NATIONAL
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Extending the American Dream

Summary of financial data for 16 participants in New Hampshire's Home of Your Own Project

Home Ownership for People with Disabilities

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by

Jay Klein, Director

Merrill Black, Coordinator

National Home of Your Own Alliance

Extending the American Dream:

Home Ownership through Creative Financing

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Introduction

Home ownership provides a sense of control and belonging unachievable in the living arrangements typically available to people with developmental disabilities. As home owners, people with disabilities take charge of their homes and lives while contributing to the general economy as borrowers, taxpayers, citizens and consumers of goods and services. Unfortunately, people with disabilities are rarely afforded the basic choices of where to live, whether to purchase or rent a home, with whom to spend their life and how to spend time.

The Home of Your Own project in New Hampshire was designed to promote home ownership for people with disabilities. Funded in 1991 through a three-year grant from the United States Department of Health and Human Services Administration on Developmental Disabilities to the Institute on Disability/University Affiliated Program at the University of New Hampshire. The project demonstrated that service funds and disability-related entitlements, if used imaginatively, can allow people to own homes. Focusing on individuals' desires, preferences and needs, the project assisted 21 participants to find appropriate homes, secure financing and plan for personalized supports. At this writing, 19 of the 21 participants have closed on and moved into their new homes.

This report provides a profile of 16 people who became home owners through their participation in the project. The report begins with a rationale for the project and offers a description of the historical and economic context for the project. A brief overview of the project's approach is followed by an in-depth "before and after" look at the 16 new home owners, including the financial aspects of the process. Next, planning, collaboration and creative financing components of the project are described. A summary of the lessons learned through the project follows. Finally, drawing on the lessons learned through the project, the report speculates on the future of home ownership for people with disabilities in New Hampshire and across the nation. This report is directed to all those concerned with home ownership for people with disabilities including: financiers, providers of support, families, policy makers, and individuals desiring a home of their own.

Little information on home ownership for people with developmental disabilities is available. Therefore, this report may serve as an important steppingstone in developing policies that address this critical housing need. While more research needs to be done to explore how home ownership affects the lives of people with disabilities, the Home of Your Own project offers valuable initial information. The project demonstrated that non-traditional income streams and federal, state and local subsidies can be structured and blended to support home ownership for people historically excluded from the housing market. The flexible underwriting criteria provided by the primary lender, the New Hampshire Housing Finance Authority, made it possible for individuals living on public benefits without savings or established credit to qualify for loans.

New Hampshire lenders became familiar with non-traditional income streams, different procedures and new forms of documentation and, by doing so, tapped a new market of highly motivated home buyers. What these new borrowers bring to the mortgage process is stable income streams in the form of benefits and ongoing support. This support, provided by social service agencies, can include monitoring of home maintenance, help with paying bills, as well as guidance and intervention before problems arise. In New Hampshire, this partnership between the banking industry and human services has proved mutually beneficial.

Recipients of public benefits cannot save money for down payments because of the resource restrictions placed on their income by Medicaid and Social Security. The project found that a mix of private, local, state and federal funds, made available through grants, low or no interest loans, or funds with provisions for recapture on resale is available [see Appendix II]. The project helped secure these funds for down payment, closing costs, renovations and long term maintenance and coordinated making these funds available to borrowers.

The project demonstrated that home ownership and personalized supports can be achieved for people of limited income in every region of a state that prides itself on self-reliance. Social service providers in area agencies throughout New Hampshire redefined the support relationship around home ownership. Through this experience, participants have a sense of autonomy and stability that cannot be attained within living arrangements typically available to them.

Most people with developmental disabilities who receive residential services in an institution, group home or community residence obtain a package of services in which housing and support are linked. Even in so-called community-based settings such as adult foster care or supervised apartments, the provider is compensated for both housing and support as one service. For people who live in these settings, their associations and the daily pattern of their lives are dictated by where they live. People must buy “the package” whether they like its parts or not. Because people are often congregated based on their support needs, a person’s address determines the level and type of support received. If support needs change, the person is moved to another residence. This linkage between support and housing is one factor that has made it difficult, if not impossible, for individuals to decide where to live and to develop roots within their communities.

Support can become more personalized when it is not dictated by the rigid protocols required when many people live together in one facility. With home ownership, the agency responsible for providing support no longer owns or leases the house; the individual does. As needs change, support can be modified accordingly, in the person’s home. People are not moved when the need for a new service or support arises and are thus more able to sustain stable and typical connections to their new communities. Therefore, ownership can serve as the platform for community membership.

Budgets were personalized and restructured such that the agency committed the line item for housing to mortgage payments (principle, interest, taxes and insurance). In making this commitment, agencies found that in addition to the stabilizing effect home ownership had on people's lives, it also offered a constancy in housing costs not always available on the speculative rental market. In dedicating the housing budget line to home ownership instead of other forms of housing, individuals, lenders and service providers lock into a cost and a source of payment that remains more constant over time.

Participants used agency budgets to verify their income and to demonstrate an ongoing commitment of support in order to get their mortgages. Agency staff were closely involved in assisting people to choose and purchase homes, and in planning for and ensuring personalized support. In some cases, agencies put money into down payment, closing costs and long term maintenance. In every situation, agencies retained an ongoing involvement in people's lives.

Home ownership gave participants an opportunity to make housing and support choices that reflected their individual needs and preferences. Individuals were able to choose homes that reflected their needs and preferences. For some participants, it was the first time they had a voice in where the furniture went, what pictures and decorations went on their walls, who came in their door, and, most importantly, who shared their space and their lives.

Historical & Economic Context

New Hampshire is a largely rural state whose motto is "Live Free or Die." The project followed on the heels of the radical boom and bust cycle in the late 1980's that resulted in the highest number of bank closings in the nation, high unemployment, escalating property taxes, low vacancy rates due to rising rent costs and a surplus of high-priced real estate. Even before the recession, New Hampshire communities had developed a locally-based approach to "taking care of our own." In the absence of a state income or sales tax, public education is funded through local property tax, supplemented only by the state lottery. Allocating resources through town meetings and having the largest state legislature in the United States underscore the state's emphasis on local control and local governments.

