

NATIONAL
HOME OF YOUR OWN
ALLIANCE

*FINAL EVALUATION REPORT
ON NEW HAMPSHIRE'S
HOME OF YOUR OWN DEMONSTRATION*

INDEPENDENT EVALUATION AND RECOMMENDATIONS

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Prepared on behalf of:

New Hampshire's Home of Your Own Project

*National Home of Your Own Alliance
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Final Outside Evaluation Report

New Hampshire's Home of Your Own Project

Introduction

This report represents the findings of the third and final year of the external evaluation of New Hampshire's Home of Your Own Project, supported by a grant from the U.S. Administration on Developmental Disabilities. The purposes of the project, conducted by the Institute on Disability at the University of New Hampshire, were "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 (Final Report: New Hampshire's Home of Your Own). In order to carry out these aims, the project was organized into six objectives: 1) project framework (i.e., project administration and interagency collaboration), 2) demonstration, 3) collaboration with public and private sectors, 4) training and technical assistance, 5) dissemination and product development, and 6) evaluation. As part of the evaluation component, the Institute contracted with the Human Services Research Institute to conduct an independent evaluation of the extent to which the objectives of the grant were met and to make suggestions regarding possible issue areas and refinements. The external evaluator provided overall assessments in Years One and Two of the project and discussed the results with project staff. This final analysis provides an overview of the experiences in Year Three and attempts to summarize themes across the entire project.

Methodology

The intent of the assessment is to provide an outside look at project accomplishments and levels of satisfaction with project activities among the various individuals and groups involved. In order to collect information on progress in Year Three, the evaluator conducted a two day site visit October 14 and 15, 1994. The site visit included interviews with the following key informants:

- Jay Klein, Project Director and Kathy Bellerose, Program Assistant
- Jan Nisbet, Director of the Institute on Disability
- Dean Davis, prospective homeowner; Bob Davis, Dean's live-in support person; and Mary Grace Parker, residential coordinator for the Moore Center, Region 6;
- Roy Gursenberg, Region IV Area Agency, Concord, NH
- Irene Johnson, mother of Karin Johnson (homeowner), Concord, NH.
- Carolyn Boland, underwriter; and Anita Grignon, Program Director, Single Family Program, New Hampshire Housing Finance Agency
- Clair Monier, Director, New Hampshire Housing Finance Agency
- Rich Crocker, Director, Bureau of Developmental Disabilities

The evaluator also reviewed a range of project materials including the Final Report, letters of agreement from key collaborators regarding future home of your own support, progress reports, training agendas, the financial analysis, and the draft of a legal analysis prepared by John Macintosh. The following report is divided into three parts: 1) an overview of project progress in Year Three; 2) an analysis of project contributions and strengths; 3) an assessment of the lasting impact on services to people with developmental disabilities in New Hampshire and the implications of the project for implementation the project nationally.

Overview of Project Progress

At the conclusion of the third and final year, project staff — with some very minor exceptions have accomplished the objectives outlined in the original proposal.

- Individual qualitative case studies were conducted with nine individuals in the pro-

gram and this material (in addition to material collected during Year One of the project), will be included in the housing manual (not available for review at time of evaluation).

- The analysis of the quantitative demographic and financial information collected on 16 project participants was completed and a report, *Extending the American Dream: Summary of financial data on 16 participants in New Hampshire's Home of Your Own Project*, was prepared.
- A video, *A Home of My Own*, was developed which highlighted individual experiences of home owners as well as discussions by some of the key state collaborators. The availability of the video has been announced to the field and numerous requests have been received. The housing manual is noted above, will include individual anecdotes from the qualitative interviews in addition to information on the process of assisting and supporting home ownership. This manual will be written during the fourth year of the National Home of Your Own Alliance (Spring 1997) and will also include similar information from other Home of Your Own initiatives throughout the country. The implementation of the national media plan was determined to be an activity more relevant to the National Home of Your Own Alliance.
- A total of 18 individuals closed on their homes by the end of October 1994 and it was anticipated that five additional individuals would close by early 1995. Once these individuals close on their homes, the project will have been successful in demonstrating home ownership in all 12 regions throughout the state. This total of 20 homeowners, while not quite the 25 targeted in the grant proposal, represents an extraordinary achievement.
- One four day training session was held in Concord for the remaining four regions. In Year 3, the training was conducted by project staff and local consultants. As part of the event, a training curriculum has now been developed. Topics included the purposes and values of the project, person-centered planning, financing, and individual supports.
- The project advisory committee, as reported in Year 2, had not met and for all intents and purposes had not played a role in the project since the early stages of implementation. The Steering Committee, which is made up of the key state collaborators, continued to meet every two or three months and spent the latter part of the year designing

a structure to continue home ownership activities beyond the life of the grant.

