



A Quarterly Newsletter Produced by the Rural Institute Transition Projects

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Where Will I Call Home?

By Kim Brown



One of the most exciting questions young people ask themselves as they near high school graduation is, "Where do I want to live?" Will they stay at home with their parents for a period of time? Rent a downstairs or over-the-garage apartment from mom and dad or another family member? Move into a college dormitory? Find an apartment, maybe with one or several roommates? Buy a trailer, house or condominium? The possibilities seem endless and the opportunities for more independence are a powerful draw for young people to venture out on their own. Transition-age youth with disabilities have these same hopes and dreams, and with proper supports, can achieve their housing goals. For example, a young person in need of personal care may share an apartment with a roommate who provides the care in exchange for a discount on their portion of the rent. Or he may purchase a house with an extra bedroom, and then rent that room to someone who can provide whatever supports he might need.

In this newsletter, we'll share several great resources that can help young adults and their families develop creative housing plans and bring those plans to fruition. Examples include:

- ⌘ Subsidized housing/Public Housing/Tribal Housing
- ⌘ Section 8 rental assistance
- ⌘ Section 8 Homeownership Voucher Program
- ⌘ Montana Home Choice Coalition
- ⌘ Individual Development Accounts (matched savings accounts...must have earned income) to purchase a home
- ⌘ First-time homebuyer assistance programs to help make buying a home more affordable (www.hud.gov/local/mt/homeownership/buyingprgms.cfm)
- ⌘ Montana Developmental Disabilities Program residential services (group homes, supported living, Community Supports Program, etc.)

Many housing assistance programs have waiting lists, so it is important to start thinking early about post-graduation living plans. In rural areas,

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Resources

University of Montana's Rural Institute Transition Projects
<http://ruralinstitute.umt.edu/transition/>

Administration on Developmental Disabilities Youth Information, Training and Resource Centers
www.addyc.org

Montana Council on Developmental Disabilities
www.mtcdd.org/

Parents, Let's Unite for Kids (PLUK)
www.pluk.org/

Center for Housing and New Community Economics (CHANCE)
<http://chance.unh.edu>

Center for Universal Design - research, information, and technical assistance center that evaluates, develops, and promotes universal design
www.design.ncsu.edu/cud/

Free online service for Montanans to list and search for rental housing
www.mthousingsearch.com

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Where Will I Call Home, cont.

creativity is essential since there are often fewer programs, services and supports available. Contingency plans should also be made. For example, if the young adult is sharing an apartment and the roommate moves out, how will a new roommate be found (and how will extra rental costs be covered until someone new moves in)? If the plan is for the individual to live at home with his parents, what happens when his parents pass away? Think about the “what if’s” and try to plan for them as best you can.

When determining a housing vision, don’t be limited by thoughts about what the young person can’t do or needs assistance doing. Instead, as Marc Gold said, “Try another way.” Look for technology that can help her live on her own. For example, cell phones can be pre-programmed to dial 9-1-1 or other emergency contacts when a single button is pushed; stovetops can be designed to not heat up until a metal pan is placed on the burner; voice-activated lights and appliances can be installed; applications for the iPod Touch and other handheld devices can offer voice and picture prompts to guide people through household tasks; motion detectors can alert an off-site support person if the individual is up and about during the night...identify specific concerns and support needs and then engage the assistance of others to figure out how those concerns can be addressed and the support needs met while still allowing the young person to fulfill her housing dream.

For most of us, home is where we are the most comfortable. It is our sanctuary, our “safe space” away from the hustle and bustle of the world. It is the place where we can enjoy our hobbies, eat what we want to eat, take naps on the sofa...it is the place where we probably have the most choice and control over our lives. As we help young people with disabilities prepare for their transition into adult life, let’s commit to having an expansive view of what housing options are available to them. Let’s commit to helping them craft a vision for themselves. Let’s commit to doing whatever it takes to support them in making that vision a reality.



