

CREATIVE HOUSING OPTIONS

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University of Montana

Rural Institute Transition Projects

<http://ruralinstitute.umt.edu/transition>

INTRODUCING

Connie Lewis

WHY I WANTED TO BUY

- ⊙ I had been renting for some time
- ⊙ I wanted something of my own
- ⊙ I wanted my money to go for something that would belong to me
- ⊙ I was 28 years old and wanted the freedom that comes with owning your own home

HOW I PAY FOR MY CONDO

- ① The Missoula Housing Authority helped me buy my condo – they determined what kind of monthly payment I would have based on my income
- ① For the down payment, I just saved a little money every time I got paid...after a while, I had saved \$1000
- ① Then I went to Western Security and applied for a loan
- ① I put \$1000 as a down payment on my condo
- ① I make my monthly loan payments out of the SSDI money I receive

5

Sorting
my
bills...

And paying
them.

WHAT I HAD TO LEARN

- ◎ My mom and dad taught me about buying a home
- ◎ I took First Time Home Buyers classes and went to meetings
- ◎ I had to learn to put away money for the down payment
- ◎ And how to get a loan from the bank
 - ◎ My father helped me with the paperwork
 - ◎ The lady at the bank gave me my condo keys

I ALSO HAD TO LEARN ABOUT LIVING IN A CONDO...

- ◎ I learned about the housing development (it was still being built when I moved into my new place)
- ◎ We had to form an association
- ◎ At one of the meetings, we introduced ourselves and told each other which condo was ours
- ◎ I pay association dues every month
 - ◎ The association takes care of the outside of the condo
 - ◎ The association also handles all the yard work and other outdoor maintenance
 - ◎ I handle the inside maintenance for my condo

I PAID TO HAVE A CEILING FAN INSTALLED IN MY LIVING ROOM

SOME PEOPLE DIDN'T THINK I COULD DO IT

- ⊙ There were people who wouldn't help me with my dream
- ⊙ They didn't think I could handle things
- ⊙ We compromised by my buying a condo instead of a house so I would have less upkeep for my first place

THE BEST THINGS ABOUT OWNING MY OWN PLACE

- ⊙ When I lived in a group home, there were rules I had to abide by (like the television had to be off at a certain time)...now I set my own rules
- ⊙ I can have my cat with me
- ⊙ I collect whatever I want and hang things I like on my walls
- ⊙ If I want to paint my bathroom a different color, I buy the paint and do it!
- ⊙ I cook whatever I want for my meals
- ⊙ I do things that fit with my values, like recycle

My New TV

12

My Cat Shadow

My Living Room

I'm almost
finished
painting my
bathroom.

Trying New Recipes

Recycling Is Important

THERE ARE STILL RULES...

- ① If you have a dog or cat, you have to clean up after them
- ① When I first moved in, I was given a booklet of association rules that we all have to abide by (but they're different than group home rules)
- ① The booklet was so thick that someone had to condense it down so it would be easier to read

HOW I STAY SAFE

- ① I always lock my doors
- ① I also shut my windows and lock them
- ① I have a phone so I can call for help if I need to

FUTURE PLANS

- ③ Some day I would like to own a whole big two bedroom house instead of a condo
- ③ Maybe I'll decide to get married and then I'll definitely want a bigger place

MY ADVICE TO YOUNG PEOPLE

- ③ Youth who transition into the world should be able to have their own house to live in
- ③ I think it is better than being put on a waiting list for Developmental Disabilities services to help a person move on their own into the community

Introducing:

Maclaen Burningham

Background

- ▶ Even when I was in high school, I knew I wanted to live on my own after graduation
- ▶ I graduated from Polson High School in 2002
- ▶ After I graduated, I rented my trailer

Why did I want my own place?

- ▶ I wanted to be independent
- ▶ I wanted independence from my parents
- ▶ I wanted to make my own choices
- ▶ I wanted to live just like all adults

Renting

- ▶ I rent my trailer from my grandfather
- ▶ My parents and school teachers helped me learn how to pay rent
- ▶ I didn't have any help from agencies – they said my needs were too high to be met by Community Supports funding
- ▶ No one can expect to live for free or be dependent forever on other people!

What I had to learn:

- ▶ How to take care of what I have
- ▶ How to keep my trailer clean
- ▶ How to outfit my home with the basic necessities (smoke alarm, fire extinguisher, phone, dishes, microwave, bed clothes, etc.)
- ▶ I learned by people telling me and by seeing what other people's places were like

I chose my trailer for several reasons:

- ▶ I wanted to live close by my family
 - It is three houses down from where my parents live
 - My aunts live in the two houses next door
 - Our road is all my family members
- ▶ My grandpa owns the trailer
- ▶ It is something I can afford

How do I pay my rent?

