

NATIONAL  
HOME OF YOUR OWN  
ALLIANCE

*PROCEEDINGS*  
*FROM*  
*A GATHERING*  
*OF*  
*STATE HOME OF YOUR OWN COALITIONS*

*DISCUSSIONS ON HOME OWNERSHIP*

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*Prepared on behalf of:*

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

*by*

*Participants in the National Home of Your Own Alliance Meetings*  
*at the New Orleans Hilton Riverside in New Orleans, Louisiana*  
*on November 17-18, 1996*

*Designed by*  
*Rich Melanson*





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## *NATIONAL HOME OF YOUR OWN ALLIANCE*



*(From left to right) ADVISORY BOARD MEMBERS KEVIN SMITH, MICHAEL ORZEL, JOY HORVATH (Fannie Mae), AND ADVISORY BOARD MEMBERS REBECCA INGRAM, GILBERT ROOS, EDWARD ALLEY-WILLARD (seated on floor), DEBBIE SHAFFER, BOBBY BALL, SHARON LAMBERT (in front), NANCY VERDERBER, and DARYL DOMKE.*



# MODULAR HOMES AS AFFORDABLE HOME OWNERSHIP



**Convener:** Carolyn Mansell, Georgia

**Participants:**

Lisa Tips	Texas
Larry A. Murphy	Indiana
Patrick Brown	Missouri
Nancy Verderber	Missouri
Al Wiggins	West Virginia



## DISCUSSION

The discussion concerned the use of manufactured housing to create lower cost, barrier-free housing.



## QUESTIONS

Are manufactured homes less expensive and/or comparable to custom built homes?

Who is really making the choices about an individual's housing?

Will HUD finance locally built (in factory) and the moving costs of modular homes?

Is there additional information available beyond the brochures from different manufacturers?

How do we eventually break free of grant dependence (chasing the money)?



## ISSUES

No one manufacturer makes accessible housing.

No one in the National Home of Your Own Alliance has knowledge to share around manufactured housing.

Manufactured housing is extremely costly to move to urban areas (relocating poles, service drops need to be 16 ft, need to check before planning move, etc.).

Manufactured housing is easiest to erect and transport on flat land.

It's difficult to find experts and difficult to get assistance with the issues around manufactured housing.

In reality, the group home and real estate sales people tell individuals with disabilities what they are allowed to choose.

Sometimes care givers have chosen less accessible housing to keep people with disabilities dependent.

HUD will not finance mobile homes.

HUD will finance manufactured homes.





## SUMMARY

There is strength in numbers.

Manufactured housing is best suited for rural and suburban sites.

Log homes use kits that can be assembled on site.

There are panel built homes that can be erected on site.

Precut housing, such as Jim Walter Homes, is another alternative to explore.

Financing can be made accessible as well as manufactured homes.

Some states use buy downs, plus substantial renovation monies, in order to access housing.

In West Virginia, the ARC has purchased housing. Afterwards, the person goes to the bank for a second mortgage. HUD buys the first mortgage from ARC and forgives the buyer after 20 years of rent-level mortgage payments. HUD writes off the balance at the end of 20 years.

Using manufactured housing can result in an immediate benefit to innumerable individuals without substantial supports who are independently attempting to accomplish home ownership.



## RECOMMENDATIONS

Housing plans need to be on computer. This allows a person the ability to easily modify the plan of their home layout and arrange for customization.

The Center for Universal Design (CUD) is able to provide extensive information on manufactured housing.

Custom designed floor plans for accessible manufactured housing need to be developed before erecting a home. This will avoid having to retrofit the home later.

Work with the foundation contractor for site placement.

Interested parties should meet with manufactured homes associations.

The National Home of Your Own Alliance should work with the Center for Universal Design to educate the manufactured housing industry regarding the needs of people with disabilities. The emphasis should be on the potential market that is possible for the manufactured housing industry.

Increase opportunities for the use of sweat equity.

The National Home of Your Own Alliance should compile blueprints and serve as a resource center for floor plans and adaptive modifications. The Alliance should serve as a clearinghouse for direct information regarding affordable, accessible housing.

A web site should be established to gather and distribute information and resources directly to individuals interested in accessible manufactured housing.

Market the concept of manufacturing housing for people with disabilities to the Manufactured Home Associations as a means for them to comply with the Fair Housing Act.

Work with and lobby at disability expositions and assistive technology fairs to promote manufactured accessible housing.

The National Home of Your Own Alliance needs a subcommittee focusing on home planning assistance for individuals who are choosing different home-building or remodeling alternatives. The subcommittee could gather successful ideas, plans, blueprints, accessibility and financing resources, and networking contacts to distribute nationally through the Alliance web site.

Good housing alternatives should allow individuals freedom to change their support system.



# THE IMPACT OF HOME OWNERSHIP FOR PEOPLE IN HOMES OF THEIR OWN—THE RESEARCH



**Conveners:** Celia Feinstein and Robin Levine, Institute on Disabilities, Temple University

**Participants:**

Judith Snow	Ontario, Canada
Miriam Podrazik	Arizona
Kimberly Guin	Alabama
Karen Burrison	Pennsylvania
Deborah McCarty	Indiana
Edward Alley-Willard	Texas
Dick Lepore	National Home of Your Own Alliance
Derek Dufresne	Missouri
Sharon Lambert	New Hampshire
Bobby Ball	Idaho
Marcie Goldstein	National Home of Your Own Alliance
John Lonick	Arizona



## DISCUSSION

Research on the impact of home ownership for people with disabilities in homes of their own was discussed.



## ISSUES

How do we get people to participate in the research?

Are we supporting people with significant disabilities through the project?

Many people that are currently renters are interested in the financial benefit of home ownership.

There is not enough long-term support within the states.

Staff assigned to state initiatives are not full time in this capacity. This promotes the breakdown of participation in the research. New states have learned from this experience and have boosted staffing.



## QUESTIONS

Is the project reaching people with the most significant disabilities?

Are caregivers giving the survey information to people?

Do people understand the importance of this research?

Are the people doing the counseling well versed in creative options?

Does the research help to identify the reasons why certain groups of people are participating and others are not?

Are people who have not responded to the Human Services Research Institute survey different from the people who have not responded to the Temple research?

Is there a profile of the participants in the project? Are people new to the system or have they been in the system for a long time? Is there a difference between these two groups in terms of degree of disability and inclusion?

How do we make housing affordable over the long haul for people with disabilities?

Are circles of support being created?





## SUMMARY

People with recently acquired severe disabilities are finding out about Home of Your Own initiatives. These people are generally more included and integrated.

Timing of the research is important.