Support services for individuals with developmental disabilities are provided in New Hampshire through twelve local, private non-profit area agencies. These regional agencies are governed by citizen boards with representation from people with disabilities and their family members. The area agency system was developed in the 1980s to bring people back from institutions into the community. This community-based service system supported the closing of the Laconia State School in 1991, making New Hampshire the first state in the country without a public institution for people with developmental disabilities. What makes this system unique is the overall commitment at all levels to supporting people in individualized ways. This commitment is expressed in state government, by professionals in local communities and through the efforts of families and advocacy groups.

Developments in the banking industry, housing market and the developmental service system in the 1980s helped spur New Hampshire to identify the housing needs of people with developmental disabilities as a top priority in the state's first Comprehensive Housing Affordability Strategy (CHAS) in 1991. The CHAS was a policy and planning document that the U. S. Office of Housing and Urban Development (HUD) required states to draft (with extensive public input) in order to receive specific federal housing and community development resources. The CHAS listed federal, state and other private funds available for state investment in housing and provided a comprehensive set of priorities, goals and objectives to ensure that housing needs identified in the state are addressed in a coordinated manner. The New Hampshire Housing Finance Authority, the state agency that spearheaded the CHAS process, saw the Home of Your Own project as a means to affirmatively address the identified priority of affordable housing for people with developmental disabilities. The executive director of the New Hampshire Housing Finance Authority made a personal commitment to this project. The board of the New Hampshire Housing Finance Authority committed up to 1.8 million dollars in mortgage funds and $100,000 to be used for down payments, closing costs, renovations and long term maintenance. This agency also served as the project participants' primary lender, and provided significant technical assistance. The Division of Mental Health and Developmental Services provided a financial commitment of $100,000 to match that of the New Hampshire Housing Finance Authority. In addition, the Division provided the matrix for participation through the twelve area agencies. Staff in these area agencies, with the help of the project coordinator, assisted participants in every region of the state to own their own homes. [For more detail on project collaborators, see Appendix I.]

Overview of Project Approach

This report examines home ownership for the 16 people who closed on their homes from June 1992 to June 1994. Information was collected from interviews and documentation provided by the Home of Your Own project coordinator. Settlement sheets, closing papers and summary letters written by the project coordinator to the New Hampshire Housing Finance Authority documented the financial data. Interviews with New Hampshire Housing Finance Authority staff, area agency administrators, case managers, families and participants provided additional information on demographic characteristics, support services, household composition, financial status and living arrangements. The three major components of the project, planning, collaboration and creative financing, are described in section III of this report.

I. Participants in the New Hampshire Project: Before & After Home ownership

Selection

Participants in the project were identified and selected by the state's 12 area agencies. Each agency selected two people to participate. The project offered technical assistance and training to agency staff in four regions each year. Working closely with the area agency, the project assisted individuals with developmental disabilities in each region in purchasing their homes and arranging for personalized support.

The Home of Your Own project had only 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. Each region developed their own process for selecting participants. Some agencies developed an elaborate nomination process. Some advertised the opportunity in their newsletter and then screened applicants. In other agencies, directors, management, residential or case management teams or other key players decided who from their region would participate. The selection criteria used varied as widely as does the structure and culture of the area agencies.

Area agencies reported a variety of factors in describing how they selected individuals to participate. The factor that came up most frequently was individuals' expressed need or desire for a home of their own. Most New Hampshire participants can be characterized as having fairly significant support needs. The project demonstrated that home ownership was possible for individuals with disabilities regardless of the level of support they required. As long as flexible financing and personalized supports were available, area agencies found that budgets and services could be structured to sustain home ownership for most people.

Participants

Participants indicated a variety of reasons for pursuing home ownership. Five people wanted stability, five expressed a desire for control over their house and four simply wanted to be home owners. Additionally, several home owners expressed the desire "to choose whether to live with other people" and wanted "to have a dog." One participant described being in his former living situation, a group home, as "living underground for too long." "I feel free," said another participant, who had lived in her parents' mobile home most of her adult life, "and I hope it happens for a lot of other people, too."

Table 1 summarizes key social demographic characteristics including gender, age and marital and employment status of the sixteen people who closed on their homes from June 1992 to June 1994.

Nine single men and six single women participated. With the exception of one married couple with children and one divorcee, most participants had never been married. Home owners ranged in age from 25 to 60 years of age, with an average of 39 years.

Half of the participants were employed. Of those employed, six worked part-time and two were employed full-time. Participants' jobs included lumber yard worker, assembler, landscape assistant, dishwasher, and recycling laborer. Two individuals stated that proximity to public transportation was extremely important in their selection of homes so that they could get to work.

Table 1: Demographics

Home Owner	Gender	Age	Marital Status	Employment
1	M	29	single	part-time
2	F	60	single	none
3	F	3	separated	part-time
4	M	35	single	full-time
5	M	58	single	part-time
6	M	42	single	full-time
7	M	49	single	none
8	F	25	single	part-time
9	M	42	single	none
10	F	46	single	part-time
11	M, F	30, 40	married	none
12	F	43	single	none
13	M	28	single	part-time
14	M	24	single	none
15	F	39	single	none
16	M	43	single	none

The following medical labels have been attributed to these 16 participants: mental retardation, cerebral palsy, autism, epilepsy, head trauma and psychiatric disabilities. In addition, descriptors such as "severely" and "profoundly" disabled have been used to describe 75% of the participants. While these labels may seem to preclude home ownership, the experience of these 16 home owners reflects more about the limitations of the label than of the individuals.

The project asked participants and the people who support them to think beyond the limits of their accustomed range of choices and settings. Getting information such as prior living situation, intensity and types of support needed and the individual's sources of income and subsidy helped people plan for and attain home ownership. The following descriptions of the participants use these same parameters to explore the process of home ownership and its impact.