- ▶ I use part of my Social Security benefit and
- ▶ Part of my wages – I work:
 - As a Courtesy Clerk at Safeway
 - As a Library Aide at the Polson City Library

Maintenance

- ▶ I do some of the home maintenance and yard work on my own and some of it I do together with my parents
- ▶ Examples include raking leaves, mowing, and spring cleaning

How do I stay safe?

- ▶ Fire extinguisher
- ▶ Smoke alarm
- ▶ Telephone in case of emergency

What do I like most about living on my own?

- ▶ I have my own computer so I can play games and type things
- ▶ I have a Play Station II for video games
- ▶ I can watch satellite television whenever I want (and I can watch whatever I want!)
- ▶ I can visit with my friends and family on the phone
- ▶ I can have company over to visit
- ▶ I have two cats
- ▶ And I share a dog with my mom

Differences between living with my parents and living on my own:

- ▶ When I lived with my parents, I had to abide by their rules (like being home by a certain time) and I had to share a room with my brother
- ▶ In **my** home, my parents have to respect **my** rules and my feelings (which they do)
- ▶ Of course, I can't do everything I want because I am a renter (I don't own the trailer)

Future Plans

- ▶ To keep my trailer in good care and condition
- ▶ To live in my trailer as long as possible
- ▶ When my parents get older, my brothers and sisters may provide the supports I need, so I might eventually have to move

My advice to other young people who want to live on their own:

- ▶ Do it when you know you can
- ▶ Talk to your parents so they can help you decide if it's the right thing for you
- ▶ Anything is possible!
- ▶ Keep trying!
- ▶ Never give up!
- ▶ Your dreams will most likely come true!



A Coalition of Montana Citizens , Advocates, Providers, Federal, State, Tribal, and Local Agencies, the housing finance community, realtors, and the home building industry working together to create better community housing choices for all people with disabilities.



The Right Services ... to the Right People ... at the Right Time!®

A.W.A.R.E. Inc. serves as the lead coordinating agency of the Montana Home Choice Coalition.



Developmental Disabilities Program

**Montana Home Choice Coalition MT DPHHS
Developmental Disabilities Program
Homeownership Initiative**



In Collaboration with AWARE Inc.
Neighborworks MT, Montana Board of
Housing-Montana Department of
Commerce Housing Division, Rural
Development (USDA), and case
management and service providers
statewide.



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UM Rural Institute

Developmental Disabilities Program



Montana Home Choice Coalition MT DPHHS DDP Homeownership Initiative

Success to Date

27 New Homeowners to Date

27 homeowners experiencing the “American Dream” and the valued societal role of homeowner.

27 homeowners living in high quality homes that they own rather than rent.

27 homeowners being permanently part of their neighborhood and community.

27 homeowners able to make decisions about their home: decorating, gardening, pets, visitors, roommates etc. “King/Queen of their Castle.”





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Success to Date

27 New Homeowners to Date

27 homeowners taking on the responsibilities of homeownership.

27 homeowners knowing that they will be able to stay in one place for a long time (as long as they like).

27 homeowners making a good investment towards improved financial security through owning an appreciating asset.

27 Homeowners owning a financial asset that won't affect their benefits eligibility.





Montana Home Choice Coalition MT DPHHS DDP Homeownership Initiative Success to Date

\$2.6 million plus in homes now purchased-values appreciating daily

Average home price \$96,000

DDP loan financing leveraged 4.29 of other home financing and homebuyer assistance

Lenders, realtors, affordable home ownership programs, and others in housing field recognizing homeownership as a viable housing choice for people with developmental disabilities.

The Process



Montana Home Choice Coalition MT DPHHS Developmental Disabilities Program Homeownership Initiative



Eligible persons with developmental disabilities receiving certain DDP-funded services anywhere in the state of Montana.

- ❖ Homebuyer assistance loan funds for down payment; closing costs; necessary renovations for health, safety or accessibility; and other costs associated with buying a home
- ❖ A \$1,000 pre-funded maintenance and foreclosure prevention fund

The homebuyer assistance will be made in the form of a silent second no interest, equity share mortgage payable only upon sale or transfer of the property, or if the eligible homeowner is no longer occupying the home as their primary residence.