Living alone is the most expensive way to live. Determine the non negotiables and check for any realities of this situation.

Make compromises.

Share the research with people who do and do not have disabilities.

Single family homes can be isolating. Depending on where people live, increased amounts of integrated activities are not necessarily a result of home ownership.

People living in group homes are being discouraged from pursuing home ownership and providers are resistant to giving out detailed information.

Change at the Federal level is needed to get Medicaid money away from providers and directly to people.

Temple staff would be willing to give regional training.

Renting is not considered home ownership.



## RECOMMENDATIONS

Do longitudinal research on people who have been home owners for several years, thus, allowing for the transition and settling in process.

State contact people should conduct follow up phone calls after people receive the *request to participate* research letters. This will help with literacy issues.

The National Home of Your Own Alliance Advisory Board can do follow up with State Coordinators and home owners to increase participation in the research.

Use graduates from Partners in Policymaking and other self advocates to get the information out to people.

Link up data collectors with Marcie Goldstein, Alliance Project Coordinator, for feedback on state experiences.

The National Home of Your Own Advisory Board should write up best practices for distribution to all state contact people.

The word needs to get out that no obstacle is too big. There is a need to get out the word on barriers and solutions.





# OPERATING FUNDS FOR HOME OF YOUR OWN INITIATIVES



**Convener:** Diane Sawyer, New Mexico

**Participants:**

Diana Myers	Pennsylvania
Joe Wykowski	Oregon
Kimberly Guin	Alabama
Al Wiggins	West Virginia
Kevin Smith	West Virginia
Nancy Robertson	Louisiana
Michael Renner	Missouri
Carolyn Boland	New Hampshire
Sharon Drake	New Hampshire
Diane Sawyer	New Mexico
Janice Navarre	Washington
Russ Spearman	Idaho
Debbie Berrey	Idaho
Beth McArthur	Connecticut
Rob Davies	New York



## DISCUSSION

Discussion centered around how to create a long-term funding base for operational costs of state initiatives after Alliance funding ends.



## QUESTIONS

One of the basic questions of securing funding for an initiative (beyond the Alliance project and its funding) is whether the state coalition wants the initiative in their control or do they want to become independent as part of another non-profit, or do they want to form a non-profit?

The group wondered about foundation collaborative funding, and whether this would be a role for the Alliance to spearhead.

What really are operational/administrative costs and what are housing costs? It is important to distinguish between the two and to keep on track of operational/administrative costs.



## ISSUES

It's important to guarantee longevity of the project goals beyond the demonstration phase.

Some of the options for funding at the conclusion of the Alliance project could be from the Developmental Disability Councils, foundations, and local city funding (general funds).

An example to consider is the New Hampshire Community Loan Fund. This fund manages the state initiative which is a funding partnership (\$17,000 to \$20,000 from the New Hampshire Community Loan Fund goes toward operational costs. \$20,000 is provided by the Housing Finance Authority, \$20,000 from the Developmental Disability Council, and \$20,000 from the Division for Mental Health).

There is a concern regarding how funds are allocated within a grant. An example was given of a consultant in NY charging \$65,000 for his services out of a HOME grant.

Another area to look at for funding over the long term is fund-raising. The example was given of one NY agency that asked 5 people to donate \$50,000 and they received it!

The Pennsylvania ADA lawsuits have helped push home ownership for people with disabilities.





## SUMMARY

Pennsylvania has 11 demonstration projects. They have funding from the Office of Mental Retardation and Developmental Disabilities (\$50,000), Fannie Mae Foundation (\$20,000), the Developmental Disability Council, and individual city governments.

Oregon uses lots of volunteer time. The Developmental Disability Council provides some funds. Also, there is some neighborhood money and some Community Development Block Grant funding.

Alabama, a new state in the Alliance, has support from the Developmental Disability Council.

West Virginia is also a new state. The ARC and Developmental Disability Council are involved in the initiative.

Louisiana started with the University Affiliated Program providing operational support. It now has involved the State Office for Citizens with Developmental Disabilities.

Missouri has Developmental Disability Council support for the project coordinator and the coordinator of futures planning. Department of Mental Health money is used to support individuals and the Alliance has provided some technical assistance money.

New Hampshire is utilizing the Housing Finance Authority, the Developmental Disability Council, the State Developmental Disabilities Agency, and the New Hampshire Community Home Loan Fund.

New Mexico is using foundation money, support from the city of Albuquerque, and is charging a fee for services. The operational budget for their non-profit corporation is projected at \$179,000 a year.

Washington has monies from the Housing Trust Fund, the Developmental Disability Council, and a small amount from the Division of Developmental Disabilities. They are also working on establishing a demonstration project.

Idaho has funding from the Developmental Disability Council, the Developmental Disabilities State Agency, and the Alliance. It has also leveraged 8% of HOME Funds for operational costs (approximately \$40,000).

Connecticut has funding from the Alliance, from Co-op Initiatives, Inc., the Developmental Disability Council, and is pursuing other grant funds.

New York has monies from the Developmental Disability Council, some reinvestment dollars, SONYMA loan money, the Office of Mental Retardation and Developmental Disabilities, and has staff working on HUD grants. Staff have also been trained in home ownership.

It was agreed that banks should be interested in providing funds directed at supporting people and Home of Your Own projects.

## RECOMMENDATIONS

The group proposed that a dollar figure be assigned to the number of people receiving assistance.

Use 8% from HUD HOME funds or 20% from HUD CDBG funds for operational costs.

The initiative needs more local funding or grant writing for funds (perhaps using the University Affiliated Program grant writers).

New York will get 2% of HOME money, thereby, no longer being only a Home of Your Own project.

Recommended strategies: leverage funds and other states for assistance; increase the term beyond one year of funding; demand fee for service; set up a satellite project statewide.

Develop a strategic structural plan to access different types of funding.



# INDIVIDUAL SUPPORT FUNDING



**Convener:** Michael Orzel, New York

**Participants:**

Anita Bradley	New York
Michael Orzel	New York
Debbie Shaffer	Connecticut
Debbie Berrey	Idaho
Marcia Zipkin	Connecticut
Kevin Smith	West Virginia
John William Lonick	Arizona
Bobby Ball	Idaho
Carolyn Boland	New Hampshire
Wendy Orzel	New York



## DISCUSSION

The group discussed strategies for increasing home ownership opportunities for individuals across the country. In particular, the discussion centered around ways of taking action politically. In addition, the group focused on increasing the involvement of people with disabilities in home ownership activities.



## SUMMARY

People with disabilities must be empowered to believe that they can effect change.



## ISSUES

Public awareness and political activism are important issues in this process.

