquish HUD Section 8 Rental Certificate.					
28 Jan. 1994	Region 10 Salem	Group home	same	Continuing	Pre-qualified for loan / searching
29 Sep. 1993	Region 12 Lebanon	ICFMR	same	Continuing	Pre-qualified for loan / searching
30 Jun. 1994	Region 7 Manchester	Parent's house	same	Continuing	Pre-qualified for loan / searching
31 Mar. 1994	Region 7 Manchester	Own apartment	same	Continuing	Purchase and sales agreement initiated/ awaiting closing
32 Jun. 1994	Region 11 Conway	Group home	same	Continuing	Purchase and sales agreement initiated/ awaiting closing

#### CHANGING AGENCY PROCEDURES TO SUPPORT HOME OWNERSHIP

Area agencies learned to change two central procedural processes to accommodate home ownership: individual budgeting and home certification.

Area agencies demonstrated that Home of Your Own participants had both adequate resources and individually tailored supports by submitting highly detailed personalized budgets. These budgets reflected individuals' total income from SSI, Medicaid waiver funds, state supplements, employment and other sources. This combination of revenues from public benefits and other sources was used to pay for both housing and support. Area agency budgets in the past combined housing and support. Budget expenses now included line items for mortgage, taxes, insurance, long term maintenance and the services and supports necessary for people to live in their homes. In dedicating the "housing" budget line to home ownership, the service provider locked into a cost and a source of payment that remains relatively constant over time. The area agency submitted a letter to the lender committing to this annual budget, which served as a verification of income and a commitment of ongoing support. The personalized budgets and the letter of commitment convinced the NHHFA, the project's primary lender, to relinquish typical lender ratios in providing loans to these borrowers.

In addition to individualizing budgets to accommodate home ownership, DMHDS agreed to allow agencies to waive the traditional residential certification that included town fire inspectors certifying the safety of individual's homes, the completion of a safety packet by the support agency, and a review of the agency providing the support and housing conducted by DMHDS in the home of the individual. The project coordinator developed a more personalized monitoring and planning process that was used instead. Monitoring criteria was established for each participant as part of their planning process, establishing any significant safety and health issues for that individual. The three-part certification process included an individual safety plan to address the personal safety and health needs of each participant identifying the support they would receive for each need, a monitoring of the safety and adequacy of the house using a HUD certification checklist developed for section 8 housing and an agency review conducted by DMHDS in the agency's office.

#### FUNDING SOURCES

Down payment, closing, rehabilitation, and long-term maintenance costs were paid for by a complex blending of funds available from federal, state, local, agency funding pools and individual resources. Most participants received funds from nine main sources. These sources included the two most consistently used sources: the Housing Finance Authority Home of Your Own funds and the Division for Mental Health and Developmental Services Home of Your Own funds. The other seven sources are mentioned below:

- HOPE 3 funds,
- area agency funds,
- rehabilitation loans added to the first mortgage of those individuals who qualified,
- borrower funds provided from savings and other resources,

- the Portsmouth Housing Endowment
- down payment and closing cost assistance provided by the NHHFA's First Time Home buyer program and
- other funds including sellers "contributions," (the seller's share of real estate taxes, rehabilitation or repairs).

Participants used these funds to finance a variety of costs involved in home acquisition. In addition to funding their down payment, closing, rehabilitation and long term maintenance costs, these sources of funding were also used to pay other costs such as city and town taxes, fire and hazard insurance, condo association fees, accessibility assessments and home inspections.

#### CHANGES IN UNDERWRITING CRITERIA

The NHHFA changed their underwriting criteria to allow the use of public benefits as a source of income to qualify for loans and allowed the 5% needed for down payment to come from moneys other than borrowers funds. Up to 2% of the 5% needed was provided to eight participants by the NHHFA Home of Your Own funds (\$100,000 pool of funds allocated on behalf of project participants). Conventional qualifying ratios were replaced with the examination of the individual budgets developed by the area agency providing services to determine whether funds were sufficient in the housing line to make timely monthly mortgage payments. The agency submitted a letter committing to this annual budget, which served as a verification of income and commitment of support. The New Hampshire Housing Finance Authority's level of comfort with this financial risk was bolstered by this commitment of support offered by area agencies and their vendors. The NHHFA was assured that mortgage payments and maintenance of participant's homes would be sustained in a timely manner. This flexible underwriting criteria made it possible for individuals living on public benefits without savings or established credit to qualify for loans.

