

HOME OWNERSHIP FOR PEOPLE WITH MENTAL RETARDATION

Q. What Is Meant By Home Ownership/Consumer Controlled Housing?

- A. Home ownership and consumer controlled housing refer to a place to really call a home, that belongs to an individual, and for which the individual is responsible. Unfortunately, for individuals with disabilities, "home" often refers to a program with numerous regulations, paid staff, and restrictions. Control of one's housing and ownership of real estate is power, not only within the individual's immediate community, but within the larger American society.

Q. What Are Barriers To Home Ownership And Control?

- A. There are physical, economic, social, and institutional barriers, which include:
1. Lack of personal financial resources;
 2. Systemic dependence on programs that limit personal choices;
 3. Limited capacity to create innovative housing and support options;
 4. Limited involvement of people with disabilities in these efforts; and
 5. Limited perspective of the community to envision home ownership.

Q. What Are Some Of The Issues To Consider When Developing Housing?

- A. Federal Sources:
1. Assist builders/developers in identifying individuals with special housing needs, the best strategies for meeting those needs, and the most effective approaches to marketing the housing to individuals with special housing needs.
 2. Assess amount of income available for rent or a mortgage.
 3. Determine level of support services required.
 4. Determine architectural modifications required.
 5. Assess the type of housing that best meets the needs of the individual.
 6. Look at other housing initiatives that are meeting the needs of people with disabilities and learn from their experiences.
 7. If there are support needs not currently being met, determine how to meet those needs.
 8. If the house will be shared with others, decide on how to choose housemates.
 9. Look into whether or not a homestead exemption or a tax break is available.
 10. Consider maintenance issues.
 11. If staff will be in the house, consider issues related to their hiring, training, and firing.

12. Determine the type of legal structure to be used to develop this housing (e.g., limited or general partnerships, corporations, housing cooperatives).
13. Establish linkages with any person, business, advocacy organization that may be helpful in developing the housing.

Q. What Are Some The Options Available For Home Owners?

A.

1. Habitat for Humanity (HFH) - helps individuals learn about the responsibility of owning a home, helps individuals build the home through a process known as "sweat equity", and keeps home ownership affordable through paying for only the actual cost of the home and the use of small monthly payments over 7 to 10 years (donation of supplies and labor helps keep costs down).
2. Use of Home and Community Based Waiver Services to keep individuals at home and out of residential programs.
3. Development of community condominium units (please see Specialized Housing Inc., under the Resource section).
4. Housing Cooperatives - a group of people organized for the purpose of owning, building, or rehabilitating housing for its members.
5. Single family dwellings.
6. Duplexes and other multiple dwellings.

Q. What Are Some Of The Housing Ownership Options?

A.:

1. Tenant Owned - individuals with disabilities own their homes.
2. Parent Owned - parent buys the home for the individual, but individual controls other aspects of the home (e.g., maintenance, house mates).
3. Corporation Owned - parents and others set up corporation to purchase, own, and maintain housing.
4. Partnerships - parents combine resources with other parents to buy a house.
5. Shared Equity - individual makes a purchase with another and gradually buys out the other person.
6. Trust Owned - ownership assigned to a "living trust", set up by parents.

Q. What Are Some Of The Funding Sources Available For Housing?

A.: Federal sources:

Section 202 Direct Loan Program
HUD Rental Rehabilitation Program
HUD Permanent Housing for Handicapped
Homeless Persons
HUD Community Development Block Grants
HUD Rental Assistance - Housing Vouchers
and Section 8 Certificates
Low-Income Housing Tax Credit

State/Local Sources:

Tax-Exempt Bonds for Multi-Family Housing
Tax-Exempt Bonds for Single Family
Mortgages
Housing Trust Funds

AAMR's Policy:

Individuals with disabilities are encouraged to own or rent the property where they live. Owning a home or controlling the lease empowers a person to make critical decisions about where and with whom one lives. The level and intensity of supports to make home ownership a reality must be flexible enough to vary with the changing needs and life circumstances of the individual.

Support providers in housing controlled by individuals with disabilities must know, understand, and respect the values, lifestyles, preferences, and expectations of the person receiving services, even when these are different from their own. Therefore, AAMR:

- Promotes home ownership or control for all people with disabilities regardless of the severity of their disability;
- Advocates for permanent low-income housing tax credits and for the expansion of tax credits for people with disabilities;
- Promotes and develops cooperative relationships with organizations representing generic service advocates and providers;
- Supports public policy that promotes community living opportunities;
- Supports activities to increase the availability of safe, accessible, and affordable housing for all low income persons who have a disability;
- Advocates for research and evaluation targeted toward community supports and home ownership; and
- Encourages federal and state financing for home ownership and community supports.