Living Situations

Prior to home ownership, seven of the participants lived with other people with disabilities in congregate settings where 24-hour assistance was provided. Of the nine participants who did not live in congregate settings, two people lived with their families and seven lived in someone else's home. As shown in Table 2, participants now own a variety of homes, including condos, and various styled houses.

Table 2: Prior and Current Living Situation

see separate file "Table 2"

Participants looked at between one and 75 homes each before choosing homes they purchased. While most of the participants in New Hampshire's Home Of Your Own project purchased an existing home, two participants had new homes constructed for them. Eight people purchased a foreclosed property. Home prices ranged from $33,000 to $127,000, with the mean cost of a home being $ 65,213. Home inspections and the establishment of long term maintenance accounts were required to ensure the long term viability of these properties. Table 3 offers information about properties purchased.

Table 3: Type, Cost and Value of Properties Purchased

(F = foreclosure
I= individually owned
N = new construction)

Home Owner	Type of House	Purchase Price	Cost of Renovations	Appraised Value
1	F	$ 52,000	$ 0	$ 63,000
2	F	$ 42,000	$ 0	$ 43,000
3	F	$ 71,000	$ 7,584	$ 86,000
4	F	$ 47,000	$ 0	$ 54,000
5	N	$ 73,600	$ 0	$ 110,000
6	I	$ 64,350	$ 1,583	$ 65,800
7	I	$ 79,900	$ 10,128	$ 81,000
8	F	$ 40,000	$ 21,400	$ 62,000
9	I	$ 90,500	$ 0	*
10	F	$ 90,500	$ 6,000	$ 95,000
11	I	$ 50,000	$ 9,772	$ 65,000
12	N	$ 68,000	$ 0	$ 96,000
13	F	$ 40,000	$ 12,787	$ 60,000
14	I	$ 127,000	$ 0	*
15	I	$ 65,000	$ 15,308	$ 70,000
16	F	$ 33,000	$ 12,650	$50,000

* unavailable

Support Prior to and After Home Ownership

Prior to home ownership, participants received services that included private counseling, behavior management, vocational support, transportation, guardianship and day program services. All participants received case management, residential support services and personal assistance services. Four of the nine participants who did not live in congregate settings lived with someone who was available to provide support through the evening if needed. Two of the nine lived with their parents. One received support from a neighbor and two (who had signed their own leases) had access to emergency support through an on-call beeper system set up by the support agency.

After home ownership, 12 of the 16 participants have someone living with them. This arrangement provides access to support to people during the night if they need it. Two people have support services provided three hours daily and two have services two hours daily. All participants have access to emergency support through on-call beeper systems. Three participants use wheelchairs. Four participants do not use speech to communicate. These four participants communicate their feelings with sounds and gestures to friends, family and support people who have come to know their preferences over time.

For people with physical disabilities, personal assistance is usually related to five activities of daily living: eating, dressing, bathing, personal hygiene and transferring. For people with developmental disabilities, other activities of daily living such as assistance in meal planning, shopping, financial management, budgeting etc. can also be provided. Personal assistance services that are funded as part of individually tailored support plans, increasingly encompass all activities as needed. As people move into their own homes, the role of support staff who provide these services will change. These support people must develop new skills and contacts as they begin to act as agents, helping individuals to organize their days and to navigate and be part of the wider community.

Changes in support services were experienced by some participants in the areas of case management, residential support, vocational support, personal assistance and transportation. Case managers learned new skills in acting as agents for participants in negotiations about real estate, renovations and financing. Residential support became more personalized when structured within the person's home. Prior to home ownership, many participants received support during the night from staff working rotating shifts. In purchasing their homes, a number of participants chose properties with more than one bedroom to accommodate a live-in support person. Half of the participants indicated a change in household composition, reflecting this shift. While these new support relationships evolved in many different ways, the changes did not indicate differences in the quality or the cost of services. The service provided was clearly more personalized given that support staff were sharing space in homes owned by the people they served.

Depending on the prior setting, the structure of participants' days varied widely before and after purchasing their homes. One participant, who lived for 18 months in a psychiatric hospital, was in physical restraints for long periods during a typical day. In his new home, restraints are not used and he gets around his home and neighborhood with the help of his support staff. One participant who has diabetes had lived in a variety of settings including a nursing home, a group home and with family members. She now receives the support she needs by contracting with neighbors who help her with meal preparation and monitoring her blood levels. A number of participants had experienced injuries and trauma in prior living situations. Some people lived in places where they experienced programming which included physical restraints, environmental restrictions and severely restricted choices. Increased personal control over their homes has given people stability and comfort resulting in service plans characterized by a marked shift away from such behavior control programming.

The area agencies worked with the project coordinator to develop individual budgets for prospective participants that showed income and expenses prior to home ownership. These personalized budgets were then restructured with sufficient funds dedicated to a housing line item to support a mortgage payment. The agency committed to this fixed cost in a letter accompanying the personalized budget, which the New Hampshire Housing Finance Authority, as primary lender, used as a verification of income.

Most support costs remained constant after home ownership. Increases or decreases were more a function of the prior living situation than home ownership. In situations where people moved from their families' homes, their budgets reflect increased spending for paid support previously provided by family members. In situations where people moved from institutional settings, home ownership provided a less costly means of providing more personalized supports. For 11 of the 16 participants, the cost of support prior to home ownership appeared to be identical to the cost projected during planning to support these individuals within their own homes. In three instances in which people moved from institution-like settings, costs decreased. An increase in costs of support was evident in two situations, both of which involved a move from a family home.

Although sufficient information is not yet available from the project to verify that costs will always stay constant before and after home ownership, other research strongly suggests that institutions are more costly than providing services to people in the community. According to David Braddock in *The State of the States in Developmental Disabilities* (1994). New Hampshire fell 14 positions to 33rd nationally in expenditures since the closing of the state institution. He wrote, "The state has been able to significantly reduce its total MR/DD spending effort while developing an extensive alternative array of community services," (p. 31).