As a part of their Community Reinvestment Act (CRA) responsibilities, banks will have programs which invest in their communities.





## RECOMMENDATIONS

Investigate where the money is going for large fund-raising events for United Cerebral Palsy Associations, and then redirect portions of the money to individual supports/ services.

Increase Home and Community Based Services (HCBS) Waiver funding by getting people with disabilities out to talk with their legislators.

Organize a lobbying effort and provide transportation and incentives to encourage participation by people with disabilities.

Send out "things to think about" sheets/ letters.

Write congressman and local representatives. Handwritten letters are preferable.

Investigate housing finance agency grant money.

Look into home furnishing/ repair/ hardware stores for donations and supplies (Home Depot, Good Will, Salvation Army, and Thrift Shops).

Use "Good Neighbor Days", "Habitat for Humanity", and "Paint the Town" as opportunities to get repairs done.

Contact local non-profit agencies and ask them to set aside money in a secure account for home repairs.

Solicit money from state lottery ticket sales.

Encourage home buyers to "set aside" a portion of their SSI checks for home repair emergencies.

Work with Social Security to change laws which penalize beneficiaries for saving money.

Work with Social Security to develop incentives for maintaining savings accounts.

Use Plans to Achieve Self Sufficiency (PASS) for home ownership through Social Security.

Call or visit state representatives.

Inquire about church activities/ services.

Encourage strong advocates with disabilities to become political lobbyists/ leaders.

Have a Home of Your Own representative make contact with legislators.

Open up communication lines between legislators and the disability community.

Collaborate with legislative aides and form relationships.

Talk to legislators about the long-term cost benefits of home ownership for people with disabilities.

Well in advance, work with home buyers to plan the transition process from complete services to minimal services.

Connect home buyers with Independent Living Centers.

Ask legislators to allow dollars to follow the person from a congregate care setting into their own home (not limit).

Hire our own lobbyist.

Recommend a cut in ICF/MR reimbursement.

Recommend a cap on the growth of group homes.

Use vacant/ abandoned military housing as a low-cost alternative for housing.

Approach colleges and universities to solicit support for various activities surrounding home ownership. Colleges could establish a credit course on home ownership.

Encourage home owners to barter with their neighboring communities (i.e., a homeowner could baby-sit if their neighbor could help with the trash).

Continue to push for situations such as Medicaid Live-in-Care Provision. Expand it to include renting to others.

Utilize the media for public awareness (TV, Radio, etc.).

Invite media coverage on home closings.

Use community revitalization money.

Use nationwide clubs such as Kiwanis and Lions for public awareness and to seek services and supports.

Seek assistance from local neighborhood associations.

Tap into existing television programs which discuss home ownership to achieve public awareness.



# SSI CONCERNS



**Convener:** Anne Lane, Massachusetts

**Participants:**

Anne Lane	Massachusetts
Yvonne Ventimiglia	Missouri
Kevin Smith	West Virginia
Jay Klein	National Home of Your Own Alliance



## DISCUSSION

Discussion focused on resource limitation issues within SSI and other public benefits.



## SUMMARY

Ever-constant vigilance of support services is needed both during and after the purchase process to ensure that home ownership is a vehicle to control, and to maintain, not only home ownership on paper, but true home ownership.



## ISSUES

The Plan to Achieve Self Sufficiency (PASS) program with SSI would be a method of assisting individuals to purchase their own home if they have a home-owned business.

With the first closing under the Fannie Mae HomeChoice program, the requirement that the purchaser maintain in her/his name a 2 month payment in a reserve account was discussed. This requirement could have adverse affects on SSI and Medicaid benefits. In Missouri, the Medicaid resource limitation is \$1,000 which could equal the 2 months' reserve required by Fannie Mae.

Each state has different resource limitation amounts. This requirement has been circumvented by having all checks at the closing being made out to the lender or title company and not made out to the purchaser. Therefore, no funds are attributed to the person buying the home.



## RECOMMENDATIONS

The National Home of Your Own Alliance found a passage in the SSI manual, which was not included in the regulations or the statues, that would allow the purchaser, who is an SSI recipient, to escrow funds in excess of the \$2,000 resource limitation. This passage has been informally interpreted by attorneys and SSI staff. It is a priority for the Alliance to pursue a formal proposal to SSI addressing this issue and to get a formal interpretation of this provision.





THE WHOLE GROUP COMES TOGETHER FOR CLOSING COMMENTS.



CAROLYN MANSELL, DIANA MYERS, KAREN BURRISTON, AL WIGGINS, IRETTA SCOTT, MARIA CONTINO, AND KEVIN SMITH IN ONE OF THE SMALL GROUP DISCUSSIONS.



# TRADITIONALLY UNDER-REPRESENTED GROUPS



**Convener:** Risa Miller, Texas

**Participants:**

Risa Miller	Texas
Jim Aegerter	Indiana
Rebecca Ingram	New Mexico
Eugene Walls	Texas
Gilbert Roos	Washington
Risa Miller	Texas
Jim Aegerter	Indiana
Rebecca Ingram	New Mexico
Eugene Walls	Texas
Gilbert Roos	Washington
Maria Contino	Pennsylvania



## DISCUSSION

Discussion centered around the struggles that various Home of Your Own projects and Developmental Disability Councils are experiencing with the inclusion of individuals who are from traditionally under-represented groups. New Mexico mentioned that they are a state comprised of a large percentage of Native Americans and Hispanics. Texas also has a high percentage (almost 30%) of its population reporting as Hispanic with some areas having Hispanics as the majority. Texas also has certain areas with concentrations of Asian Americans and African Americans. Indiana reports pockets of the state with high percentages of African Americans and Amish. Pennsylvania also reports pockets of Amish and a fair amount of Hispanics and Asian Americans.

In addition to racial/ethnic groups that are traditionally under-represented, all states reported a struggle with the inclusion of folks with a wide range of disabilities. Some states reported a high percentage of people with physical disabilities, but low percentage of participation of folks with psychiatric disabilities or cognitive disabilities on Developmental Disability Councils or Home of Your Own initiatives. States have varied experience with the split between the community of folks with developmental disabilities and folks with disabilities acquired later in life. Some Developmental Disability Councils “look the other way” yet others make clearer distinctions. One state reported some “bickering among folks with disabilities about who is better”, (described as a disability hierarchy).

There was some discussion on groups that are traditionally under-represented that are “not to be talked about” possibly because of the separation of church and state or social stigma. Such differences as political affiliation, religion, and sexual orientation were among these groups. One state reported developing an Equal Opportunity Office-type demographics tool to track if they were being successful in reaching the numerous groups that have been traditionally under-represented.