The NHHFA also educated private mortgage insurance companies about the security and soundness of these loans. Participants who did not pay mortgage insurance had access to funds for larger down payments through legal settlements, inheritance, Hope 3 funds, local grants or family gifts. Nine participants were required to qualify for and pay private mortgage insurance because the amount of money they used for a down payment was less than 30% of the purchase price of property.

Meetings between the staff at NHHFA, project staff and housing consultants were arranged. These meetings were held every month during the three years of the project and included the project coordinator, the project's two housing consultants, the director of the NHHFA single family program, an individual from the NHHFA planning division, and underwriters from the NHHFA. The main purpose of the meeting was to review each participant's situation and status in the home ownership process on a monthly basis. These meetings kept the loan process moving for each individual. Each month potential barriers to individual's situations and to the home ownership initiative were addressed. These meetings gave the project and the NHHFA an opportunity to set criteria, establish formats, develop and standardize procedures and, most importantly, solve problems and strategize together. In addition, the meetings gave other employees at the NHHFA an opportunity to

join the meeting to discuss specific issues or to learn about project activities. Problems were discussed and worked out before they could jeopardize any commitment to the initiative. Meeting participants had an opportunity to get to know each other on a personal and a professional basis. Over time, the level of trust that evolved proved to be extremely valuable to the success of the project.

Project participants became home owners due to the flexibility exhibited by the New Hampshire Housing Finance Authority. Most of the participants obtained their mortgage directly from the Housing Finance Authority. Three participants had their mortgages originated at a local bank. These three loans were sold to the NHHFA, and all were executed using the underwriting criteria established by the NHHFA. One participant used money he received through a legal settlement to obtain a mortgage with conventional financing through a local bank. Another participant paid for his home with cash he received from a legal settlement. He then obtained a home equity loan from a local bank to do extensive rehabilitation, using his new home as collateral.

#### LEGAL ISSUES

The demonstration raised a number of legal issues around financial planning, labor concerns, Medicaid eligibility, competency and guardianship. John MacIntosh, legal counsel for the project; a law student and the Disability Rights Center worked on these issues throughout the three years of the project. A report which discusses some of these issues will be available by January 1, 1995. Some findings include:

- New Hampshire law contains a clear and unambiguous presumption of legal capacity for persons with developmental disabilities. This means that unless a probate court has specifically adjudicated an individual to be incapacitated, a person must be considered competent, as a matter of law, to manage his/her own financial affairs, including the ability to sign legally enforcing contracts and similar legal documents.
- In New Hampshire, if a probate court has specifically adjudicated an individual to be incapacitated, that person's guardian must obtain permission from the probate court to purchase property on the person's behalf. The guardian signs the closing documents on the person's behalf but is not legally responsible for the transaction.
- Medicaid participation is crucial to people who need personal assistance and can be preserved because a primary residence, regardless of value, is not considered a countable resource. Trusts can be useful in protecting funds for home repair and maintenance while preserving Medicaid eligibility.
- Recovery laws may be used to put liens on properties purchased with public funds, but recapture provisions will not materially affect ownership during individuals' lifetimes.
- The "Companionship Services" Exemption under the Federal Fair Labor Standards Act allows parties to negotiate a reasonable and flexible formula for support, but companionship exemptions ultimately depend on state law.
- A regulation currently being proposed calls for the support person to be jointly em-

ployed by agencies and people with disabilities living in their own homes, allowing people more choice about who provides support.

- People who provide support in their homes through “qualified foster care” do not have to count payments for this service as gross income under an IRS provision. Bills were proposed by legislators in New Hampshire in both the House and Senate during the 103rd Congress to expand this provision’s exemption to workers who provide support in the home of the person with a disability. Both bills were attached to health care legislation which never came up for a vote.

While a number of commonly encountered procedural and legal constraints were eased to accommodate ownership over the course of the project, the over-arching lesson remains that each person’s situation is different and requires personalized, informed attention to the opportunities and challenges it presents. This lesson has been born out thus far in the experience of the states involved in the National Home of Your Own Alliance. Common elements and questions emerge, but to be successful, demonstration projects must tailor approaches to the particulars of the settings and individuals involved.

### **III. COLLABORATION**

Few human services personnel have knowledge of public and private funding sources and techniques for reducing the cost of housing. The traditional reliance on residential settings that tie the funding for supports to a particular facility ensures that service providers remain unaware of ways to use generic resources to provide affordable housing. If service providers are to succeed in assisting people to own and control their own homes, they need to focus their energies on learning to connect individuals to generic resources for affordable housing located in their communities.

