

Accessible and Affordable Housing
Jay Klein

You and I
by Elaine Popovich

I am a resident. You reside.

I am admitted. You move in.

I have behavior problems. You are rude.

I am noncompliant. You don't like being told what to do.

When I ask someone out to dinner, it is an outing.
When you ask someone out, it is a date.

I don't know how many people have read the
progress notes people write about me. I don't
even know what is in there.
You didn't speak to your best friend for a month
after they read your journal.

I make mistakes during my check writing program.
Someday I might get a bank account.
You forget to record withdrawals from your account.
The bank calls to remind you.

I celebrated my birthday yesterday with 5
other residents and 2 staff members.
I hope my family sends me a card.
Your family threw you a surprise party.

I am on a special diet because I am 5 pounds
over my ideal body weight.
Your doctor gave up telling you.

I am learning household skills.
Your shirt says you are a "couch potato."

My case manager and other professionals set
goals for me for next year.
You haven't decided what you want out of life.

Someday I will be discharged--maybe.
You will move onward and upward.

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CHANCE
Center for Housing and New Community Economics

Census Bureau Housing Figures
! 53.9 Million People With Disabilities
! 17.4 Million Own
! 10.5 Million Rent
! 27.9 or 52% of 53.9 Million Own or Rent

! 26 Million Neither Own nor Rent
! 8.5 Million Under 21 Years Old
! 17.5 Million or 33% of people with disabilities over 21 are not the householder.
Therefore, they live in someone else's home or in an institutional setting

1994-5 Data from the Survey of Income and Program Participation by John McNeil US Dept.
of Commerce, Economics and Statistics Administration, Bureau of Census

Traditional Services Have Been Based On:

! Program/Professional Paradigm
(we know best)
! Building/Facility/Service
(driven by funding and regulation)
! Readiness/Movement Based

Many Service Providers:

Changed Model Name
! Reduced Size
! Manipulated Language
! Tailored Services to fit New Funding Streams

People become ghettoized into "specialized" environments. Groups that succeed in funding and building such environments find their energies diverted and drained by the activities of managing housing. Thus, progress toward ending marginalization is effectively curtailed.

Judith Snow

Being a Midwife

The wise leader does not intervene unnecessarily. The leader's presence is felt, but often the group runs itself.

Lesser leaders do a lot, say a lot, have followers, and form cults. Even worse ones use fear to energize the group and force to overcome resistance.

Only the most dreadful leaders have bad reputations.

Remember that you are facilitating another person's process. It is not your process. Do not intrude. Do not control. Do not force your own needs and insights into the foreground.

If you do not trust a person's process, that person will not trust you.

Imagine that you are a midwife; you are assisting at someone else's birth. Do good without show or fuss. Facilitate what is happening rather than what you think ought to be happening. If you must take the lead, lead so that the mother is helped, yet still free and in charge.

When the baby is born, the mother will rightly say: "We did it ourselves!"

From: The Tao of Leadership, John Heider

Housing Not Linked to Personal Assistance

Housing Coordinated with Personal Assistance Services

- ! Individual (one person)
- ! Control of Housing and Personal Assistance
- ! Everyday Language
- ! Being Ready
- ! Not Grouping/Matching on Disability
- ! Giving up on the 24-hour Supervision Myth
- ! Assuring Quality through Individuals

Institutions for People with Mental Retardation/Developmental Disabilities

Total Recipients 1998: 52,801
Total Annual Expenditures 1998: \$7,100,000,000
Annual Cost Per Resident 1998: \$134,467

Braddock, D., Hemp, R., Parish, S., Rizzolo, M., (2000) The State of the States in
Developmental Disabilities: 2000 Summary, Department of Disability and Human Development
University of Illinois at Chicago

Medicaid Home and Community Based Waiver
Total Recipients 1998: 239,623
Total Annual Expenditures 1998: \$3,994,335,389
Annual Cost Per Resident 1998: \$16,690

Braddock, D., Hemp, R., Parish, S., Rizzolo, M., (2000) The State of the States in
Developmental Disabilities: 2000 Summary, Department of Disability and Human Development
University of Illinois at Chicago

Supported Living Services
Total Recipients 1998: 60,583
Total Annual Expenditures 1998: \$981,858,600
Annual Cost Per Resident 1998: \$16,206

Braddock, D., Hemp, R., Parish, S., Rizzolo, M., (2000) The State of the States in
Developmental Disabilities: 2000 Summary, Department of Disability and Human Development
University of Illinois at Chicago

Personal Assistance Services
Total Recipients 1998: 21,508
Total Annual Expenditures 1998: \$199,955,369
Annual Cost Per Resident 1998: \$9,296

Braddock, D., Hemp, R., Parish, S., Rizzolo, M., (2000) The State of the States in
Developmental Disabilities: 2000 Summary, Department of Disability and Human Development
University of Illinois at Chicago

As of 1998, 416,717 people were in residential placements. 82,091 of these persons received supported living and personal assistance services.