## ISSUES

Some Developmental Disability Councils have members appointed by the governor of the state, therefore, getting individuals from a wide range of backgrounds becomes a major political undertaking and depends on the current administration’s commitment to diversity.

People with disabilities often do not even have the dream of home ownership (in large part due to the lack of that expectation and vision on behalf of social service providers and systems). It was discussed how systems tend to look at difference and cultures in numerous ways.

Many traditionally under-represented groups also had the experience of not “seeing” the American dream of home ownership as a possibility for them. A lot of the work the various states do on a daily basis is plant the dream.

A lengthy discussion was held on the Native American community and how land ownership is not a concept/value that is held in some tribes and that working to provide opportunities to whatever is the norm in that community for “home ownership” is the goal of Home of Your Own. This value of not owning land has created some major barriers working with HUD funding in New Mexico.

With some irony, it was discussed that there is a certain amount of arrogance and narcissism in believing that communities “need us”.





## SUMMARY

States need to continue in the struggle and keep the dialogue going on this issue.

The group discussed how it is typically much easier to exclude/hate/fear a “group of people” rather than an individual (one-on-one basis). It was also mentioned that different individuals vary in their ability to tolerate difference in a supportive way.

It was agreed that it is impossible for states to chase after demographics. New Mexico reported initially trying to develop a hierarchy ranking individuals by need and that this was cumbersome and problematic. They moved from that experience to a first come, first serve basis.

Pennsylvania cautioned the first come, first serve basis may lead to serving individuals who are the easiest to assist leaving individuals with the most severe disabilities unserved or under-served. Pennsylvania does RFPs targeting folks with the most severe disabilities and in this way hopes to demonstrate that home ownership is a possibility for all folks with disabilities.

Indiana talked about working to connect individuals to their communities and building relationships slowly over time.

A number of states reported on the synergy that can arise in deteriorating neighborhoods when Home of Your Own assists an individual with disabilities purchase, rehabilitate, and maintain a home. Other neighbors begin to fix up their properties, start taking pride in their neighborhood, and become involved in the renovation of their community.



## RECOMMENDATIONS

It was agreed that personal outreach one-to-one, developing of relationships was the most effective way of developing connections within communities that have been traditionally under-represented.

The group suggested that we acknowledge that our own ignorance may be a way to be able to outreach to communities not currently involved with Home of Your Own. And through acknowledging our own ignorance, we can work to get to know folks from the community who can be bridges between us and others in that community. It was also acknowledged that working to involve folks from a wide range of life experiences is a lot of work and an on-going process that needs a long-term commitment.

It was stated that the states had to begin “where they are” and struggle to improve on their inclusion of folks. During that struggle, staff, Developmental Disability Council members, and Home of Your Own steering committees need to work to ensure that services are delivered in a culturally-sensitive manner. One state gave an example of how the rehabilitation system was working with an individual from a Native American background in negotiating curb cuts in mobility training when the individual lived on a reservation that was without sidewalks and her home was without running water. Therefore, the training was completely out of the realm of her daily environment.

It was agreed that listening to the individuals with disabilities from traditionally under-represented groups is the foundation on which to build strong relationships with these communities.

The religious community was discussed as a resource for reaching the communities not currently taking part in Home of Your Own.

Other ideas on outreach include educating oneself on the group’s history to learn how to interact and communicate in a manner that is culturally sensitive and, hopefully, more likely, to strengthen the relationship between Home of Your Own and the community.





# MORTGAGE LENDING PROCESS AND BORROWER SUPPORT



**Conveners:** Joy Horvath, Judith Snow, and Bobby Ball

**Participants:**

Joy Horvath	Fannie Mae
Judith Snow	Ontario, Canada
Bobby Ball	Idaho
Michael Renner	Missouri
Derrick Dufresne	Missouri
Nancy Robertson	Louisiana



## DISCUSSION

The discussion centered around how borrowers are supported through the process of applying for and closing on their mortgages. Coalition's understanding of mortgage applications and the underwriting process was also discussed.



## ISSUES

Some state coalitions are still operating with representation/ leadership only from within Developmental Disability or other disability communities. Mortgage finance, real estate, and housing development expertise is not being fully tapped.

Post-purchase supports for personal assistance and for home maintenance and repair need to be developed before a loan closes. The support needs to involve broader community resources rather than just the disability community.

The National Home of Your Own Alliance and the state coalitions need to do more to get the Medicaid Live-in Care Provision used as a source of mortgage financing.



## QUESTIONS

Are we working with the borrowers who have the lowest income and need the most support? And, are we honoring their choices?

Are coalitions and support teams knowledgeable about the mortgage lending process so that they can help borrowers go through the process? Do they have established relationships with lenders to smooth the way?

How do coalitions find the resources to make borrower's choices a reality? (One of the major issues is the borrowers who do not want to live with other people.)

How are we doing regarding pre and post-purchase support and what resources are we using?

How well do we really listen to what a borrower wants and then integrate those desires with financial realities without assuming, up-front, that what the borrower wants is impossible?

Only four states have executed the Medicaid Live-in Care Provision but most have not used it to finance home ownership. The information is out there and the National Home of Your Own Alliance promotes its knowledge. Why aren't coalitions making it happen? (Is it lack of information or not pushing the state agency enough?)





## SUMMARY

Barriers are about income not disability.

Keep the ideal in mind, realities will press on us soon enough.

If we engage affordable housing experts, we can learn more about how to make the mortgages more affordable.

Missouri and Louisiana use a person-centered planning process to educate borrowers about the mortgage finance process. Missouri also walks a person through the entire loan process including the closing. (Louisiana is working with Neighborhood Housing Services to provide home maintenance education.)

Missouri works with borrowers to meet their ideal situation, but also tries to work out compromises. Missouri tries to work it out with each borrower and targets individuals who are below 50% of median income.

Louisiana spent six months making calls and visits to uncover financing resources including HUD CDBG funds and lenders that make portfolio loans at 1% below market rate.



## RECOMMENDATIONS

Coalitions could include housing non-profits to help identify housing and teach support teams and borrowers about home maintenance and repair.

Break down barriers.

Every coalition should work with two or three “mission impossible” borrowers and make the process work.

Every coalition should work with the Medicaid Live-in Care Provision to finance a mortgage for two or three borrowers.

Every coalition should encourage the regular participation of lenders, realtors, and housing development professionals.

Lenders and realtors should be encouraged to be on personal support teams.

Coalitions should seek operating grants and other financial assistance from lenders, realtors, and the appraisal industry.