#### **STATEWIDE**

The membership of this project’s steering committee ensured that a collaborative partnership between key agencies would grow. In asking the NHHFA, the DMHDS and the major agencies working on behalf of people with developmental disabilities to sit on the steering committee and make a substantial financial commitment to the project, the project coordinator merged spheres which have much to offer each other.

The state’s two HOPE 3 applications, submitted and awarded in year two and year three of the project, attest to the synergy of this collaboration. In year two of the project the NHHFA applied to HUD for \$583,000 in HOPE 3 funds that would target home ownership initiatives for low-income households and people with developmental disabilities. This application represented an extensive partnership between NHHFA, New Hampshire’s non-profit community and the network of non-profit area agencies providing support services to people with developmental disabilities. The grant application’s objective was to assist eligible households in purchasing single family homes owned by the NHHFA, the Resolution Trust Corporation, the Veteran’s Administration, HUD, Farmers Home, FDIC and properties owned by other federal, state and local entities. Using the same partnerships established in the submission of the first HOPE 3 grant, the NHHFA applied for and was awarded \$715,000 from HUD in year 3 of the project.

In addition to bringing significant new federal resources into the state, the HOPE 3 grants strengthened the capacity of its partners by building on what they learned through working together on the Home of Your Own Project. Each of the collaborators agreed to participate in the following ways.

Participating Area Agencies agreed to:

- select participants from their region,
- coordinate property selection with NHHFA, the individual and the project,
- prepare budget and mortgage application materials,
- develop a plan to facilitate necessary rehabilitation or repairs,
- provide counseling to the individual prior to acquisition,
- provide permanent, necessary support to the homeowner.

Acting as a Community Housing Development Organization (CHDO), the New Hampshire Community Loan Fund agreed to:

- coordinate Program activities between NHHFA and the network of community housing development organizations,
- disseminate information on property availability,
- identify, through the community organizations, eligible buyers,
- identify mechanisms to provide permanent affordability and assist NHHFA in the development of appropriate loan documents.

Working with the Loan Fund and the Area Agencies, NHHFA agreed to:

- coordinate an eligible property list,
- package financial resources including HOPE funds and available matching funds,
- provide permanent mortgages,
- provide counseling to households of people who do not have disabilities,
- provide for loan origination and servicing ,
- monitor long-term performance,
- coordinate all program funds and activities.

The successful collaboration demonstrated through the submission of the HOPE 3 applications enabled players involved in the Home of Your Own Project to work together to strengthen and expand the non-profit housing delivery system in the state.

#### **LOCAL COLLABORATION**

An example of collaboration on a local level occurred when one project participant was able to purchase a condominium using funds from his city's housing endowment for down payment and closing costs. The project coordinator heard through informal networking about the Portsmouth Housing Endowment Fund, established to provide persons with low-incomes affordable housing through mortgage, down payment and closing cost assistance. After being introduced to the project's goals by the project coordinator, the Endowment's director agreed to assist project participants who were residents of the city of Portsmouth. By being part of his city's affordable housing program, this participant was able to get his loan through the local bank that provided loans to all recipients of the city's

Housing Endowment Fund. In addition, he was able to obtain a free home inspection and get a reduction in closing costs by accessing reduced fees for his appraisal and title search. The NHHFA agreed to purchase the loan from this local bank using the underwriting criteria established for the project. The local bank still services this loan and independently made loans to two other participants in the project from other communities. These loans were also purchased by the NHHFA.

#### CONTINUATION

The continued commitment of the original funding partners evidences the success of collaboration achieved throughout the project's existence. Building on the success of the New Hampshire Home of Your Own demonstration project, the original funding partners have committed to continue the initiative for (at least) the next three years. They have set aside enough funds for twenty individuals per year to have the resources and support they need to become home owners. Specifically, the New Hampshire Housing Finance Authority has committed \$4.2 million in mortgage funds over the next three years or approximately \$70,000 per individual. In addition, they have committed \$100,000 a year for down payment and closing costs for the next three years. The Division for Mental Health and Developmental Services and the area agencies have matched this commitment with \$100,000 per year for the next three years which can be used for down payment, closing costs, rehabilitation and long-term maintenance. This commitment of funds will make it possible for 60 individuals to obtain mortgages from the NHHFA and to access approximately \$10,000 for down payment, closing costs, rehabilitation and long term maintenance. The NHHFA will use underwriting standards similar to those established for the Home of Your Own Project participants.

Recognizing the need for one person to facilitate the initiative and continue the work with individuals and agencies over the next three years, the NHHFA, DMHDS and the New Hampshire Developmental Disabilities Council have each committed \$20,000 a year for three years to fund a position. This program coordinator position will be housed and managed through the New Hampshire Community Loan Fund.