Benefits of personalized support and home ownership were articulated clearly by the people themselves. Participants in the project felt that they could better establish themselves in their communities, avail themselves of more flexible supports, claim control over their lives and spend time with agency staff in a way that allowed them to get to know one another better. With the project coordinator acting as facilitator, individual planning groups developed a clear focus and planned for home ownership and personalized support. By working together toward home ownership, participants found that their relationships with family, friends, support staff, agencies and the wider community were being redefined in more positive ways.

II. The Home Ownership process: Steps to Success

Three critical steps were used in the home ownership process in the New Hampshire project: planning and education, collaboration and creative financing.

Planning and Education

An intensive structured planning process was a central element in the project's success. All project participants worked with the project coordinator and a personal planning team to develop an implementation plan for home ownership. Planning teams met several times over a period of months. This structured planning process was used to assist individuals to work with their planning teams to buy homes, arrange for personalized supports, and resolve problems associated with home ownership. Four full-day training sessions for agency staff encompassed personalized planning, finding a home, working with mortgage lenders and realtors, home inspection and maintenance, legal considerations and structuring supports. While this training was critical, the real learning took place when agency staff walked with the individuals through the process of home ownership. (More information on the planning process is in *Making It My Place, the Home of Your Own Housing Manual*, available through the National Home of Your Own Alliance.) Throughout the project, guidance and technical assistance was provided to the participating agencies. In addition to planning with project participants, monthly meetings were held with the New Hampshire Housing Finance Authority staff and other housing specialists to review progress on loan applications.

Collaboration

Collaboration was key to the success of the project. Several organizations made distinctive contributions to the project. Organizations collaborating on the project included: the New Hampshire Housing Finance Authority, the Division of Mental Health and Developmental Services, the Developmental Disabilities Council, the Disabilities Rights Center (the state protection and advocacy organization) and the Institute on Disability/UAP. The directors of these organizations served as the project's steering committee.

In addition to providing mortgage funds and acting as primary lender, the New Hampshire Housing Finance Authority contributed funds for down payment, renovations and closing costs, which were matched by the Division of Mental Health and Developmental Services. The Division encouraged the state's 12 area agencies to participate by nominating two people in their region. The Division and an area agency made their housing specialists available to work with the project. Other collaborating agencies offered significant commitments of staff time and expertise. The Developmental Disabilities Council contributed staff time and funds for research. The Disabilities Rights Center also contributed staff time and legal research. The project coordinator, from the Institute on Disability at the University of New Hampshire, provided intensive training, technical assistance and planning with individuals and agencies, as well as resource development and central oversight for the project. Appendix I describes the key collaborators for this project.

Creative Financing

Most of the 16 participants in this study were able to buy homes through the flexible financing extended by the New Hampshire Housing Finance Authority. Eleven of the participants obtained their mortgages directly from this primary lender. Three participants' mortgages were originated at a local bank using the underwriting criteria established by the New Hampshire Housing Finance Authority. The three loans were sold to the Authority. One participant used money he received through a legal settlement as a down payment to obtain a mortgage with conventional financing through a local bank. The remaining 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 renovations using his new home as collateral.

The New Hampshire Housing Finance Authority revised its underwriting criteria to allow the use of public benefits as a source of income to qualify for loans. The Authority also allowed the 5% needed for down payment to come from moneys other than borrowers' funds. These more flexible standards were critical because people receiving Supplemental Security Income (SSI) and Medicaid Waiver funds cannot accrue savings or resources in excess of $1500-2000. Recipients of these benefits can, however, own their own homes without jeopardizing their benefit eligibility provided they live in the homes. Up to 2% of the 5% needed for down payment was provided to eight participants by the New Hampshire Housing Finance Authority Home of Your Own funds ($100,000 was allocated on behalf of project participants). Conventional qualifying ratios played a secondary role to the examination of individual budgets developed by the area agency.

These budgets were scrutinized to determine if funds were sufficient in the housing line to make timely monthly mortgage payments. The Authority accepted a letter submitted by the area agency committing to the budgeted annual amount for mortgage payments and verifying support services. This flexibility in underwriting made it possible for individuals living on public benefits without savings or established credit to qualify for mortgages.

The New Hampshire Housing Finance Authority educated private mortgage insurance companies about the security and soundness of these loans. Criteria used by the Authority dictated that private mortgage insurance would be required if the down payment was less than 30 % of the sales price or appraised value, whichever was lower. Nine participants were required to qualify for and pay private mortgage insurance because their loan to value ratios were higher than 70 %. Some participants who did not pay mortgage insurance had access to funds for larger down payments through legal settlements, inheritance, family gifts, local grants or Hope 3 funds. Hope 3 is a federal program administered through HUD. In New Hampshire these funds were used for down payment, closing costs and renovations on foreclosed-on properties purchased by low-income people.

Down payment, closing, renovations or repairs, and long term maintenance costs were paid with a complex blending of funds available from federal, state, local, agency funding pools and individual resources [see Appendix II for terms of these funds]. Fourteen of the 16 participants received funds for down payment, closing, renovation and long term maintenance from nine main sources. These sources include:

- New Hampshire Housing Finance Authority Home of Your Own (NHHFA HOYO)
- Division of Mental Health and Developmental Services Home of Your Own (DMHDS HOYO)
- Area agencies
- HOPE 3
- Renovation loans added to the first mortgage of those individuals that qualified
- Borrower funds provided from savings and other resources
- The Portsmouth Housing Endowment
- Down payment and closing cost assistance provided by the New Hampshire Housing Finance Authority's First Time Home Buyer Program
- Other funds, including the seller's share of real estate taxes, closing costs renovations.

The remaining two participants used money from legal settlements and a home equity loan to pay for their down payment, closing costs, renovation, long term maintenance costs and other fees and costs. Table 4 shows information on private mortgage insurance, and the various sources for down payment were accessed by participants.