Coalitions should enlist the active participation and support (new resources) from the broader community to bring more expertise, creativity, and different types of resources to bear on all aspects of home ownership. It's a community issue and should include the community.



# HOME REPAIR



**Convener:** Lisa Tips, Texas

**Participants:**

Yvonne Ventimiglia	Missouri
Lisa Tips	Texas
Peter Sheridan	New York



## DISCUSSION

The discussion centered around different categories of repair: routine repairs, incidental repairs, and long term repairs.



## ISSUES

Home grant funds could be used as a statewide maintenance reserve.

Funds could be raised from private foundations or corporations and set aside in a pool.



## SUMMARY

Concerns about maintenance funds should not be a barrier to home ownership.



## RECOMMENDATIONS

Funding needs to be identified for each category of maintenance.

Low income housing tax credits need to be investigated as a source of funding for maintenance needs.

A personal futures team needs to work with each individual. As situations come up, the team needs to work with the individual and the community to develop the resources (human and financial) to handle each maintenance need on a situational basis.

Investigate financing a reserve fund as part of the initial loan, either by increasing the amount of the loan over the purchase price, or extending the length of the loan.

Use publicity to get the community involved in supporting maintenance for the home owner.

Solicit companies to donate materials at cost in return for free advertising in newsletters and publications.

Get corporations to “adopt a home” for maintenance.

Develop a front-loaded, state-wide maintenance fund, either through benefactors or tax sources, that would enable the interest from the fund to be used for maintenance without depleting the principle. (An example is: \$100,000 invested at 8.5% interest for five years would yield approximately \$154,000; therefore, \$54,000 of money would be available for maintenance use.)





**NANCY ROBINSON, PAMELA DUPREE, CHAROL ARMAND, AND BRIDGETTE BAKER**  
*(Helen Williams in the background)* TAKE PART IN ONE OF THE SKITS PUT ON BY THE GROUP.



**PAT BROWN, YVONNE VENTIMIGLIA, DARYL DOMKE, BOB LISTON, NANCY VERDERBER, AND**  
**MICHAEL RENNER** PRESENTING A SKIT TO THE GROUP.



# STRUCTURE OF THE HOME OF YOUR OWN PROGRAMS ACROSS THE COUNTRY



**Convener:** Diana Myers

**Participants:**

Robert Davies	New York
Anne Lane	Massachusetts
Carolyn Mansell	Georgia
Beth McArthur	Connecticut
Sarah Page	Connecticut
Gilbert Roos	Washington
Diane Sawyer	New Mexico
Peter Sheridan	New York
Russ Spearman	Idaho
N. Eugene Walls	Texas



## DISCUSSION

Discussion centered around identifying organizational alternatives for perpetuating state alliances and the strengths and weaknesses of each.



## QUESTIONS

How do we break down the different levels of responsibility, and begin to take pieces of different models from different states to make one model for our own state?

How do we bring real estate brokers to our side, and how do we educate them to what we are doing and why?

Does each state project have a subcommittee dealing directly with housing issues for individuals with disabilities?

A separate non-profit may attract a wider base of support and better opportunities for visibility of a home ownership project. But, with a new organization with limited resources, it may be harder to raise money.



## ISSUES

Funding for programs is usually broken down into two pieces: program financing and administration.

Some of the programs are part of another statewide entity. When the goals of the other entity change, this may affect the Home of Your Own project.

Being a part of another entity may guarantee long-term support, but the separate identity can be lost. There are also liability issues of the parent organization, turf issues, etc.

How does a new non-profit show they have a statewide focus?





## SUMMARY

What works for one program may not work for everyone. The main objective is how do we get each program up to speed in each state. There is no way to pick a single model because there may be limitations in one state that may not exist in another state.

New Hampshire, New Mexico, Idaho, Connecticut, and Massachusetts have taken a statewide approach; one central office works directly with individuals with disabilities throughout the state to take control of their housing.

Pennsylvania, Georgia, Texas, and Washington take the approach of providing technical assistance to regional and local implementers who work directly with individuals.

New York has implemented both of the above-mentioned models.

There is a need to describe and analyze all models being used in HOYO states.



## RECOMMENDATIONS

Many recommendations were made for states to explore alternatives that take into account their unique history, politics, mission, and relationships with other state agencies.

One alternative is to connect with a state agency for long-term support (Department of Mental Retardation, Developmental Disability Council, University Affiliated Program, Housing Trusts, and Housing Authorities, etc.)

Try to get Developmental Disability agencies to enter Home of Your Own as a line item in their yearly budget.

For some states the Developmental Disability Councils or the University Affiliated Programs may not be the best alternative to carry out the Home of Your Own Program long-term. These organizations need to be able to step away from the project while still providing some limited support. The State Health and Welfare agency may be the more appropriate agency to take on Home of Your Own, but even this agency is not completely appropriate.

Another alternative is to incorporate a separate organization.

The best strategy for long term financial stability is to balance public and private money and forge a variety of collaborations with other organizations as needed.

A networking recommendation is to connect with the state real estate association for funding for technical assistance and training and to approach local banks for space, heat, utilities, etc., for program office needs.

The goal is to work ourselves into a different job because we have educated our communities and state staff regarding how to access loans without our support.



# FEDERAL POLICY ISSUES IN ASSISTING PEOPLE WITH HOME OWNERSHIP: A DISCUSSION WITH BOB WILLIAMS



**Convener:** Bob Williams, Commissioner  
Administration on Developmental Disabilities

## Participants:

Deborah McCarty	Indiana
Larry A. Murphy	Indiana
Patty Murphy	Indiana
Jim Aegerter	Indiana
Duane French	Alaska
Joe Wykowski	Oregon
Kim Guin	Alabama
Marcie Goldstein	National Home of Your Own Alliance



## DISCUSSION

Discussion centered around federal policy issues to assist people with home ownership. Commissioner Bob Williams discussed and responded to the group's issues and concerns and offered a federal perspective on both the barriers that were raised and solutions that were offered.



## SUMMARY

The good news is that the Alliance has the opportunity to "write the book". Duane French, the director of Vocational Rehabilitation in Alaska, discussed the use of Plans to Achieve Self Sufficiency (PASS) regarding home ownership. The position of the Alliance needs to be that it wants to help the Social Security Administration (SSA) process home ownership PASS Plans effectively and efficiently right from the start. The Alliance will provide Vocational Rehabilitation directors the opportunity to help solve a larger problem.

Commissioner Williams suggested that the Alliance create a short list of "targeted next steps" that they would like his help on. This needs to be completed early in 1997. When this list is generated, he will host a meeting for a small number of Alliance members to meet with SSA, RSA, and HUD leaders.