- The National Advisory Committee, which was originally designed to review dissemination products, was not contacted during Year 3 given time constraints and the amount of time that had elapsed since they were originally contacted. Their names were therefore not used on any of the final project products.
- A final report reviewing the activities of the project was prepared and submitted to ADD.
- A conference for individuals within the state was held in April of 1994. The purpose of the meeting was to share lessons learned about the process of home ownership around the state and to develop a vision for the future.
- A national conference was held in August of 1994 in Portsmouth, New Hampshire. The purpose of this meeting was to provide information about various aspects of the project (e.g., financing, planning, supports, legal issues, etc.) to a wide range of individuals around the country including advocates, people with disabilities, family members, realtors, state and federal housing officials, and developmental disabilities administrators.

Analysis of Project Contributions and Strengths

The accomplishments of New Hampshire's Home of Your Own Project, when viewed across the full three years and clearly impressive and include the following:

1. Useful information provided through the legal analysis commissioned by the project

A review of the legal analysis prepared by John Macintosh suggests that the material will be very helpful to individuals within New Hampshire as well as elsewhere as they struggle with Medicaid issues, the establishment of trusts, the employment status of live-in and other support personnel, and the tax, liability and other consequences of home-based assistance.

2. Important lessons highlighted in project final report

The final report of the project provides others interested in the experiences with much useful information regarding the major lessons learned from the demonstration. The report outlines four major keys to success: intensive individual planning with individuals and agencies; collaboration of the organizations associated with the project; flexibility in underwriting loans; and additional funding for down payment, closing, rehabilitation and long term maintenance costs. In addition to an outline of project accomplishments, some of the most useful information is provided in the conclusion where barriers to implementation are explored. One

of the major caveats noted is the importance of allowing sufficient time to for all parties to come to a common understanding of the aims of home ownership — a significant challenge given the very different worlds that housers, financiers, people with disabilities, and developmental disabilities administrators live in. A second constraint has to do with the separation of housing and supports. By concentrating on housing, the project staff admit that while such a separation will in fact dictate a change in the relationships between the individual and the people and agencies that provide support, the shape of such change was beyond the influence of the project. The case studies highlight the power of some of the relationships that developed but also point out that some people's lives will continue to be controlled by others even in homes that they own. Third, the project staff make it clear that the original grant of \$300,000 over three years would not have been enough to adequately administer the home ownership activity as well as to conduct the necessary research. It is noted that these aspects were substantially supplemented by other funding that was leveraged at the local level and by in-kind support from the Institute. The final insight is that there is not a transcendent "model" that can be distilled from the experience of the project. Instead, one of the key findings is the idiosyncratic nature of each home ownership experienced. In commenting on the dangers of "selling" a model at this time, the authors of the final report note: "'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."

3. Changes in contracting and administrative structures

There were two interesting examples of changes at the area office level that can be attributed in part to the experience with the Home of Your Own Project. In Concord, staff at the agency and the family worked together to review an individual budget for supports for a prospective homeowner. The initial budget submitted by the potential provider listed expenses based on formulaic considerations founded on group care. Items for support

were listed because they were part of the provider's "package" of services. In reviewing the budgets, it was determined that respite services were unnecessary and that support time could be cut back given the proffered assistance of neighbors. When asked to revise the budget, the provider noted that they could not cut such funding since it was linked to overall agency financing. As a result, an individual RFP was developed and a new provider was identified who was willing to cut the administrative fee and to individually tailor services. In Manchester, the experience of the home ownership project has stimulated the agency to reconsider its administrative structure and to entertain the possibility of devoting one staff person with sole responsibility for assisting in home ownership and other forms of supportive living.

4. Establishment of the precedent of individual control

One state official interviewed noted that the real lesson of the home ownership project has been to communicate a very basic message: "if things don't work out, staff — not the individual with a disability — has to move." This is a message that doesn't have to be attached to a home ownership program, but that can be done within the existing service system.

5. Continued optimism at the New Hampshire Housing Finance Agency

Interviews with HFA staff continue to elicit very positive responses. Over the three year period, state housing staff report that they are now at a point where there is a very clear procedural outline for the loan process. For those who need it, "post closing counseling" is now available. They feel that the developmental disabilities field now understands that people need to stay involved with the individual in order to be in a position to respond if there are any problems. They also note that mortgage insurance companies have bought into the new arrangements. They are pleased with the repayment experience and note that people involved in the project have a "better than average record" in this regard. Finally, they are committed to continuing the program into the future and to explore the utility of the new procedures for other disadvantaged groups. In retrospect, the director of the HFA is extremely pleased with the program and states that she "would not have done anything differently."