Braddock, D., Hemp, R., Parish, S., Rizzolo, M., (2000) The State of the States in Developmental Disabilities: 2000 Summary, Department of Disability and Human Development University of Illinois at Chicago

Therefore, 19.7% of the 416,717 individuals in residential placements received supported living and personal assistance services. Thus, 80.3% of the people in residential placements live in places that are owned and controlled by someone else.

Barriers

- ! Lack of Control Over One's Life
- ! Lack of Belief in the Possibility of "Regular" Housing
- ! Insufficient Integrated, Accessible & Affordable Housing
- ! Housing Discrimination
- ! High Cost of Housing
- ! Difficulty in Securing Funding for Affordable Housing
- ! Costs of Maintenance/Repair Renovation & Accessibility
- ! Lack of Adequate Personal Assistance Services
- ! Legal
- ! Federal Programs Favor Congregate Housing

Housing Finance Agencies

- ! Include People with Disabilities in Consolidated Plans
- ! Utilize HOME & Other Funds
- ! Develop Pooled Maintenance Funds
- ! Use Section 8 Vouchers for Home Ownership
- ! Lease Purchase Opportunities
- ! Provide Soft Second Loans & Below Market Interest Rates
- ! Make Foreclosed Homes Available
- ! Create Local Affordable Housing Trust Funds
- ! Fannie Mae Retrofitting Mortgage

Community Development Investments

In 1996, 109 national banks and their 174 community partners provided new investments of nearly \$1.5 Billion in their communities. The funds are used to help produce affordable housing, finance small businesses, and develop retail and commercial revitalization projects.

Community Development Investment
for
National Banks
Yonkers, New York

First Union National Bank of Maryland
Equitable Realty Associates Limited Partnership
\$15,000,000
Rehabilitate, own, and operate 34 apartment units

Fannie Mae HomeChoice

- ! Flexible Underwriting Standards
- ! Downpayment as low as \$500
- ! Flexibility in Qualifying (higher ratios)
- ! Acceptance of Nontraditional Credit Histories

Portsmouth Housing Endowment

- ! Residential Accessibility Improvement (Grant)
- ! Non-Profit Accessibility Improvement (Grant)
- ! Housing Rehabilitation Program (Grant or Loan)
- ! Up to \$12,000 in Low Interest Loan Funds Available Per Home
- ! First Mortgage Financing: Low Fixed Rate: 30 year term
- ! Downpayment: 0% Interest Loan Deferred 10 years
- ! Downpayment 0% Interest Repayment Upon Sale of Home
- ! Closing Cost Assistance (Grant based on income)

Twelve Regional Federal Home Loan Banks

- ! Accept Steady Income & Non-Traditional Credit History
- ! Waive or Reduce Fees
- ! Accessibility & Renovation Loans
- ! Obtain Below-Market Interest Rates
- ! Originate Loans & Hold in Their Portfolios
- ! Develop Flexible Underwriting Standards
- ! Create Pilot Projects

Live-in Care Provision

"An Orphan Provision which has finally found a Home."

Robert Wardwell
Director of the Division of Coverage Policy Medicaid Bureau: October 1994

Live-in Care Provision

Section 441.310(a)(2)(ii) of Federal Regulations states:

"For Waivers that allow personal caregivers as providers of approved Medicaid services, a portion of the rent & food of the personal caregiver may be reasonably attributed to the

unrelated caregiver who resides in the same household with the waiver recipient."

Source: Section 1915(c) Social Security Act: Medicaid Waiver

Poverty, Isolation, & Control are the Real Issues Not Disability

People Live in Poverty

- ! Affordable Housing is a Community Issue
- ! Build Coalitions
- ! Creative Solutions: Why Not?

People Live in Isolation

- ! Not packs
- ! Not broken
- ! Not community-based
- ! Agencies buy Facilities
- ! All means All

The Person who owns the home is the "Home Owner"

- ! Not moved
- ! Support is personalized
- ! Mailbox, Registry of Deeds & Tax Bill
- ! Occupant
- ! Mail from ED
- ! Neighbor

People in neighborhoods act and think differently

- ! Love, Lust, and Convenience
- ! Interdependence
- ! Citizens: Pay Taxes, Contribute to Economy
- ! Share the "American Dream"
- ! Common Experiences & Ordinary Stories

"While you have every reason to be angry with the fates for the setbacks you may have suffered from time to time, you must vow to turn those misfortunes into victories. There are few misfortunes in this world you cannot turn into personal triumphs if you have the iron will and the necessary skills."

Nelson Mandela

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