In addition, the Division for Mental Health and Developmental Services has committed \$25,000 to match \$25,000 made available by the National Home of Your Own Alliance. This \$50,000 will be used to support training and technical assistance activities for individuals with disabilities, families, agency support people and lenders.

A significant partnership has been strengthened between the NHHFA and the Community Loan Fund through the continuation of this initiative. The new program coordinator is being housed at the Community Loan Fund upon the suggestion of the executive director of the NHHFA. This suggestion further evidences the maturation of the collaboration between these two housing organizations. The New Hampshire Housing Finance Authority will provide funds for down payment and closing, the flexibility in underwriting and the loan servicing. Through the new staff position, the loan fund will provide the borrower with outreach, technical assistance and ongoing planning and support that agency staff, families and borrowers will need to initiate these non-traditional loans.

In addition to the benefit to individuals who participated in the demonstration, a systemic outcome of this project has been a strengthening of the state's affordable housing delivery

system through the collaborative partnerships developed within the Home of Your Own Project. The Hope 3 grant application and the planning, funding, implementation and continuation of activities related to Home of Your Own Project are examples of this. This project's collaboration served as a bridge to a lasting partnership between disability and affordable housing organizations. Agency staff were offered new tools necessary to helping people achieve true community integration. Conversely, in working with the social service provision system, the NHHFA became aware of the workings of the income streams and support systems that people with developmental disabilities bring to the process of borrowing. The fact that the Authority is sufficiently comfortable with this type of lending is evidenced by the promotion that their executive director has given the project and their continued financial support.

#### **IV. TRAINING AND TECHNICAL ASSISTANCE**

The project provided four full day training sessions that encompassed personalized planning, working with realtors, finding a home, working with banks, home inspections, legal considerations, home maintenance and structuring personalized supports. While many agencies took full advantage of this opportunity, the real learning often took place in applying these unfamiliar skills to working with individuals, under the guidance of the project coordinator. In addition to these training sessions the project had state and national forums and offered technical assistance to individuals and organizations throughout the country.

##### **TRAINING SESSIONS**

Area agency staff assisting project participants attain home ownership were offered a four-day intensive training over the course of four months. The training offered to area agencies is an example of the project's collaboration. In years one and two, this training was offered through a contract with Bob Laux. The training covered the following issues:

- community organizing and planning
- subsidy and rental options
- manipulating the cost of property and the cost of money
- real estate basics
- using federal, state and local resources.

While the original training was useful, this approach became too general to serve the project as it progressed. Agency staff asked that the training be more specifically linked to what had been learned in the project. In year three a different format was developed that included using expertise among project collaborators. The curriculum outlined below was developed and offered by project consultants and partners. The four full day sessions included material on:

- project history and objectives
- impact of home ownership
- financial resources
- financial and legal implications
- reworking individual budgets
- working with realtors
- personalized planning
- affordable housing strategies
- various ownership structures
- assessing community opportunities
- uses of trusts, escrow, liens
- guardianship issues

- assessing homes' suitability
- loan pre-approval
- appraisal
- negotiating a purchase and sale
- blending of resources
- applications & settlement sheets
- home inspection and repairs
- private mortgage insurance
- title insurance
- setting up personalized supports

Participating agency staff reported that the training made them aware of resources within their communities they never knew existed. Training occurred concurrently with participant's planning sessions, so people could bring these experiences to the training.

#### FORUMS

Beyond the training and intensive technical assistance offered to area agencies, the project offered two public forums in year three, detailed in the *Product Development and Dissemination* section. The first forum, held in April 1994, was for a statewide audience. This forum was designed to review the opportunities and challenges encountered over the three year project and generate a vision statement for its continuation from key stakeholders. The second forum, held in August 1994, was geared toward a national audience. This conference offered workshops on all aspects of the project, and was attended by 160 people from 27 states.

#### NATIONAL TECHNICAL ASSISTANCE

Over the last three years, project staff have responded to hundreds of phone calls from individuals and professionals interested in home ownership and control. Calls resulted in referrals to agencies or consultants, distribution of general information packets including the project brochure and articles, or on-site technical assistance visits from the project coordinator or other key consultants.