Save the Date

2010 Youth in Transition Conference

October 3-5, 2010

Helena, Montana

Red Lion Colonial Inn

The 2010 Youth in Transition Conference is a youth- and parent-centered event that will assist youth with disabilities and their teams to develop plans for after high school.

For further details and registration information, please visit:
www.montanayouthtransitions.org

Resources

“Creative Housing Options” web conference recording and slideshow (June 1, 2009)
http://ruralinstitute.umt.edu/transition/training_archives.asp

Fannie Mae’s HomeChoice mortgages for low- and moderate-income households that include a person with disabilities
www.FannieMae.com/

Freddie Mac Monthly Budget Worksheet
www.freddiemac.com/corporate/buyown/english/pdf/monthly_budget_worksheet.pdf

HomeWORD is a non-profit agency in Missoula and Billings that can assist in finding affordable housing
www.homeword.org/

Independent Living Centers offer case management, peer support, information and referral and housing assistance to people with disabilities
www.dphhs.mt.gov/vocrehab/independentlivingservices/index.shtml

Montana Developmental Disabilities Program Residential Services
www.dphhs.mt.gov/dsd/residentialservices/index.shtml

Montana Home Choice Coalition – a wealth of housing information (ideas, programs, supports, resources) for Montanans
www.montanahomechoice.org

Montana Housing Resource Quick Reference Guide
www.housing.mt.gov/Includes/CP/Word/CP_HRD-Ref-Guide.doc

Montana Housing Programs – An Overview http://housing.mt.gov/Hous_Programs.asp

We value your opinion. To provide feedback to us about this newsletter and our other products, please take our quick online survey at:
<http://www.surveygizmo.com/s/58441/transition-projects-feedback>

NeighborWorks Montana First-Time Homebuyer IDA Program

By Heather Keller, NeighborWorks Montana

Have you heard about the first-time homebuyer individual development account?

What is an IDA?

An Individual Development Account is a matched savings plan that helps cover closing costs and the down payment for first-time homebuyers. The future homeowner saves up to \$1,000.00 over a period of at least six months and NeighborWorks® with their partners matches that savings up to \$4,000.00. This gives a future homeowner up to \$5,000.00 toward a home!

Do I have to pay the money back?

No, it is a grant in conjunction with our partners.

Does this sound too good to be true?

Yes it does, **but IT's NOT**. NeighborWorks® is a non-profit organization that has been helping Montanans with a variety of housing concerns for the last ten years. The NeighborWorks® team partners with other organizations across our state to provide assistance with homebuyer education, housing opportunities for people with disabilities, and now this IDA.

How does this program work?

The first step is to complete an application. After this application has been approved the participant then opens a savings account with \$25.00 at one of our partnering credit unions or banks and starts saving. Because purchasing a home is often intimidating and sometimes even confusing, it is required that you take the First-Time Homebuyers class offered in our communities and that you complete financial education, either online or in person.

Why do this?

Often, the biggest obstacle to owning a home is the down payment or the closing costs. A participant will have the funds to overcome this and will also start to build a relationship with a reliable financial institution.

After saving for at least six months our enrollees are ready to start looking for a home with confidence. An enrollee will have the information necessary to make good financial decisions, to correct their credit reports if necessary, to understand the terminology of homeownership and to purchase a home with certainty and support.

I am interested...who do I contact to get started?

Go to the NeighborWorks Montana® website: www.nwmt.org and click on the IDA link <http://nwmt.org/idaprogram.html>

Call the NeighborWorks® office to see if you qualify and request an application: (866) 587-2244

Contact Heather Keller via email at hkeller@nwmt.org with questions.