Montana Home Choice Coalition MT DPHHS Developmental Disabilities Program

Homeownership Initiative



Initiative Eligibility:

Eligible home buyers must meet the necessary conditions in order to achieve homeownership:

- ❖ \$500 down payment of eligible home buyer's own funds/or other down payment requirements
- ❖ Credit worthiness as established by a documented history of paying bills, and approval for necessary first mortgage for the purchase of the home.
- ❖ Completion of required home buyer education class.
- ❖ Documented community support system to support responsibilities of homeownership.
- ❖ Find house for purchase within project price limits as documented by professional residential appraisal, and basic health and safety criteria as verified by an independent professional housing inspection.
- ❖ Acceptance of First mortgage, other housing assistance, and other financing instruments conditions
- ❖ Acceptance of Project Home Buyer assistance promissory note/second mortgage conditions



Montana Home Choice Coalition MT DPHHS Developmental Disabilities Program Homeownership Initiative



Initiative DDP Services Eligibility

The Montana Department of Public Health and Human Services Developmental Disabilities Program has established the fundamental project eligibility as follows: individuals receiving the following Montana Department of Public Health and Human Services Developmental Disabilities Program-funded services at time of application:

- ❖ Work/Day Services
- ❖ Supported Living Services
- ❖ Community Supports.

Eligibility for the project based on the above eligibility will be verified by the DD Program authorized staff as a basic condition of receiving funding.



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Program
Homeownership Initiative**



Initiative Ineligibility

Individuals receiving DD Services Program-funded case management services only are not eligible for this project. The following exception to the case management restriction is as follows: A parent who is receiving DD-funded services (even just case management) whose child living in the home is also receiving DD Program-funded Community Services is eligible.

Eligibility is restricted as well in the following fashion: individuals receiving Community Home Services are not eligible: Persons residing in Adult Community Home, Intensive Community Home, or Senior Community Home or other congregate living settings are not eligible for the project.

Eligibility for the project based on the above eligibility and restrictions will be verified by the DD Program authorized staff as a basic condition of receiving funding.

**Montana Home Choice Coalition MT
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Program Homeownership Initiative**

- Referrals can come from eligible persons, DD case managers or service providers, or family members.
- Each potential homeowner is eligible to receive down payment assistance in the form of a Due-on-Sale, equity share mortgage, cash assistance for appraisals and inspections.
- \$1000 pre-funded maintenance funds set-aside after purchase.
- Along with financial assistance, the Coalition works to counsel, refer to housing resources, create partnerships, general homeownership facilitation services, and post-purchase counseling and support.

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Program
Homeownership Initiative**

We work to coordinate a “team” consisting of the first-time home buyer, case manager, service providers, lenders, realtors, family members, homebuyer education providers, down payment assistance programs, Section 8 providers, and other key participants in order to get to closing day.



Montana New Freedom



Homeownership Initiative

Pre-purchase Homeownership Counseling and Referral Services for persons with disabilities exploring homeownership.

-The Coalition provides Individual Pre-purchase Homeownership Counseling and Referral Services to assist people with disabilities explore homeownership opportunities, develop A Homeownership Action Plan, and obtain referrals to and information about home ownership resources in their own communities resulting in obtaining homeownership.

-The Coalition works to identify all potential resources that can assist a family in obtaining homeownership, providing accurate and complete information allowing families to decide which housing choices work best for their own unique needs.

-The Coalition provides linkages to homeownership education, home buyer assistance, credit counseling, and lenders.

-The Coalition works with families as a guide, coach, and problem solver as families move through the process of obtaining home ownership.

-The Coalition assists families in overcoming barriers that arise in their process of becoming a homeowner.

Section 8 Housing Choice Voucher Homeownership Option: A Strong Foundation for Successful Homeownership

- Basic concept -- Instead of using voucher subsidy to help family with rent, homeownership option allows first-time homeowner to use voucher subsidy to meet monthly homeownership expenses
- Section 8 Voucher Holders with a disability can receive housing assistance payment for the full term of home financing.

The Results

Before...

Closing...

After!

Home Sweet Home!

Home Sweet Home!

Home Sweet Home!

Home Sweet Home!



To learn more about the Montana Home Choice Coalition and to receive DDP Homeownership Initiative application materials please contact:

Michael M. O'Neil

State Director

Montana Home Choice Coalition

Program Officer, A.W.A.R.E. Inc.

616 Helena Avenue, Suite 305

Helena, MT 59601

(406) 449-3120 ext. 11

Cell (406) 459-0281

Direct email: Oneil_Michael@msn.com

Coalition email: montanahomechoice@aware-inc.org

VISIT OUR WEBSITE: www.montanahomechoice.org

UM Rural Institute