The coordinator provided technical assistance through on-site visits in 20 states. Project consultants John MacIntosh and Beth Raymond have also offered technical assistance through presentations and on-site visits throughout the country as a result of their work with the project. Fannie Mae recently held two conference calls with participants and consultants who were part of the project. The first conference call was with Beth Raymond and a staff member from a third year agency to explain the budgeting process used in the project to Fannie Mae's credit department. The second call was with John MacIntosh to discuss guardianship and competency issues with Fannie Mae's attorneys. In addition, Clara Monier, executive director of the NHHFA, has spoken extensively on the project to her counterparts around the country, to representatives of the secondary mortgage market and the private mortgage insurance industry.

#### V. PRODUCT DEVELOPMENT AND DISSEMINATION

Dissemination activities included developing a range of materials which balance personal stories with technical detail. These materials are designed for a wide variety of audiences. Materials developed for training and technical assistance reflect an active approach focusing on field-tested strategies, techniques and resources as opposed to models and theories. In sharing people's stories of home ownership, people speak for themselves whenever possible, focusing on their desires, gifts and practical needs rather than clinical diagnoses. Products and materials are available in a number of different formats for a variety of audi-

ences throughout the country. Beyond product development and dissemination of general materials, the project also disseminated information about home ownership and control through a media campaign, extensive phone consulting, two forums, and training and technical assistance through on-site visits.

#### **PRINTED PRODUCTS**

Project staff developed a three-fold brochure outlining the project's objectives and timelines which was distributed to individuals requesting information over the life of the project.

Two publications will be available in 1995. The first is a legal report, which provides insights into commonly raised legal issues that impact on home ownership such as benefits, trusts, and labor issues. The second publication is a financial report which details the creative financing involved in structuring loans for sixteen project participants. The financial report includes tables on sources of down payment and closing costs, blending of resources, types of homes purchased, and impacts on supports and budgets.

#### **VIDEO**

A video for the project was produced by University of New Hampshire Instructional Services' video unit to document the project's outcomes. Project staff worked extensively with the video crew to develop a script which included interviews with three home owners and their families and support staff. People were filmed in their homes, describing the impact that home ownership had on their lives. Family members and support staff discuss how their roles and relationships have changed through home ownership. Project staff also worked with the video crew to capture footage illustrating other key participants such as the New Hampshire Housing Finance Authority executive director and the project attorney discussing issues of underwriting, and legal issues. The project coordinator and the Director of the Institute on Disability provide historical context and rationale for the project. The open-captioned video was shown at the August forum and mailed to over 150 people and organizations, representing home owners, disability groups, housing organizations, University Affiliated Programs and to contact people for state initiatives on home ownership and control. Twenty requests have come in for the video and it has now been shown at a number of public forums throughout the country. The response has been overwhelmingly positive.

#### **FORUMS**

Two forums held for a statewide and a national audience also provided important means of dissemination.

Participants in the April 1994 forum were invited from all area agencies and included 10 of the 18 home owners, their families and support people as well as representatives from the partner organizations, and the projects researchers. This forum was held partially in response to the project's second year evaluation; the external evaluator facilitated the morning session. Its purpose was to review and evaluate the experience of the last three years from the perspective of all key stakeholders. This review, guided by the New Hampshire Home of Your Own strategic planning team, then served as a basis to plan for the project's continuation. During the morning session, participants broke into small focus groups to discuss what had worked and had not worked so well. After sharing their findings with the

larger group, participants formed new heterogeneous teams to identify barriers and develop action items for the ongoing New Hampshire initiative that would be incorporated in the state's strategic plan. Nominations were taken for a new steering committee.

The August 1994 forum was a national forum which attracted 160 participants from 27 states. Literature on the conference was mailed to ARCs, Independent Living Center's, State Directors of the Developmental Disabilities Services, State Protection and Advocacy agencies, State University Affiliated Program's, TASH members, Developmental Disabilities Planning Council Directors and Coalition for Citizens with Disabilities in all fifty states. Participants, collaborators and consultants directly involved in the project were the major presenters at this three day event. The forum format was arranged to give presenters an opportunity to share what had been learned during the project. Project home owners shared their experiences in a keynote panel, facilitated by the project coordinator and in a workshop, facilitated by Institute staff. Workshops and keynotes highlighted all major aspects of the project and were well-attended.

Three major highlights included the panel of home owners who by describing their experiences spoke for themselves about the impact of home ownership marking an unprecedented public event. The participation of Fannie Mae staff and the vice president of a national private mortgage insurance company who attended and presented at this forum. Their attendance demonstrated a growing interest in the housing industry to explore increased lending to people with developmental disabilities.

Gene Gagnon, a New Hampshire state legislator, also attended the August Forum. Mr. Gagnon has since become the chair of the task force on developmental disabilities for the National Association of State Legislators.