## ISSUES

Vocational Rehabilitation has a role in supporting people to have accessible housing.



## RECOMMENDATIONS

Section 8 funding should be able to be applied toward mortgages to increase home ownership and choice in affordable housing options.

SSI should be reformed. One suggestion was that there needs to be an increase in the resource allowance.

The utilization of PASS Plans to create stability in housing needs to be further developed. A strong, compelling rationale is needed to move in this direction.

Strategic plans in the Rehabilitation Act which reference home ownership need to be developed. This could be accomplished through the regulatory process. For example, making housing available can mean assisting someone in home ownership.

The National Home of Your Own Alliance needs to be a part of Clinton's Home Partnership Initiative. The Alliance needs to make sure that it is a part of this.

University Affiliated Programs and foundations (i.e., DOLE and Robert Wood Johnson) need to have roles in housing.



## QUESTIONS

Commissioner Williams opened the discussion with the question, what should be pushed to further develop home ownership opportunities?





**FORREST WETZEL, PAMELA DUPREE, MIKE LEVERETT, MARILYN BECKER, AND OTHERS WORKING TOGETHER IN ONE OF THE DISCUSSION GROUPS**



**EUGENE WALLS, JIM AEGERTER, GILBERT ROOS, REBECCA INGRAM, MARIA CONTINO, RISA MILLER, AND OTHERS JOIN FORCES IN ONE OF THE DISCUSSION GROUPS.**





# HOW ARE THE SUPPORT NEEDS OF PEOPLE WITH SIGNIFICANT DISABILITIES BEING MET



**Convener:** Russ Spearman, Idaho

**Participants:**

Diana Myers	Pennsylvania
Gilbert Roos	Washington
Russ Spearman	Idaho
Robert Davies	New York
Sharon Drake	New Hampshire



## DISCUSSION

Discussion centered on ways the various support needs of individuals are being met.



## QUESTIONS

How do support needs get met informally and formally?

There are problems for states that do not have a structured system. There is an impact of caps on waivers. What is the impact of providing continuous services when no one person follows the individual with the disability all the way through the system?

What happens when the person with the disability does not like their provider?

New Jersey has just created a statewide trust. How did they do it? Whom do they target? What is the criteria, etc.?

Can we do reverse annuity mortgages? How?

The healthcare system is starting to be an important player in service development. What are states doing in this area? What is the working relationship? Is it working?



## ISSUES

The State of Pennsylvania does not have a seamless system for support. A person with a disability does not qualify for support services unless the individual is in "crisis", regardless of whether or not you are Medicaid eligible. Crisis = parents die and the person with a disability is now living alone. If this was the circumstance, then services would be provided. Pennsylvania has extensive waiting lists.

New York has extensive waiting lists for services and housing (in the Bronx area the waiting list has an approximate 14 year wait). New York only receives 1,800 new slots for Medicaid each year. 14,000 people need housing, 24,000 need family support services, and 30,000 need residential or day services.





## **SUMMARY**

NY currently has 90,000 active people they are working with. NY is trying to get non-disabled (college students, etc.) individuals to become roommates with people who are disabled at no cost (rent for service). The only way that someone receives one of the 1,800 new Medicaid slots each year is if you are severely disabled, you are acting out, or your family has money. NY is now creating pools of supplemental trusts - setting up a non-profit to become the trustee (fiduciary). Merrill Lynch is becoming a leader in assisting NY in home ownership opportunities. Merrill Lynch has set aside \$100 Million: mortgages for agencies to develop community residences (acquisition and rehabilitation), cash management program for support agencies (investments, quarterly reports, etc.), and estate planning trust department (for agencies and individuals). These trusts do not affect third party payments. NY is developing two trust manuals. Also, they have a clearinghouse of information.

In Washington State: Gilbert Roos and his wife have been homeowners for about eight months. Forrest, who runs a support agency, checks in with the Roos' every so often to make sure that they are OK. Gilbert takes care of his own bills, his wife works, and he is looking for a part-time job.

Pennsylvania has model documents on home ownership that they will share.



## **RECOMMENDATIONS**

The development of home ownership teams might be a successful way of eliminating some of the work from a Home of Your Own project person. Teams look at the issue, needs, and identify the supports for the person with the disability. Teams create a stop gap in services.

New Jersey has just created a statewide trust. The Alliance needs to get information from them about this and disseminate to the states.



# BARRIERS TO HOME OWNERSHIP



**Convener:** Marcie Goldstein, National Home of Your Own Alliance

**Participants:**

Judith Snow	Ontario, Canada
Diane Sawyer	New Mexico
Maria Contino	Pennsylvania
Robin Levine	Temple University
Celia Feinstein	Temple University
Deborah McCarty	Indiana
Larry Murphy	Indiana
Yvonne Ventimiglia	Missouri
Patty Murphy	Indiana



## DISCUSSION

Barriers to home ownership were addressed.



## QUESTIONS

What will happen to these initiatives in the long run?

What happens to the agencies as Home of Your Own and other funds dry up?



## ISSUES

Some service providers have been reluctant to recommend home ownership to people with the most significant disabilities.

Individuals need to be encouraged to dream the dream of home ownership.

Cultural issues regarding home ownership need to be addressed. There doesn't have to be a title or ownership if that doesn't work culturally. Control is the issue.

People with disabilities are talking to each other rather than to bankers, real estate, and other community organizations.

People who are receiving services do not have support teams around them to help them figure out the real issues they face on a day-to-day basis.



## SUMMARY

We need to educate the Realtors Association on circles, etc. Realtors need continuing education credits to stay licensed. This is the opportunity to reach realtors. Realtors may be interested in hiring our consultants to help them access people with disabilities. Similar education efforts and outreach need to be arranged for service provider associations (American Network of Community Options and Resources [ANCOR], etc.).

We need to demonstrate to the non-profit and the profit world that home ownership makes fiscal sense and is cost effective.



## RECOMMENDATIONS

The disability community is too much in charge of the process and education. We need realtors and bankers to do the educating and networking. Home of Your Own needs a person from the realty and banking arenas to work on the national level with all the Home of Your Own states.

We need roving consultant teams.





**BOB WILLIAMS**, *Commissioner,  
Administration on Developmental  
Disabilities*



**JOY HORVATH**, *Fannie Mae*



**JAY KLEIN**, *Alliance Director*, **JUDITH SNOW** AND  
**JOE WYKOWSKI**, *Alliance Consultants*



# USING HUD SECTION 8 CERTIFICATES TO SUPPLEMENT MORTGAGES



**Convener:** Anne Lane, Massachusetts

**Participants:**

Bob Liston	Michigan
Rebecca Ingram	New Mexico
Lisa Tips	Texas
Forrest Wetzel	Washington
Karen Burrison	Pennsylvania



## DISCUSSION

Anne Lane explained the proposal that was submitted to HUD for Massachusetts Home of Your Own to use Section 8 certificates to supplement mortgage payments. The final draft of the Massachusetts proposal will be distributed through the Alliance to those interested.