Income Guidelines

Family Size	1	2	3	4	5	6	7	8
Maximum Income	\$21,660	\$29,140	\$36,620	\$44,100	\$51,580	\$59,060	\$66,540	\$47,020

Resources

Montana Credit Unions Matched Savings Accounts/IDAs
www.montanacreditunions.coop/RTF1.cfm?pagename=Matched%20Savings%20Accounts%20/%20IDAs

Montana Public Housing Authorities
www.hud.gov/offices/pih/pha/contacts/states/mt.cfm

Montana Youth Transitions website
<http://montanayouthtransitions.org/>

NeighborWorks Montana First-Time Homebuyer IDA Program
<http://nwmt.org/idaprogram.html>

Online Transition Toolbox - information about agencies, services and resources that schools, youth and families might need to access as they plan for life after high school
<http://transition-toolbox.pluk.org/>

Rural Development Multi-Family Housing Rentals (search for subsidized apartments in Montana's smaller towns)
http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_county.jsp?st=MT&state_name=Montana&st_cd=30

Shelter Care Plus - rental housing for hard-to-serve homeless people with severe disabilities
www.hud.gov/offices/cpd/homeless/programs/splusc/

Technical Assistance Collaborative provides consultation and technical assistance to governments and community organizations in the health, human services, and supported housing fields
www.tacinc.org

Tribal Housing and Tribal Housing Authorities
www.hud.gov/offices/pih/ih/codetalk/onap/

U.S. Department of Housing and Urban Development (HUD) resources for people with disabilities
http://portal.hud.gov/portal/page/portal/HUD/topics/information_for_disabled_persons

U.S. Department of Housing and Urban Development (HUD) home ownership information
www.hud.gov/local/index.cfm?state=mt&topic=homeownership

Montana Developmental Disabilities Program Residential Services and Supports

By Kim Brown with information from Dan Cleveland and Marie Amundson, Montana DDP; a 2007 Transition Projects newsletter article by Marla Swanby, DDP; and the DDP web site <http://www.dphhs.mt.gov/dsd/residentialservices/index.shtml>

The Montana Developmental Disabilities Program (DDP) contracts with private, non-profit corporations across Montana to provide work, residential and other services to individuals with developmental disabilities.

ELIGIBILITY

In order to qualify for Montana DD Services, you must have “a disability attributable to mental retardation, cerebral palsy, epilepsy, autism, or any other neurological handicapping condition closely related to mental retardation and requiring treatment similar to that required by mentally retarded individuals if the disability originated before the person attained age 18, has continued or can be expected to continue indefinitely, and constitutes a substantial handicap of the person” (*from the DDP web site*). Youth are generally referred to Adult DD services in the junior or senior year of high school (they can be referred as early as age 16) or within a year of transitioning to adult services. Adult DD services (except case management) are not an entitlement. This means that even if an individual meets the eligibility requirements, she may not receive services right away. Instead, her name may be placed on a waiting list – the length of the wait depends on such factors as where she is living, what services she needs, and whether or not her situation is considered an emergency. There are no income or resource qualifications to meet in order for an adult to be eligible for DD adult services, but there are many kinds of services available and different services have different eligibility requirements. Once an individual has been determined eligible, she will meet with a DD Case Manager to craft an appropriate service plan tailored to her needs.

Supports offered include:

- ⌘ Case management – assistance in planning, obtaining and coordinating services; referrals to other agencies as appropriate (**case management is the only entitlement DD service for adults**)
- ⌘ Employment – facility-based jobs; community-based jobs; supported employment
- ⌘ Transportation – to work, day programs, and community activities
- ⌘ Adaptive equipment – equipment evaluation, customization and training; pool of used equipment to meet short-term needs
- ⌘ Evaluation and diagnostic – to determine disabling conditions and recommend services
- ⌘ Health and safety - Personal Care Services, Private Duty Nursing, Respite Services
- ⌘ Community participation – Adult Companion Services; Community Supports
- ⌘ Residential – community group homes; individually tailored supported living; Adult Foster Support; Assisted Living

TYPES OF RESIDENTIAL SERVICES

There are different types of **Group Home services** available through DDP: Adult Group Homes, Medically Intensive Group Homes, and Children’s Group Homes. All have waiting lists. As few as three and as many as eight persons may live in one of these homes. Staff provides supervision and training in daily living skills such as cooking, housekeeping and the use of leisure time. The goal is to help residents become more independent and participate more fully in the community.