Table 4: Private Mortgage Insurance and Use of Funds for Down Payment

In addition to down payments, participants used these funds to finance closing costs, renovations, long term maintenance and home inspections. Table 5 shows how participants used the various sources of funds.

Table 5: Distribution of Uses of Funding Sources by Fourteen Participants

	usage by participants				
	down payment	closing costs	renovations	long-term maintenance*	inspection*
NHHFA	8	8	5	0	0
DMHDS	9	5	2	10	7
Area Agency funds	3	2	1	2	0
Hope 3	3	2	2	0	0
Portsmouth Endowment	1	1	0	0	0
First Time Home Buyer	1	1	0	0	0
Borrower funds	3	1	0	2	7

As Tables 4 and 5 illustrate, the most consistently used money was from the most flexible sources, the New Hampshire Housing Finance Authority and the Division of Mental Health and Developmental Services. The funders used a formula which allocated $4000 for 25 individuals to arrive at an amount for their contribution (each agency contributed $100,000 over a three-year period). Two per cent of the purchase price could come from the New Hampshire Housing Finance Authority funds to be used for down payment. The New Hampshire Housing Finance Authority funds could also be used for closing costs and renovations. Only two of the nine participants accessing the New Hampshire Housing Finance Authority Home of Your Own funds actually used the $4,000 allotted. Seven used between $1,600 and $10,000 more than the $4,000 allotted. Seven of the 16 participants did not use these funds because they had personal resources or could access other funds such as Division of Mental Health and Developmental Services, Hope 3 or local funds for down payment, closing and renovation. The Division of Mental Health and Developmental Services money, also calculated based on $4,000 for 25 individuals, carried no restrictions, but was accessed through area agencies and was based on $8,000 for two individuals per agency. Ten of the 16 participants used $4000; two used more than $4000; four used less than $4000 with three of these four using no Division of Mental Health and Developmental Services funds at all. Table 6 provides some summary information on the usage of these two funding sources.

Table 6: Distribution of Uses of Two Funding Sources

Sources	Participants	Total	Summary		
			median	*range*	
NHHFA	9	$57,090	$ 6,000	$ 4,000	$ 14,000
DMHDS	13	$56,000	$ 4,000	$ 2,000	$ 8,000

All 14 participants with mortgages from the New Hampshire Housing Finance Authority obtained 30-year fixed-rate mortgages, described in Table 7. The mean amount borrowed was $50,000, while the median was $55,983. As shown in Table 6, individuals borrowed between $21,030 to $101,600. The mean mortgage interest rate was 7.33%, the median was 7.17% and the rates ranged from 6.75% to 9.75%. The mean monthly mortgage payment was $535, the median was $584 and the payments ranged from $397 to $963.

Table 7: Description of Mortgages for Fourteen Participants

Insert revised “table 7”

No two participants financed their home in exactly the same way. There are many small variations in the use of a few critical resources. Financing was creative and specific to each individual’s assets and needs. Flexible underwriting criteria and the ongoing commitment of unrestricted funds have been key to this project. Participation in the Home of Your Own project made it possible to leverage funds from more generic housing resources such as Hope 3 and local endowment funds.

III. Summary

Financing home ownership for people with developmental disabilities must be creative and individually suited to each person. With this in mind, the initial findings for the Home of Your Own project suggest that three components must be addressed:

• collaboration of the organizations and individuals associated with the project;

• intensive planning with individuals and education and training of diverse stakeholders, agency personnel, lenders and realtors;

• flexibility in underwriting loans and access to funds for down payment, closing, renovation and long term maintenance costs.

By promoting collaboration among human services advocates and housing finance professionals, the project modeled a merging of two realms with much to offer one another. In learning the mechanics of home purchase, including financing and accessing affordable housing, service providers were able to expand community options for people they support. In learning about the income sources and the service system used by people with disabilities, financiers discovered an untapped market which offers reasonable risk and serves a public purpose.

Examining financial data prior to or during the first planning sessions allowed for the pre-qualification of loan amounts that helped narrow the search for a home. Opening and closing each session with an action plan helped individuals and their team members walk through the process with a clearer focus. This also kept momentum going through the inevitable frustrations and set backs. While no two planning processes were alike, the project's home buyer training, which included a session on structured planning, provided a common context for each step of the process. Through this training and the person-centered planning process, individuals, families, friends and agencies were able to learn more about the preferences and needs of the prospective home owners. An important outcome of the planning process was the attention given to putting in place support that respected these preferences and needs.

Home ownership itself did not cause a substantial change in the amount of assistance individuals needed to live in and maintain their home. Budgets were restructured to accommodate mortgage payments without incurring added expense or jeopardizing supports. Support agencies were challenged to focus services around the new fixed locus of the person's home. As the mother of one participant said, "Roommates will come and go, support services will change, that's a given. But whether I'm around or not, I know that the house, the home, will be there for my daughter."

This project responded to the uniqueness of each situation and demonstrated the futility of developing "model" financing packages. While nine major sources of funds were used, no two participants used these funds in exactly the same way. Flexibility in underwriting and in blending of funds was essential to assuring that participants actually achieved home ownership.

Participants indicated that they wanted to own their own home because it offered them stability, control, and independence. Project participants were able to use the funding available to them for a form of housing they clearly preferred without losing needed health or support benefits. Through home ownership, people who had been transient for most of their lives now had an opportunity for stability. Home ownership can afford individuals a means for community membership that relies, in a more typical way, on supports available to any home owner. Their new homes allowed them to participate in the general economy as borrowers, as taxpayers, as consumers of goods and services and as citizens.

IV. Future of Home Ownership

Particularly unique to New Hampshire's Home of Your Own project was its ability to inspire others to take action on local, state and national levels. The stories of the individuals who participated in this project have convinced stakeholders in New Hampshire and throughout the nation to move forward in pursuing home ownership for people with disabilities.