## ISSUES

Examine the tenure of Section 8 vouchers and certificates.

What will inspections entail.

Discuss Recapture Provisions.



## SUMMARY

Rebecca questioned the waiting lists and number of certificates distributed per state.

Karen explained her Section 8 certificate, its history, and how she'd like to use it for home ownership.





**DEBBIE SHAFFER, MARCIA ZIPKIN, SARAH PAGE, CELIA FEINSTEIN, MARILYN BECKER, DIANE SAWYER, JOY HORVATH, PETER SHERIDAN, ROB DAVIES, SHARON DRAKE, BETH McARTHUR, MICHAEL ORZEL, SHARON LAMBERT, CAROLYN BOLAND, AND OTHERS NETWORKING.**



**NANCY VERDERBER, PAT BROWN, YVONNE VENTIMIGLIA, MICHAEL RENNER, AND DEBORAH McCARTY PLANNING THEIR REGIONAL SKIT.**



# HOW INDEPENDENT LIVING CENTERS CAN BE INVOLVED IN HOME OWNERSHIP



**Convener: Bob Bradley**

**Participants:**

Pamela Dupree	Louisiana
Iretta Scott	Georgia
Marilyn Becker	Georgia
Mike Leverett	Georgia
Forrest Wetzel	Washington
Debra McCarty	Indiana



## DISCUSSION

The important things to consider when assisting an individual to buy a home was highlighted through a discussion of the benefits of purchasing a home.

The group discussed barriers that exist as well as recommendations for Independent Living Centers and others to assist and promote home ownership.



## ISSUES

Recapture provisions need to be created in order to assure that the houses that are purchased continue to remain affordable.

There are pluses in having your own home versus living in a group home.

Obtaining downpayment assistance can be a problem.



## QUESTIONS

How can Independent Living Centers assist potential home buyers?

How can people with disabilities move toward home ownership?

What supports are needed for successful home ownership?



## SUMMARY

Independent Living Centers and other advocacy organizations need to get more involved in assisting people with disabilities to own their homes.

Service providers can be a major barrier to a person owning their home. Providers need to: listen to the ideas of advocates and people with disabilities; be flexible by creating individual budgets for the person that receives their services; understand that constant turn-over in personal assistants causes a lack of continuity for individuals; receive adequate compensation for the support they provide to individuals.

When an individual is a first time home buyer, the residence doesn't have to be the only home they will ever live in. People need to have the opportunity to make home improvements, sell their home as well as purchase and move to another home of their choice.

Personal futures planning is an important tool in the process of an individual owning a home.

Individuals with disabilities would much rather live in their own homes than in institutions and group homes.

People need the support of their friends in purchasing a home.

It is important to celebrate accomplishments with family, friends, and key facilitators.

We need to ensure that the individual's choice is respected.

When a person owns their own home they are able to: have their own visitors and not have unwanted ones; have choices and privacy respected; create incentives for family and friends to visit; make appointments or socialize without obtaining permission or signed approval.

More community activists and service coordinators are needed to assist people in purchasing homes.





## **RECOMMENDATIONS**

Create support groups of home owners with disabilities who would be willing to serve as mentors and advocates. The groups could be organized by an agency or group lead by people with disabilities such as People First or a Center for Independent Living. Individuals in these groups could serve as mentors and advocates to people who are in nursing homes, institutions, and group homes. Mentors could invite the person living in one of these places to their home for a night or two, thus, assisting the potential home buyer in understanding what it is like to live on one's own and the support that can be arranged.

Independent Living Centers can organize exhibitions for providers, individuals with disabilities (including potential home buyers), bankers, politicians, etc., to demonstrate how people have become tax paying, home owners.

Independent Living Centers can create a support group around each potential home buyer that includes some of the following individuals:

- bankers
- attorneys
- family members
- friends
- building inspectors
- community resource developers
- facilitators
- service providers
- representatives from housing programs

Independent Living Centers can work to change the philosophy of service providers who are providing services to people in congregate facilities.

Independent Living Centers can work to shorten waiting lists for funding and supports.

Independent Living Centers can work on eliminating discrimination in terminology and policies.





# NATIONAL HOME OF YOUR OWN ALLIANCE MEETING EVALUATION COMPILATION



## QUESTION 1: WHAT ARE TWO OR THREE ASPECTS OF THE MEETING THAT WENT WELL FOR YOU?

- Moderating a session Tuesday AM
- Connecting with a person Lisa Tips who has similar issues in her state
- I liked small groups, felt like there was good dialogue
- The interacting and learning about what other states are doing
- People in my group participated well
- People were at ease in my group
- Exchange of ideas
- A chance to study different models
- A chance to meet the people who make the movement work
- Seeing people again and meeting new people
- Being with Jay on the plane ride
- Discussing the problems of home ownership
- Seeing the progress being made
- Liked open space structure
- Meeting folks who are ahead of us in the curve
- It was not a regular meeting where you just sat and listened. You were able to bring up the issues that you wanted addressed
- Open space being with a group that was focused on one issue
- Opportunity to talk personally with Bob Williams
- Small group strategy and brainstorming
- Opportunity to meet and talk with other state advisory board members
- Resources and networking
- Brainstorming for ideas
- Board meeting
- First time I flew in a plane
- Networking time
- Enjoyed the game session on Monday afternoon
- Gave me a chance to think about how to reorganize our program in the future
- Enjoyed Monday session because we got to informally meet everybody and to work with others in our region
- Liked open spaces where everybody got together and shared their ideas and worries
- Very much enjoyed meeting everyone
- Felt that the open spaces concept was wonderful and a lot accomplished
- Great opportunity to share stories, experiences, etc., with other states
- Networking with other states
- I got many of my issues resolved
- Figuring out how to promote this initiative after the grant runs out
- Re-focusing the value of doing this with people who have the most significant disabilities
- Getting to know all the different people
- In open space trying to take in all kinds of information
- Getting to meet and hear different self advocates and supporters during the open space sessions
- Choice in topics
- Opportunity to learn from other states
- Freedom to move between groups
- Covering the issue of what kind of configuration should/could exist to support home ownership in states. (i.e., new vs. existing non-profits)
- Community living gathering seemed to work well
- Opportunity for states to show their stuff formally on Wednesday's components of the open space technology
- Open discussion of various important topics
- Common purpose and dedication came through
- Networking; putting faces with names
- Learning new financial resources
- This was a well integrated group
- Much information shared
- Participated much more than usually do
- The small groups on day 2 - they were concrete and provide opportunity to meet people
- Great informal opportunities for getting to know other representatives
- Great accommodations
- Enjoyed the freedom of the open sessions
- Great to have the support and combined IQ of others doing same work
- Love open spaces as a way to help us challenge and learn from each other
- Specific ideas regarding Special Needs Trusts
- Meeting new contacts
- Opening session was good. At first I didn't think it would work but it did
- Connecting with new friends
- New Orleans is great
- Open space sessions were good
- Opening sessions were informative
- Enjoyed Jay's slides and discussion. It's great to hear his inspirational up date on where we are each year
- Networking with people
- Information and ideas in the open space groups was very helpful
- Flexibility
- Networking
- The opportunity to learn from other states
- Networking based on my interest and what I wanted to know