Supported Living is also available through DDP. Supported living services are individually tailored arrangements of resources and supports that



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Montana Developmental Disabilities Programs..., cont.

help people to live in more integrated ways in their communities. “One example of a supported living arrangement might be a person who lives in an apartment with another person with a disability; they pool their service dollars in order to fund the supervision and assistance that they both need. In another example, staff visit individuals living in their own apartments as needed on evenings and weekends to provide assistance in living skills such as menu planning and money management. The key feature of supported living is the fact that the type of service provided is based on the individual’s strengths, needs, and preferences, not on a preconceived model of service” (from DDP web site).



Adult Foster Care and **Assisted Living** are two additional types of individualized residential services available through DDP...both have waiting lists.

The **Community Supports Program** provides eligible individuals with \$7800 a year they can use to buy services from a qualified provider. These services must be designed to help the person live safely and as independently as possible in the community. For example, Community Support funds could be used to hire a Supported Living Coordinator who could help find a suitable apartment and provide assistance with activities of daily living such as paying bills and preparing meals. In order to qualify, it must be determined that the \$7800 will be adequate to meet the individual’s health and safety needs. Young people can have their names added to the Community Supports waiting list at age 17½ but must be at least 18 years old to enter services.

In addition, DDP case managers help the people they serve access any **other types of housing assistance** that might be available, such as subsidized housing, Section 8, and Personal Care Homes. (Please note that most of these have waiting lists as well.) Through the Montana Home Choice Coalition, DDP also offers the New Freedom Home Ownership Initiative for Persons with Developmental Disabilities. The program offers eligible adults homebuyer assistance funds for down payments; closing costs; necessary renovations for health, safety or accessibility; and other costs associated with buying a home. It also offers a pre-funded maintenance and foreclosure prevention fund. Interested individuals should contact the Montana Home Choice Coalition (406-449-3120; montanahomechoice@aware-inc.org; www.montanahomechoice.org) for additional information or to apply.

THE PROCESS

The Developmental Disabilities Program Case Manager is key to the process of determining and obtaining residential supports for an individual, so for transition-age students, the Case Manager should be part of the IEP team. The Case Manager facilitates development of a Personal Support Plan (PSP), the Montana Resource Allocation Protocol (MONA) and the Individual Cost Plan (ICP). The Personal Support Plan focuses on bringing together all aspects of the person’s life to ensure that services and supports are custom-tailored to his needs, strengths, goals and dreams. The MONA is intended to serve as a guide to the PSP by identifying how much funding will be required to sustain the health and safety of the individual. The Case Manager develops the ICP, detailing the services and goods to be purchased from a contracted provider and the estimated hours of staff time required.

Case Managers also help identify alternative funding sources. For example, someone might choose to live in a Personal Care Home and pay for this service using their Social Security disability benefits. Or the person might choose to live in an apartment and set up Personal Care Services through Medicaid or Rehabilitation and Support Services through the Mental Health system. Because different resources and services are available in different communities, it is critical to work closely with one’s assigned DD Case Manager.

For more information about Montana’s Developmental Disabilities Program, contact your local DDP office. To locate the office in your area, visit the Montana Department of Public Health and Human Services Web site: <http://www.dphhs.mt.gov/dsd/ddp/regionaloffices.shtml>



HUD Section 8 Low Income Rental Assistance Housing Programs

Excerpted with permission from http://housing.mt.gov/Hous_S8.asp

TIP

Apply early for Section 8 Rental Assistance!
There is an extensive waiting list.