The forum allowed groups throughout the country to share their experiences thus far with home ownership and control initiatives, in workshop discussions, through a literature table and informally over the course of the three days. National interest in the conference was intensified by the coincidental distribution of the Alliance's Request for Proposals for state technical assistance. Project staff solicited information on resources and practices which will be incorporated in the InfoPak and the Anthology of Exemplary Practices currently being developed for the Alliance.

#### **MEDIA CAMPAIGN**

The project's media consultant developed a media plan which called for the broadcast and publication of human interest stories featuring home owners in the local and national media. (Because of the relatively small sample size involved in the New Hampshire project, the coordinator and steering committee deferred the national media campaign until the demonstration projects around the country were further along and more diverse experiences could be shared.) In addition, project staff were interviewed for articles in local newspapers and newsletters including New Hampshire Housing Finance Authority's Newsletter, Foster's Daily Democrat, the Manchester Union Leader, News Notes, The New Hampshire Challenge, the Nashua Telegraph, the Laconia Citizen and the Boston Globe. Copies of these stories, a number of which featured interviews with New Hampshire home owners, are now included in a general information packet distributed through the National

Home of Your Own Alliance in response to telephone and written requests.

## **VI. EVALUATION AND RESEARCH**

The project's research and evaluation efforts have combined qualitative and quantitative methods. Interviews with participants and key stakeholders were used to gather qualitative data. Demographic and financial data were gathered through a survey process, review of documents and interviews, serving as the quantitative research. This research will be woven through the financial report, as well as the final evaluation report submitted by HSRI.

### **QUALITATIVE RESEARCH**

A full-time research associate, whose background was in qualitative research, was hired in March of 1992. She designed a research strategy calling for open-ended, in-depth interviews with key stakeholders and eight home owners, focus groups and some supplementary quantitative research conducted by a part-time researcher.

Several interviews were conducted with 12 stakeholders: the project coordinator, housing consultants, staff from the NHHFA, the project attorney, area agency and support staff. While one home owner was interviewed in depth, the bulk of the home owner interviews were not completed prior to the research associate's resignation during year two of the project.

Following the associate's departure, resources were reallocated after her resignation to accommodate

- engaging a writer who had previously worked with the Institute to conduct interviews with project participants.
- increasing the time for the part time quantitative researcher to design and conduct pre- and post-home ownership surveys to capture demographic, budgetary and agency cost changes
- hiring a program assistant responsible for assisting with day-to-day activities.

### **QUANTITATIVE RESEARCH**

The project's quantitative research accomplished the following. Pre-home ownership surveys were mailed to participants once they agreed to participate in the project. Post-home ownership surveys were mailed to the home owner six months after home ownership. This follow-up survey was designed to document the process of home ownership, including financial arrangements, whether home ownership had an impact on the support services received and the financial status of participants. While the intention was to obtain direct information from participants themselves, in most situations, guardians, family members or case managers completed the questionnaires. Mailing the surveys proved to be an unreliable means, since often they were not returned. A reliable data set was constructed from interviews and documentation provided by the project coordinator. Settlement sheets, closing papers, summary letters written by the project coordinator to the NHHFA, documented the financial data. Interviews with case managers, families and participants provided other background. Data obtained through the quantitative research will be included

in the financial report.

In the qualitative component of the project's research, the research associate conducted interviews with the participants and stakeholders described above. The writer who was hired subsequently interviewed nine participants. The interviews revealed consistently that people's relationships, sense of control and the pattern of their days were significantly changed by home ownership. Stories and quotes compiled from interviews were used in a brochure targeted toward prospective project participants for the National Alliance and the video, *Home of My Own*.

#### **EXTERNAL EVALUATION**

An external evaluation has been completed each year of the project by Val Bradley of Human Services Research Institute. Yearly evaluations were accomplished through site visits with key informants and review of project materials including quarterly reports, continuation proposals, plans for dissemination, research and project products as they were developed.

Year one's evaluation found that the project had a positive impact on the NHHFA and the hopes and dreams of people with disabilities. The project had been instrumental in changing quality assurance provisions within agencies, enhanced collaboration in the state, identified innovative funding mechanisms and changed attitudes at all levels. Issues identified in year one included the need to sharpen training, provide more guidance in futures planning and develop a more sophisticated method of cost analysis. These issues were addressed in years two and three by the development and refinement of training and technical assistance.