Next Steps for New Hampshire

Encouraged by the success of the New Hampshire Home of Your Own demonstration project, the original funders will continue the initiative for the next three years. They have set aside funds for up to 20 new individuals each year to have the resources and support needed to become homeowners. Specifically, the New Hampshire Housing Finance Authority has committed $4.2 million in mortgage funds over the next three years or, on average, $70,000 per individual. In addition, they have committed $100,000 annually for down payment and closing costs over the next three years. The Division of Mental Health and Developmental Services and the area agencies have matched this amount, making $200,000 a year for the next three years available for down payment, closing costs, renovation and long-term maintenance. This commitment of funds will make it possible for up to 60 individuals to obtain mortgages from the New Hampshire Housing Finance Authority and to access approximately $10,000 each for down payment, closing costs, renovation and long term maintenance. The New Hampshire Housing Finance Authority will use underwriting standards similar to those discussed in this report.

Recognizing the need for a person to facilitate the initiative and continue the work with individuals and agencies over the next three years, the New Hampshire Housing Finance Authority, Division of Mental Health and Developmental Services and the New Hampshire Developmental Disabilities Council have each committed $20,000 a year for three years to fund a program coordinator position. The program coordinator position will operate through the statewide housing organization, the New Hampshire Community Loan Fund. In addition, the Division of 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. These funds will be directed by the New Hampshire Home of Your Own Steering Committee.

National Potential

The U.S. Department of Health and Human Services, through the Administration on Developmental Disabilities, continues it commitment to home ownership in funding a five-year cooperative agreement with the Institute on Disability/UAP at the University of New Hampshire to set up a national technical assistance network, called the National Home of Your Own Alliance. The Alliance will negotiate technical assistance agreements in 23 states over the next five years, building coalitions of housing and disability organizations. Each state receiving technical assistance from the Alliance agrees to institute a demonstration project to assist a specified number of people to own or lease their own homes. In addition, the Alliance is building a national information clearinghouse, performing policy research and conducting evaluation related to people with disabilities owning and controlling their own homes.

Although our experience with the New Hampshire project has heavily influenced the National Home of Your Own Alliance, we do not believe that any one approach can or should be prescribed. Alliance members facilitate a strategic planning process with state coalitions to include core activities such as a statewide conference on home ownership, assembling a representative steering committee, comprehensive policy review and demonstration projects. Our hope is that states will allocate technical assistance resources toward certain parameters which we believe are key for successful initiatives: intensive planning with individuals and agencies, collaboration of the organizations and individuals in the housing arena, flexibility in underwriting loans and accessing funds for down payment, closing, renovation and long term maintenance costs.

The work of the National Home of Your Own Alliance has expanded the concept of home control to include people who lease their homes as well as those who own them. The locus of control must be centered on the person with a disability, who will direct what goes on within the home. The state demonstration projects offer an unprecedented opportunity to understand more about the impact home ownership and control can have on the lives of people with disabilities and the systems that support them.

In translating the lessons learned over the last three years into a project of national scope, the New Hampshire Home of Your Own project continues to fulfill its mission. The project was designed to develop, implement, evaluate and disseminate an approach to assist individuals with disabilities to buy their own homes and be included in their communities. Helping people purchase homes took three years. Helping them become fully included in their communities is a lifetime process that begins to unfold once the foundation of stable, affordable housing that people choose and control is in place.

Appendix 1: Project Collaborators
Project Collaborators

The Steering Committee

The project's steering committee was made up of chief collaborators who met at least quarterly, setting the direction and making policy decisions. These collaborators included the directors of: the New Hampshire Housing Finance Authority, the Division of Mental Health and Developmental Services, the Developmental Disabilities Council, the Disabilities Rights Center and the Institute on Disability. In addition to the steering committee and staff from their agencies, three consultants John Macintosh, Beth Raymond and Janice DeAngelis made contributions which had a major impact on the successes achieved in the project. These five collaborators and three consultants are listed below with a brief description of their role in the project.

New Hampshire Housing Finance Authority

The New Hampshire Housing Finance Authority is a state-mandated agency which finances single and multi-family housing for low and moderate income people. The New Hampshire Housing Finance Authority uses the proceeds of bond issues to make loans directly or to purchase mortgages from the state's lending institutions. The board of the New Hampshire Housing Finance Authority acted on a recommendation from the Authority's executive director, Claira Monier, 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, renovations and down payments up to 2% of purchase price. This pool was provided under the condition that it be matched by an additional $100,000 to be used for the same purposes. New Hampshire Housing Finance Authority 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 the country.

Division of Mental Health and Developmental Services

The Division of Mental Health and Developmental Services demonstrated their commitment to the project's goals by matching the $100,000 contributed by the New Hampshire Housing Finance Authority. The Division of Mental Health and Developmental Services is a division within the state's Department of Health and Human Services whose director is Don Shumway. The division's Bureau of Developmental Services is responsible for establishing, maintaining, implementing and coordinating a comprehensive service delivery system for people with developmental disabilities under the leadership of director Rich Crocker. The 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. 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. Each area agency was given $8000 from the Division of Mental Health and Developmental Services' match pool of $100,000 to be used as an unrestricted grant for down payment, closing costs, renovation and long term maintenance by the two participants selected in each region. A specific staff person was assigned to the project by Division of Mental Health and Developmental Services to assist 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 required by the Administration on Developmental Disabilities. In addition, other staff met frequently with project staff to assist individuals to achieve home ownership and receive personalized assistance.

Developmental Disabilities Council

The Developmental Disabilities Council is a Federally funded, state run organization governed by a board of individuals appointed by the governor. The council board members represent people with disabilities, family members, major agencies who are stakeholders and other interested citizens. Their mission, under the guidance of executive director Al Robichaud, is to improve the quality of life for individuals with developmental disabilities and their families by advocating for positive change, monitoring existing services, funding and evaluation of demonstration projects. The Developmental Disabilities Council contributed $10,000 per year to offset the cost of ongoing project research which formed the basis of this report. Staff and board members of the council attended numerous meetings and events coordinated by the project.