Section 8 is a rental subsidy program financed by the U.S. Department of Housing and Urban Development and administered by the Montana Housing Division. Section 8 allows very low income families to pay a set amount towards rent and utilities, based on their gross adjusted income (currently 30%). Very low income families have incomes of 50 percent or less of the HUD median family income for the county in which the

family resides, established by HUD annually. To view the current income limits, go to: <http://housing.mt.gov/Includes/S8/05incomelimits.pdf>

Section 8 provides subsidy payments to property owners on behalf of program participants. Demand for the subsidy program exceeds the available supply of funds and there is an extensive waiting list. This means applying early is important! Since this program involves several processing procedures both before and after being placed on a waiting list, interested families are encouraged to

inquire at their local Section 8 Field Agency. To locate the nearest local Section 8 Field Agency, visit this web site:

http://housing.mt.gov/Hous_S8_Map.asp

You may also apply for Section 8 online at http://housing.mt.gov/Hous_S8_Online_App.asp. If you have already applied, you may view your position on the waiting list electronically by going to: www.waitlistcheck.com

For additional information about Section 8, please visit this Montana Department of Commerce web page: http://housing.mt.gov/Hous_S8.asp.

TIP

You have to be either 18 or an emancipated minor to receive Section 8 rental assistance. You can apply at a younger age but must be 18 before you reach the top of the list. If you apply too early and reach the top but are not yet 18 or emancipated, you will have to reapply. The best bet is to apply after you turn 17.

TIP

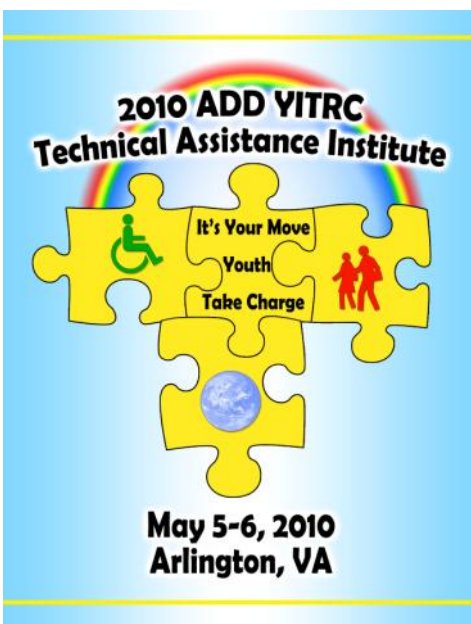
Some communities and counties have locally administered rental assistance. Contact your local housing authority to see if you should sign up for both the state and local assistance. Visit this web site to locate the public housing authority office serving your area:

<http://www.hud.gov/offices/pih/pha/contacts/states/mt.cfm>

Winning Design!!

Maclan Burningham, a young man who resides in Polson, is a member of the Montana Transition Training, Information and Resource Center (MT-TIRC) Advisory Board. MT-TIRC is a three-year project funded by the federal Administration on Developmental Disabilities (ADD). As part of his Advisory Board duties, Maclan volunteered to participate on a logo committee to design a logo for the MT-TIRC project. Although Maclan's design wasn't chosen for the MT-TIRC logo, other committee members were so impressed by his creation that they encouraged him to submit it to a national logo contest ADD was sponsoring. (ADD needed a logo for their annual Youth Information, Training and Resource Center Technical Assistance Institute, held in Arlington, Virginia, May 5-6, 2010.) Maclan's design won the national contest and appeared on all the TA Institute's promotional materials, handouts, and brochures. He received an all-expenses-paid trip to attend the institute.

Congratulations Maclan!



Comprehensive Resource for Montana Housing Information

As described on their web site, the Montana Home Choice Coalition is, “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.” A.W.A.R.E. Inc. serves as the lead coordinating agency of the Montana Home Choice Coalition.

The coalition can provide information about renting, homeownership (including the Montana Developmental Disabilities Program Homeownership

Initiative and the Section 8 Housing Choice Voucher Homeownership Option), homeless services, and other housing-related resources.

To learn more about the Montana Home Choice Coalition please contact:

Montana Home Choice Coalition
A.W.A.R.E. Inc.