## QUESTION 2: WHAT, IF ANYTHING, COULD HAVE BEEN DONE DIFFERENTLY OR BETTER?

- Too much time Monday afternoon on ice breaker versus knowledge
- Better adherence to time constraints
- Do open space in the first day
- This was very well managed
- Nothing
- Give more time in between session because it took time to go to the bathroom, lunch, etc.
- Nothing
- More time for lunch; use lunch period for small group discussion breakouts over meals
- Full discussion of Pros/Cons of various issues and stimulate comments from Advisory Board members
- What can National Alliance provide us in T.A.
- Space was bad. Work sessions were very noisy - difficult to hear and concentrate
- More accommodating room/space for Monday session
- Warmer
- Don't cut off presentations because of time. We need to give people enough time to tell the whole story
- I think things went well
- Facilitation of the transition to the third session of the day
- More time to process the information
- Time for state contacts to network
- Monday session was too basic, at least for me. Bob Williams didn't have much to say
- Fewer groups
- Open session first day
- Exceptions for real "finished" reports probably unrealistic
- Would have liked more opportunity for state contacts to discuss successes and barriers. Maybe more structure on Tuesday as opposed to an entire day in open session
- Monday afternoon introductions might have been shortened (do skits or intros)
- Recording of sessions is difficult with so much information (not sure what to change)
- Advisory Council Board meeting could have been more succinct
- No need for a facilitator
- It was great. Can't think of improvements
- Group topics
- Cash bar, finger foods- social two hours each day
- Better refreshments - drinks
- Share one meal together
- Nothing





### QUESTION 3: WHAT ARE TWO OR THREE THINGS THAT YOU LEARNED?

- Many things about modular construction
- Down payments need to be turned into liens
- Land trusts
- How other states accessing continuing \$
- How slow Fannie Mae \$ are being used
- There are a lot of people involved
- The variety of differing ways to solve the same problems
- How close we are to being one in solidarity
- Trust versus home ownership
- Open space technique
- Learned about Medicaid
- Personal assistance
- Disappointed that Medicaid could charge back services upon death
- Potential funding sources for home maintenance
- Different strategies for organization of HOYO in various states
- Georgia is well behind in the disability movement. We need to talk to New Hampshire
- Number of diversity of resources
- Amount of work wanting to be done and the opportunities for consumers to go toward
- Funding Possibilities
- Emphasis on consumer control own projects
- Modular alternatives
- How to become more nationally involved
- All things I liked
- Using Co. taxes for maintenance/repair Section 8 idea used for mortgages
- Modular home information
- Met new people to network with in the future
- That the states are able to work together
- Never give up
- There are wonderful people all over our country working towards common goals that are important to them as to myself
- Support teams - how they work land deeds
- About Realtor Associations
- What the different state processes look like
- That people are getting their own home in MA, with Section 8, so we can do it in Philadelphia, PA
- Just meeting new people was great
- How peer supported folks who have been there can best guarantee choices and education to potential home buyers ( including those who are in group homes, nursing homes, and institutions).
- How individuals can experience and/or see how independence and home ownership can work
- Continual importance to revisit HOYO values and assumptions
- Section 8/PASS plan as possible future vehicle for support of home ownership
- Developed relationships, new ways of thinking about funding sources
- Special needs trusts
- Where we are as a state compared to others
- Open space technology process
- HOYO takes on many flavors in states
- Good technical information
- Bob Williams and Susan Daniels willing to help with Home ownership
- Section 8 possibility for mortgage
- Learned a lot from other states
- Began some strategic planning in a couple different areas
- Other sources for: down payment assistance, operational money
- Who to call with questions
- Placing second and third liens on properties to protect subsidies and family contributions
- Land trusts
- Personal trusts
- Protecting an estate from Medicaid recapture
- SSI/PASS plans are being approved in Baltimore and are more difficult/ this attention through Susan Daniels
- MHFA and may be able to apply to CEDAC for Rehab/ home ownership loans to HOYO
- How other states are organized and where operational funds are being raised
- How NH support teams work
- Pooled supplemental trusts
- Modular homes
- Creative financing
- People with significant disabilities may not be supported by project
- Need to talk to people other than ourselves
- Extremely helpful information about how to access administrative fees through HOME & CDBG \$ & Realtor connections to find initiatives
- We're doing fine
- Different organizational structures
- Wait list / lack of service \$ is the big nut to crack
- More about the research and a solution to identify problems
- A renewed commitment to implement the project consistent with the HOYO philosophy





**QUESTION 4: ON A SCALE OF 1 TO 5, PLEASE RATE THE MEETING OVERALL BY CIRCLING THE NUMBER THAT BEST REPRESENTS YOUR VIEW?**

The Average was: 4.31

**QUESTION 5: ANY OTHER COMMENTS OR SUGGESTIONS FOR FUTURE MEETINGS:**

- Great job!
- National Alliance staff could share and reinforce the things that they feel each state is doing fabulously
- Better treats - fruit cheese/crackers
- Open space format is great
- Thanks for doing this - it was great to be with everybody
- Schedule it soon in a warm place
- Get the agenda's out ahead of time
- Solidify/encourage attendance
- Tap into Regional Conferences i.e. People First International Conference in Spring '97. Utilize Region 5 states for example
- Sessions on data collection was weak. Two presenters made it difficult to follow. Information was meaningless. Why not wait to present after you have found something of importance
- Alliance Advisory meeting - less intro and personal comments, more real discussion of issues
- Thank you, thank you for everything you did for us - I know its a lot of work
- Shorter sessions
- Gathering for final night (social)
- How about a cheaper hotel?
- Let people speak their ideas the first day and build off that for the second day



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