Disabilities Rights Center

The Disabilities Rights Center 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. The executive director is Donna Woodfin. They provided a blend of legal research on issues of guardianship, trusts, futures planning and labor law related to personal assistance services. Their contribution covered a portion of the project's in-kind match required by the Administration on Developmental Disabilities. In addition, the Disabilities Rights Center supervised a summer law student who, during years two and three, worked on legal issues associated with the project. Staff of the Disabilities Rights Center attended many meetings and other events coordinated by the project.

Institute on Disability

The Institute on Disability 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. Jan Nisbet is the director of the Institute. Jay Klein, now the project director of the National Home of Your Own Alliance, served as the project coordinator for the New Hampshire project. The Institute was the recipient of the Home of Your Own grant provided by the U. S. Administration on Developmental Disabilities. They managed all aspects of this demonstration project. In addition, they contributed staff time, travel costs, office space, equipment and supplies.

John Macintosh, Esq.

John Macintosh is a private attorney who counseled the project on 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. Mr. Macintosh 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 the project.

Beth Raymond (housing consultant)

Beth Raymond is the Associate Director for the Area Agency for Developmental Services Region VI. She 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 New Hampshire Housing Finance Authority. She has extensive experience in housing and currently serves on the board of directors for three private non-profit agencies involved in affordable housing. Ms. Raymond attended monthly meetings with the New Hampshire Housing Finance Authority in addition to numerous other meetings associated with assisting participants to own their homes. She 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 on New Hampshire's housing resources, *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 experience working with people with disabilities. Ms. DeAngelis 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 New Hampshire Housing Finance Authority. She began her association with the project as a housing specialist with Division of Mental Health and Developmental Services 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 with the New Hampshire Housing Finance Authority are the only statewide affordable housing organizations. The loan fund has extensive experience with non-traditional lending and alternative ownership structures. The linkage with the loan fund through her involvement has proved extremely valuable. Ms. DeAngelis also assisted in the development and teaching of a curriculum for individuals assisting project participants with home ownership. She attended monthly meetings with the New Hampshire Housing Finance Authority in addition to numerous other meetings associated with assisting participants to own their home.

Appendix II: Sources of Down Payment, Closing Costs, Renovations and Long Term Maintenance

The most common sources for down payment and closing and other costs come from those listed in Table 1 below.

Table 1

TYPE	SOURCE
Gifts	Family, Friends, Civic Group
Grants	State Human Service Agencies Local Human Service Agencies Developmental Disability Councils Community Block Grant Funds State Housing Finance Agencies Contributions from the Seller Private Foundations Other State and local Affordable Housing Programs and Endowments for first time Home buyers
Loans (soft seconds)	HUD HOPE 3 funds HUD HOME funds State Housing Finance Agencies State Human Service Agencies Local Human Service Agencies Developmental Disability Councils Community Block Grant Funds Private Foundations Other State and local Affordable Housing Programs and Endowments for first time Home buyers

Sources and terms of the second trusts will vary around the country, but the three major sources used by the New Hampshire project could be replicated. These three sources are grants, soft second mortgages from the state housing finance authority and HUD funds accessed through the HOPE 3 program.

Grants

These funds came from a variety of sources including those listed in Table 1. Most of these grants were provided to individuals with a stipulation that they be used only for housing. The terms usually specified the exact purposes for use of the funds, including how much could be used for down payment, closing costs, renovation and long term maintenance.

Hope 3

The Hope 3 funds were used in New Hampshire for down payment, closing, and renovation costs for individual borrowers. These 20 year soft seconds had the following terms:

1) The promissory note was secured by a second mortgage, bears no interest, is not amortized and is without recourse.

2) All or part of the note will be re-paid if the property is sold within 20 years of initial purchase if proceeds of the sale exceed all other debt. Taxes, closing costs and equity earned by the home buyer is paid first. For homes sold during the initial 6 years, the full amount of the note must be re-paid if proceeds are available, after taxes and closing costs are paid. The Housing Finance Authority retains excess proceeds after all debt, cost and earned equity are paid. The Housing Finance Authority returns 50 % of this retained excess to HUD. For homes sold after the start of year 7 through the end of year 20, the principle amount of the note that must be repaid is reduced by 1/168 for each month the homeowner owns the property after the end of the sixth year. Any proceeds in excess of this are retained by the homeowner. The entire amount of the note is forgiven if the initial homeowner retains ownership of the home for 20 or more years.

Housing Finance Authority Soft Second Mortgage

The Housing Finance Authority Home of Your Own funds were used in New Hampshire for down payment, closing, and renovation costs for individual borrowers. These 30 year soft seconds had the following terms:

1) The promissory note is secured by a second mortgage, bears no interest, is not amortized and is without recourse.

2) The proceeds of any sale will be applied in the following order:

(a) to all reasonable expenses of sale, including but not limited to, reasonable attorney's fees and costs of title evidence;

(b) to all sums secured by the secondary mortgage; and

(c) the excess, if any, to the homeowner.

These loans are secured as a mechanism to prevent a windfall gain of public funds by a borrower. Therefore the lender is guaranteed that in the case where a windfall gain occurs, the funds will be returned to the lender to be used as an additional public subsidy for another borrower.

Appendix III: Case Studies

Karin

Karin is a soft-spoken, reserved young woman who enjoys swimming and sports, going to dances and spending time with her close-knit family. She has had several jobs in her home town of Concord: working in a Pizza Hut and in the meal program at a local day care center. Since purchasing her home, Karin has started working with children in another local day care center. She is a person who likes to be organized and to deal with things in an effective manner. She lives with a house mate, who helps her plan time, prepare meals, keep appointments, shop and pay her bills.