616 Helena Avenue, Suite 305

Helena, MT 59601

(406) 449-3120

Coalition email: montanahomechoice@aware-inc.org

Web site: www.montanahomechoice.org



Emerging Leader Perspective Taken from Maclaen Burningham's presentation at the June 1, 2009 "Creative Housing Options" web conference (available at http://ruralinstitute.umt.edu/transition/training_archives.asp)



Maclaen lives in a trailer he rents from his grandfather. Last summer, Rural Institute staff interviewed Maclaen about living on his own.

Our road is all my family members! Also, my grandpa owns the trailer and it is something I can afford.

Staff: How do you pay your rent?

Maclaen: I use part of my Social Security benefit and part of my wages (I have two jobs –Courtesy Clerk at Safeway and Library Aide at the Polson City Library).

Staff: How do you stay safe?

Maclaen: I have a fire extinguisher, a smoke alarm, and a telephone in case of emergency.

Staff: Why did you want your own place?

Maclaen: Even when I was in high school, I knew I wanted to live on my own after graduation. I wanted to be independent and to have independence from my parents. I wanted to make my own choices and to live like other adults.

Staff: What kinds of things did you need to learn in order to live in your trailer?

Maclaen: I needed to learn how to pay rent. My parents and school teachers helped with this. I also needed to learn how to take care of what I have, how to keep my trailer clean, and how to outfit my home with the basic necessities (smoke alarm, fire extinguisher, phone, dishes, microwave, bed clothes, etc.). I learned these things by people telling me and by seeing what other people's places were like.

Staff: Why did you choose this trailer (instead of a different trailer or an apartment)?

Maclaen: I wanted to live close by my family and this trailer is three houses down from where my parents live, plus my aunts live in the two houses next door.

Staff: What do you like best about living on your own?

Maclaen: 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; and I can have my pets (two cats and a dog who I share with my mom). Also, 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) and I have my own room. Of course, I can't do everything I want because I am a renter (I don't own the trailer).

Staff: Do you have any advice for other young adults who want to live on their own?

Maclaen: 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!

From a Four-Bed 'Placement' to a New Life by David Wetherow

Sherie wrote:

This is information I am collecting for a friend whose son has lived at home for 30 years and has been in a 4-person apartment with 24 hour "oversight". He is not terrifically happy with this living arrangement and wants to "come home"--as you all can understand this becomes a problem at this age for both mother and son. I request again that you please keep me informed of any housing you might be aware of that we could look into to fit the above.

Dear Sherie,

Here's an entirely different approach to the design question that you're carrying on behalf of your friend (notice that I didn't say 'housing' question)...

First, last and always, think about who this young man is...

- ⌘ his interests
- ⌘ his experience (what has become meaningful for him)
- ⌘ what makes him 'come alive'
- ⌘ what creates peace, connection, engagement
- ⌘ what creates distress, disconnection, disengagement
- ⌘ what he would love to be doing with his life
- ⌘ the relationships that are the most important, soul-satisfying and creative for him
- ⌘ the kind of understanding, acceptance, skill and energy he needs in the people who surround him

Taking these qualities as the hallmarks of what you're trying to create, begin to ask:

- ⌘ Ideally, who would he live with?
- ⌘ who would be able to provide the essential skills, connections, understanding?
- ⌘ who would contribute to his sense of peace and engagement?
- ⌘ who would contribute to his sense of safety?
- ⌘ What neighborhood would offer him the most opportunities to connect with:
 - ◆ relationships that are important to him
 - ◆ locations that are important to him (focused on relationship, not 'mall therapy')
 - ◆ opportunities to contribute meaningfully to the life of the community

Another kind of question (but a crucial one):

- ⌘ How do we imagine it would help him to live with other people who have autism?
 - ◆ how would this contribute to his sense of safety and engagement?
 - ◆ how would this contribute to the possibility of his maintaining important relationships?
 - ◆ how would this enhance the possibility of his contributing to the life of the community?
 - ◆ how might living with other people who have autism make things more difficult for him?