Year two's evaluation continued to highlight the positive outcomes reported in year one. Issues identified in year two included the need to understand the level of support required by participants in order to justify the expense of the support, people's need to share their experiences with others across the state, and a recommendation to learn why certain individuals did not continue as participants in the project. These issues were addressed, to the greatest extent possible, by work with area agencies, in the training sessions provided in year three and in the statewide forum held in year three. The final evaluation will be submitted by Val Bradley within the month.

#### **VII. PROBLEMS**

While the project encountered significant barriers within the financial, legal, housing and support service systems, many were addressed over the course of the demonstration project. What follows are the most significant problems encountered: lack of time, boundary and resource limitations, staffing and challenges inherent in dissemination and replication.

#### **TIME**

Change takes time. Three years is not enough time to build the infrastructure and the relationships needed to implement even a small demonstration project when the concepts involved are this new. The partnerships that need to be forged to create the necessary funding streams and support systems must occur between two very disparate worlds, each

with their own language, politics and cultures. The entrenched interests and established practices of service providers, families and financiers of affordable housing tend toward congregate settings where housing and supports are linked. There is a steep learning curve for everyone involved to simply consider new possibilities, let alone adopt new procedures and strategies which involve separating housing from the provision of service.

#### **BOUNDARIES**

As facilitators, we were able to influence and demonstrate change, but ultimately peoples' day-to-day quality of life is still largely colored by the quality of relationships in which we have no ongoing role. By separating housing from support and concentrating on housing, we put in place a structural piece that ensures that these relationships will change, but the shape of that change is beyond our control. The scope of our control and influence was defined by the strength or power of the relationships that developed. Some people's lives will continue to be controlled by others even in homes they now own.

#### **RESOURCES**

The funding for the project allowed us to initiate the demonstration project, but we would not have been able to implement the project without leveraged local funding and the supplemental in-kind funding provided by the Institute on Disability, particularly in underwriting the project coordinator's and other staff salaries. The type of research and evaluation that could be performed over the course of this project was not possible with the allocation available within this grant.

#### **STAFFING**

The project would have benefited enormously from having a full-time project assistant and a full-time research associate available for the full three years. The shifts that occurred due to the researchers leaving the project prior to completion fragmented the implementation of what was a basically sound design. Ideally the research associate on a project of this scope would have a balance of qualitative and quantitative research skills, be a competent writer and have no responsibility for project implementation so that energies could be solely dedicated to research and evaluation. Our experience also suggests that there are enough logistics and field work involved in a project of this scope to warrant a full-time program assistant to achieve a reasonable and effective division of labor. Allocating sufficient resources to be able to expect to retain competent staff for the life of the project in these roles would have facilitated more consistent and useful outcomes.

#### **DISSEMINATION AND REPLICATION**

In undertaking this ground-breaking Home of Your Own demonstration project, project associates became experts by virtue of being the first. Perceived expertise in a new area such as this can be burdensome during the process of constructing a demonstration project where many solutions are crafted and revised as barriers are encountered. This perception leads to expectations that can't be delivered on thoroughly, as evidenced by the hundreds of calls from individuals and professionals asking for advice on person-controlled housing over the course of the three years.

Recommendations based on a such a small sample have limited usefulness, particularly given that the over-arching lesson of the last three years is that each situation must be

evaluated and addressed individually given its own strengths, resources, environment, needs and constraints. This experience leads to the conclusion that replication of this work is a matter of sharing and evaluating experiences and establishing parameters and guidelines. It is premature, and perhaps destructive, to suggest a model at this stage. "Experts" in the field who promote a model approach run the risk of not taking into account the unique matrix of opportunities and challenges that will vary across states.

## **VIII. SIGNIFICANT FINDINGS AND EVENTS**

Several events and findings over the last three years have lasting significance for the state and for the nation. Changes affected in the underwriting standards of the state's housing finance authority, relations among affordable housing organizations and the experiences of service providers now familiar with home ownership will have long term outcomes as evidenced in this initiative's continuation. The New Hampshire Home of Your Own Project served as a bridge in relationships that strengthened the non-profit housing delivery system within the state by assisting in the design and coordination of the two funded Hope 3 grants. Collaborative efforts between the NHHFA, the New Hampshire Community Loan and the area agencies will continue to have positive ramifications for housing for people with low-income in the state. New Hampshire agency heads, legislators and practitioners who share their experiences with their counterparts around the country extend the demonstration's reach beyond the eighteen home owners who have so far pioneered the project. By awarding the Institute on Disability a cooperative agreement to create the National Home of Your Own Alliance, ADD can use New Hampshire's experience as a test bed for developing field tested technical assistance that will result in similarly successful demonstration projects in almost half the states in the nation. What follows are the most significant findings and events realized over the three years of this project.