Karin's planning group consisted of her roommate, her mother and stepfather, her father, some family friends she has known for years, her roommate and her case manager from the area agency. Her new home is just around the corner from the house she grew up in, so Karin can easily find her way around and receive support from her family in the neighborhood while building her own independence. Because the location offered such a valuable balance of safety and independence, Karin's team was committed to making this home work for her, even though it needed extensive restoration (over $20,000). The condition of the home actually worked in Karin's favor in that she was able to purchase the foreclosed property at an affordable price ($40,000) and access HOPE 3 funds to perform the repairs. Hope 3 is a federal program which makes funds available for the restoration of foreclosed properties. Since the bedrooms were quite small, the rehabilitation money was used to expand one bedroom for Karin. In addition, the kitchen was renovated, making it more spacious and convenient.

Karin's former roommate decided not to move with Karin into the new home, but remains a friend who visits frequently. Karin's planning group helped her to find a new roommate quickly by thinking about the people she knew in the community.

Karin

	sale price	**$40,000.00**	
NHHFA Primary loan		**$40,750.00**	*total*
	mortgage		36,930.00
	renovations		3,820.00
NHHFA HOYO funds		**$4,035.00**	*total*
	down payment		1,094.11
	closing costs		2,940.89
DMHDS HOYO funds		**$4000.00**	*total*
	down payment		1,975.89
	long term maintenance		1674.11
	home inspection		350.00
HOPE 3		**$17,220.00**	*total*
	renovation		17,220.00
mortgage payment		**$448.00**	*total*
	principal & interest		254.00
	tax escrow		169.00
	insurance escrow		25.00

Norman

Norman spent his childhood and young adult years living on his family's farm in rural New Hampshire. After a heart attack, Norman's mom felt that she could no longer care for him, so he went to live at the Laconia State School. Due to the terribly inadequate care he received there, his mother and father brought Norman home and struggled to care for him themselves. Eventually, they were forced to send Norman back to the State School, where he lived for the next twenty-two years. In 1990, Norman left the institution and lived for the next three years in an apartment in a busy downtown area.

Norman, who doesn't use speech to communicate, is a warm, gregarious person who enjoys a busy social life. Although Norman became involved in community life and made many friends, there were disadvantages to apartment living. Norman, with the help of his brother (who is also Norman's guardian), his support team, and the project coordinator, found a house which was easily made accessible, had a large yard with suitable garden space, and was located in a friendly neighborhood.

Norman was pre-qualified for a $70,000 mortgage based on an agency budget which served as his income verification. His planning team used community resources such as church groups to find appropriate homes for Norman to see. Norman communicated his feelings about the homes he viewed by facial expression and finger gestures. Norman wanted to be close to social activities, transportation, and his weekly Bible study class, but his team found that homes within Norman's price range sold quickly. Homes that were affordable were either too remote or required extensive remodeling to be made accessible.

Norman had to expand the geographical area he would consider. Because the appraisal of the home he ultimately chose was only slightly over the purchase price, therefore lowering the loan-to-value ratio, and because the rehabilitation and repairs cost over $10,000, Norman needed approximately $16,000 to close on his home. Because of the flexibility of the funds provided by the New Hampshire Housing Finance Authority, he was able to access these funds, build a ramp, and attach a deck to his three bedroom ranch.

Norman now has barbecues with his neighbors and can visit his mother, who now lives in a nearby nursing home more frequently. Norman often hosts parties, has joined a church nearer to his home, and is installing a lift system in his house which will make him less dependent upon the schedules of other people. Norman often hosts visitors interested in the project, including, last year, Eunice Kennedy Shriver.

Norman

	sale price	**$79,900.00**		
NHHFA Primary loan		**$76,950.00**		*total*
	mortgage		75,900.00	
	renovations		1,050.00	access modifications
NHHFA HOYO funds		**$14,000.00**		*total*
	down payment		933.28	
	closing costs		3,988.72	
	renovations		9,078.00	access modifications
DMHDS HOYO funds		**$4000.00**		*total*
	down payment		3066.72	
	closing costs		167.20	
	long term maintenance		766.08	
Area Agency grant		**$2000.00**		*total*
	long term maintenance		2000.00	
mortgage payment		**$829.37**		*total*
	principal & interest		499.09	
	tax escrow		242.83	
	insurance escrow		40.00	
	mortgage insurance		47.45	

Richard

Richard works part time at a local lumber yard and can bike to work from his new home. His new home, a condo five minutes from his parent's home, has two bedrooms, two bathrooms and a fireplace. Because of the proliferation of condominium construction during New Hampshire's real estate boom, Richard was able to take advantage of a good property that had been on the market long enough for the price to begin to drop. Due to a birth injury, Rich cannot read or write and takes medication to prevent seizures. The fact that his home has two bedrooms allows Richard to have a live-in support person to help him take medication, prepare meals and attend to daily tasks. "We share everything," says Rich, "We share the cleaning, the cooking and we do shopping together."

Rich's parents have been actively involved in his life and in the Home of Your Own Project, serving on the steering committee and presenting at several forums. "We thought it was only fair for Rich to become as independent as possible, now that his brother and sister are off living their own lives," says Rich's dad, Richard Sr. His parents had planned for him to sleep over at their house several nights a week until he got used to his new home. Richard scrapped the planning team's elaborate transition plan on his moving day. "It's my house. I own it," he said. While he lived at home, Richard was not eligible for a number of benefits that he is entitled to by living on his own. Like many young people moving out of their families' homes, twenty-nine year old Richard is learning to manage his time and his finances, and wants to increase his hours at work as he becomes more confident in his new home.

Richard

	sale price	**$52,000.00**		
NHHFA Primary loan		**$46,800.00**		*total*
	mortgage		46,800.00	
NHHFA HOYO funds		**$4,000.00**		*total*
	down payment		1,537.08	
	closing costs		2,462.92	
DMHDS HOYO funds		**$4000.00**		*total*
	down payment		3,162.92	
	closing costs		837.08	
Seller's contribution		**$500.00**		*total*
	share of repairs		500.00	
mortgage payment		**$539.00**		*total*
	principal & interest		315.00	
	tax escrow		185.00	
	insurance escrow		25.00	
	mortgage insurance		14.00	