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Training Calendar

We have completed our web conference training sessions for the 2009-2010 school year. All previous sessions have been archived to our web site. The audio-recordings, PowerPoint slideshows and handouts are available at:

<http://ruralinstitute.umn.edu/transition/trainingcalend.asp>



From a Four-Bed 'Placement'...., cont.

Then, ask:

- ⌘ What would be wonderful for him?
 - ◆ What would be 'a good life' for him? (what makes a good life for you?)
 - ◆ People keep talking about 'make a wish' trips... what would he wish for?
 - ◆ Yearn for?

My guess is that living in a 4-person apartment with 24 hour "oversight" isn't what he'd wish for. He's probably never said, "I want to live in a 4-person apartment with 24 hour oversight".

Go back to the qualities...

- ⌘ A crucial design question is who would be wonderful for him to live with?
- ⌘ How could good people be:
 - ◆ discovered ...
 - ◆ invited ...
 - ◆ encouraged ...
 - ◆ supported ... to live with him?



Then follow a logical sequence of development:

- ⌘ First, find a few good people.
- ⌘ Then together, find a house or an apartment that would create comfort, happiness and connection.
- ⌘ Then talk to the government (or whoever is providing funds).
- ⌘ Work with the funders to find a way to move the money into his hands (or his family's hands, or the hands of a circle of friends).
- ⌘ Make a real home (he wants to go 'home', and he's right).
 - ◆ make the home about relationship
 - ◆ make the home about contribution
 - ◆ don't make the home about 'taking care of John' -- that just exhausts everyone, mostly John
- ⌘ Change it as you make new discoveries.
 - ◆ change people (and adapt to the changes in people's lives)
 - ◆ change how people are engaged (live-in, visiting, cooperative, paid, unpaid, etc.)
 - ◆ change the setting (we change houses as our needs change)
 - ◆ change the way the money works
 - ◆ get creative about thinking through 'problems'
 - ◆ forget about the idea of 'independence' -- we all need to live in companionship

Back in the early 80's, we used this process to create a new life for a man with autism who had been terrorizing (and who was terrorized) in a group home. M. used to 'run'. The group home kept developing more elaborate behavioral programs, incentives, punishments, locks, stronger programs, stronger locks, 'hold-down' techniques, ad infinitum.

When we helped M. move into his own place, we engaged a couple of good young men to be his assistants. When they asked, "What do we do if he tries to run?". We said, "Run with him. Find great places to run. Turn it into a way of discovering what's in his community. Turn it into an opportunity to learn about how you find your way back home after you've been out for a run, how you dress for the weather... but don't get into combat about it."

By the way, this is impossible in a 4-person apartment with 24 hour "oversight". The "oversight" person has only one choice -- to try to keep the person from running -- an absolutely certain formula for combat.

As we learned, and as M. learned, we changed things. By the way, at the beginning it helps to rent, not buy, because you can always walk away from a rental.

That's basically it. We create it, one person at a time.

(Continued on page 10)

Reading List

Down Stairs That Are Never Your Own: Supporting People with Developmental Disabilities in Their Own Homes by John O'Brien. *Mental Retardation*, Vol.32, No.1, pp.1-6, February 1994.

Home Ownership for Individuals with Disabilities: Factors in Mortgage Decisions by David Hagner and Jay Klein, University of New Hampshire Institute on Disability. *Journal of Disability Policy Studies*, Vol.15, No.4, pp.194-200, 2005.

Homeownership Initiatives and Outcomes by Celia S. Feinstein, Robin M. Levine, James A. Lemanowicz, Wendy C. Sedlak, Jay Klein and David Hagner. *Community Development: Journal of the Community Development Society*, Vol.37, No.3, 2006.

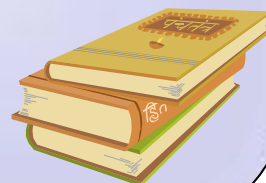
Meaning of Homeownership for Individuals with Developmental Disabilities: A Qualitative Study by David Hagner, Judith Snow, and Jay Klein. *Mental Retardation*, Vol.44, No.4, pp.295-303, August 2006.

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