### **Flexible underwriting criteria made it possible for individuals living on public benefits without savings or established credit to qualify for loans.**

The NHHFA underwriting criteria allowed the use of public benefits as a source of income to qualify for loans and allowed the 5% needed for down payment to come from moneys other than borrowers funds. Conventional qualifying ratios were replaced with the examination of individual budgets developed by the area agency. Fannie Mae is examining the criteria and practices used in New Hampshire to develop a national lending product for people with developmental disabilities across the nation.

### **Housing and human services learned from each other and formed a lasting partnership.**

Through this collaboration, agency staff were offered new tools necessary to help people achieve true community integration. Conversely, in working with the social service provision system, the NHHFA became aware of the workings of the income streams and support systems that people with developmental disabilities bring to the process of borrowing. The fact that the Authority is sufficiently comfortable with this type of lending is evidenced by the promotion that their executive director has given the project, their consultations with Fannie Mae and their continued financial support. The New Hampshire Community Loan Fund was able to expand its area of expertise into a new area of non-traditional lending. Working together, the Division of Mental Health and Developmental Services and area

agencies, the New Hampshire Housing Finance Authority and the New Hampshire Community Loan Fund garnered significant federal resources through the Hope 3 grants and expanded and strengthened the housing delivery system in the state.

**Products developed and training offered provide a body of information for national technical assistance efforts.**

The training offered to area agency personnel project participants during year three of the project is a field-tested specifics-based curriculum delivered by practitioners. This curriculum can now serve as a template for training within the states. The video also offers a useful tool for familiarizing people around the country with the key experiences and findings of this project. The legal and financial reports that the project generated will serve to deepen the understanding of people outside the realm of social services, and will offer people in other states a means of answering some of the technical and mechanical questions that arise.

**Two forums provided over 250 people the opportunity to examine the impact and outcomes of home ownership at a statewide and national level.**

In the April 1994 forum participants examined and evaluated the three years of the project and developed a vision for the future of the New Hampshire home ownership initiative. The August 1994 forum allowed key players in the three-year project to share their experiences with people around the country. Handouts developed for these workshops served as the template for some important products like the legal and financial report, in response to some of the most frequently asked questions.

**The Institute on Disability was granted a cooperative agreement to create the National Home of Your Own Alliance**

In demonstrating confidence in the Institute on Disability by awarding the cooperative agreement to set up the National Home of Your Own Alliance, ADD has provided the Institute on Disability the opportunity to apply the lessons learned over the last three years nationally.

**There are now eighteen home owners in 10 regions of New Hampshire**

Beyond the systemic changes that have occurred, the irreducible difference made in the lives of participants who would otherwise never have had the opportunity to be part of the American Dream of home ownership may be the project's most gratifying and lasting outcome.

## **IX. CONCLUSIONS**

Participants in the New Hampshire Home of Your Own project have been labeled with a variety of clinical diagnoses including mental retardation, cerebral palsy, autism, epilepsy, head trauma and psychiatric disabilities. In addition, descriptors such as severely and profoundly disabled were used in the past to describe 75% of the participants. Our struggle with the language to use in describing our work goes beyond philosophy. We found that these clinical diagnoses not only did not reflect the individuals with whom we spent time, they did not provide information that was useful in helping people to own their homes. In asking participants and the people who support them to think beyond the limits of their accustomed range of choices and settings, we found that more useful descriptors of indi-

viduals were: prior living situation, intensity and types of support needed and structuring financing to fit sources of income and subsidy. Reframing the issues has had a far reaching impact. This project has demonstrated that people with developmental disabilities have the capability, the desire, motivation, and the personal resources to achieve and sustain home ownership.

The ingredients that will continue to fuel the national effort are

- collaboration between housing and disability organizations
- the central focus on people's preferences during the planning process
- the relaxing of underwriting criteria and identification of innovative funding mechanisms for down payment and closing costs
- regulatory changes that foster home ownership through flexible labor arrangements with support staff and expanded use of existing funding sources
- an ongoing commitment among service providers to learn and apply new skills

In being asked to testify before Congress in the spring of 1993 on group home conditions, the project coordinator was able to serve a powerful function as a witness to the possibilities inherent in a previously unconsidered alternative, that of home ownership. Across the country the opportunity of home ownership is being added to the alternatives offered to families and individuals who present themselves for services. We have been honored to play a small part in this new revolution and look forward to the opportunity to learn from other states experiences.