6. Provision of useful information to interested constituencies in other states

A major event during Year Three of the project was the conduct of a two and a half day

conference to highlight important lessons learned by the project. The event drew from a national audience and the reviews regarding the utility of the information presented was uniformly positive. In addition Institute staff as well as staff at the HFA have answered scores of questions about the program and made numerous presentations around the country.

Issues at the End of Year Three

In the final year of the project, some issues remain that should be taken into consideration in the ongoing home ownership program in New Hampshire and elsewhere.

1. Decline in the number of foreclosed properties

Both in interviews at the area agency level as well as with housing finance staff, it was noted that the numbers of foreclosed properties on the market was beginning to decline and that those that were for sale were going for list price. As one interviewee noted, the market was beginning to “flatten out.” To the extent that economy in the state continues to improve, the ability of people to find properties within the allotted loan amount may be somewhat compromised. One area agency staff person noted that it would helpful to alter the training to provide information on other alternatives.

2. Importance of frank discussions of potential issues at the outset

A discussion of one persons experience with home ownership, who was not part of the project, highlighted the importance of considering all contingencies at the outset of the process and the dangers of ad hoc, unsupported home ownership efforts. In this instance, a young woman with some mental health issues moved to a condominium complex where she lived in close proximity to neighbors. Given her difficulties, it “became dangerous for her to live there” and she became anxious. She was afraid to leave, however, because she was fearful that she would lose her job and her supports. She was helped to move to a place without such close neighbors and her diagnosis and medications were reassessed. She is now doing well in her new home. The area agency administrator noted that had there been more of a team effort up front and a better analysis of the environment, this person’s home situation might not have been disrupted.

3. Need to develop an analysis of those individuals who did not persevere in the home ownership process

This was an issue discussed in the Year 2 evaluation, but that is relevant. While the report on the quantitative findings provides some information on the reasons why 9 individuals dropped out of the program, there is no discussion in the draft report of what this information means to the screening mechanisms, support requirements and other relevant structural issues. The reader is told that “support needs could not be met” for some individuals. Does this mean that there was insufficient funding, the person’s disability was too severe, or that individuals could not be found to provide such support? Perhaps some of this discussion appears in the housing manual. If not, the addition of a few paragraphs on the implications of these “drop-outs” would be helpful to others attempting to build on the New Hampshire experience.

Future of New Hampshire’s Home of Your Own Project

One test of any demonstration activity is whether or not it has staying power beyond the life of the grant. That objective has been met and surpassed by New Hampshire’s Home of Your Own Project. Project steering committee members, including the New Hampshire Housing Finance Agency, the Division for Mental Health and Developmental Disabilities, and the New Hampshire Developmental Disabilities Council have all agreed to provide funding to continue home ownership opportunities in the state. Specifically, each agency has agreed to put up \$60,000 over the next three years to support a full-time “Home of Your Own” coordinator. The Community Loan Fund, a generic non-profit housing agency, has agreed to house the coordinator. In addition, the New Hampshire Housing Finance Agency and the Division for Mental Health and Developmental Services and the Area Agencies have agreed to contribute a total of \$600,000 over a three year period for down payment, closing cost, rehabilitation and long-term maintenance. This will result in an average of \$10,000 per individual for a total of 60 individuals. Finally, the Housing Finance Agency will put up \$4.5 million in mortgage funding over a 3 year period for the 60 potential home owners.

The steering committee will continue to function and will be staffed by the housing coordinator. The coordinator’s responsibilities will include training for area agencies, the mortgage and banking community, and families and people with disabilities. It is hoped that with a full-time coordinator that the schedule will be speeded up and that home ownership can be accomplished more quickly — especially given additional training and demand.

Another accomplishment, which spans the state demonstration and the national

demonstration, is the willingness of Fannie Mae to change its underwriting criteria and to consider a set aside of \$100,000 million (and perhaps as high as \$500,000,000) in loan funds in each of 10 states that work with the Alliance. That the federal mortgage agency is favorably reviewing such a proposal is clearly a testimony to the success of the Home of Your Own Project.

Conclusion

By all objective and subjective criteria, this project has been not only a success but has surpassed its original objectives. It has changed in large and small ways the way people in the state view people with disabilities and the ways in which providers view their mandate. It has also influenced practices in states around the country. By placing the desires and hopes of people with disabilities and their families first, by pursuing innovative funding and support solutions, by spending long hours in discussions and negotiations, and by believing that every barrier could be overcome, the project staff have helped the field to take an important step toward the realization of a home of one's own for large numbers of people with developmental disabilities.