

NYS Office For People With Developmental Disabilities
Putting People First



(518) 473-1973
www.opwdd.ny.gov

Andrew M. Cuomo
Governor



Courtney Burke
Commissioner



At the Office for People With Developmental Disabilities, our motto is “putting people first.” With that in mind, we are committed to providing a variety of supports and services for individuals with developmental disabilities. This brochure details

the types of assistance we provide to men and women interested in living more independently, or in realizing the American dream of home ownership. By offering high quality, individualized support for the individuals we care for and their families through our Office of Housing Initiatives, we have successfully helped hundreds of men and women reach their goals.

Courtney Burke, Commissioner

Housing options available through OPWDD

OPWDD’s Office of Housing Initiatives helps participants design individualized living arrangements as an alternative to traditional group-home living. Options include home sharing, independent living, rental subsidy programs and, for those who are income-eligible, home-ownership programs.

- **Home sharing** – Participants choose who they want to live with.
- **Independent living** – Participants control and direct their own living arrangements.
- **Rental/housing subsidy programs:**
 - Housing Choice Voucher Program/Section 8
 - Individual Supports and Services
 - USDA Section 515 rural rentals

Realizing the Dream of Home Ownership

Since 1996, OPWDD’s Office of Housing Initiatives has helped hundreds of individuals with developmental disabilities realize the dream of home ownership through its Home of Your Own Project. The program is open to income-eligible people with developmental disabilities, and their families, and offers a wide range of supports, including information on low-interest mortgages, as well as homeownership counseling and training programs.

HUD-Certified Housing Counseling Program

OPWDD is the only state agency nationwide certified by the U.S. Department of Housing and Urban Development (HUD) to provide first-time home buyer training to individuals with developmental disabilities and their families. OPWDD’s curriculum is specifically designed for individuals with developmental disabilities.



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Available training and counseling programs:

- [HUD-Certified Pre-and-Post-Homeownership Counseling](#)
- [Mortgage Delinquency/Foreclosure Prevention](#)
- [Predatory Lending](#)
- [Identity Theft](#)
- [Financial Literacy and Credit Counseling/Credit Repair](#)
- [Rental Housing Assistance](#)
- [Relocation Counseling](#)

The SafetyNet Education and Training Program:

- This program teaches homeowners and apartment renters with developmental disabilities how to handle head-of-household issues. The curriculum addresses topics such as property management and maintenance and incorporates all the components of OPWDD's financial education and asset development program, including budgeting and foreclosure prevention.

Mortgage Products

OPWDD has worked with the State of New York Mortgage Agency and Fannie Mae to develop mortgage products specially designed for individuals with developmental disabilities.

State of New York Mortgage Agency

SONYMA offers a 4 percent, 30- or 40-year fixed-rate mortgage to first-time homebuyers, age 18 and older, with developmental disabilities who are credit worthy and have an income. The program is also open to parents or legal guardians who are, or will be, living with an individual with a developmental disability and are income-eligible. Purchasers may also have non-disabled friends or parents as co-borrowers, as long as the person lives in the home.

United States Department of Agriculture (USDA) Rural Development

Rural Development's Single-Family Housing Program offers direct and guaranteed home loans to rural New Yorkers. The loans may be used to buy or build a home and require no down payment or private mortgage insurance. The direct program is for very-low to low-income persons, while the guaranteed program assists low-to moderate-income home buyers. In the guaranteed program, a private lender provides the loan and Rural Development guarantees it on behalf of the borrower.

OPWDD serves as a conduit for these loan programs, assisting the developmentally disabled, their families, its workforce and others to purchase their own home.

Rural Development also administers a Multi-Family Housing Program that provides safe, decent and affordable rural rental housing for the elderly, disabled and families. OPWDD's Office of Housing Initiatives maintains a list of Rural Development Multi-Family Housing complexes to help individuals with developmental disabilities, and others living in rural areas, locate affordable rental housing.

Fannie Mae

The Fannie Mae HomeChoice mortgage is designed to provide single-family mortgages for low- and moderate-income people who have disabilities, or have family members with disabilities living with them.

Other Mortgage Assistance:

- Assistance is available through the Office of Housing Initiatives for first-time homebuyers with developmental disabilities seeking mortgages through local banks.
- OPWDD also participates in cooperative efforts with other housing counseling agencies, including Rural Opportunities Incorporated, Neighbor Works, Neighborhood Preservation Corporations and Rural Preservation Corporations.

- Applicants who receive rental assistance payments through the Housing Choice Voucher Program/Section 8 can convert these funds and use them towards mortgage payments – if they meet the HUD requirements for home ownership assistance.

Home Grant

The Home Grant program is designed to support home ownership for individuals with developmental disabilities and their families. This program is available in 17 counties statewide. Income-eligible individuals with developmental disabilities, and their families, can apply for up to \$15,000 in home grant funds to use as a down payment, cover closing costs or to reduce the cost of a mortgage.

HOME funds are distributed by the New York State Division of Housing and Community Renewal (DHCR) to the Research Foundation of Mental Hygiene, Inc., (RFMH) through a competitive process. RFMH administers the program on behalf of OPWDD, and the Office of Housing Initiatives implements the program.

Other Housing Resources:

- [New York State Division of Housing and Community Renewal, www.dhcr.state.ny.us](#)
- [U.S. Department of Housing and Urban Development, www.hud.gov](#)
- [New York State Office of Mental Health, www.omh.state.ny.us](#)
- [Self-Advocacy Association of New York State Inc., www.sanys.org](#)

For more information about OPWDD's Home of Your Own Project, or other housing programs, contact the agency's Office of Housing Initiatives at (518) 473-1973. Information is also available through OPWDD's toll free Information Line at (866) 946-9733 voice, or (866) 933-4889 TTY; OPWDD's regional DDSOs; or at OPWDD's Web Site, www.opwdd.ny.gov. A listing of OPWDD regional DDSOs is included on the back of this brochure.

OPWDD's Developmental Disabilities Services Offices

OPWDD operates a network of Developmental Disabilities Services Offices (DDSOs) that administer locally based programs, and the Institute for Basic Research, which carries out ground breaking research in the field of developmental disabilities.

Bernard Fineson DDSO

County: Queens.....(718) 217-4242

Brooklyn DDSO

County: Kings(718) 642-6000

Broome DDSO

Counties: Broome, Chenango, Delaware, Otsego, Tioga, Tompkins(607) 770-0211

Capital District DDSO

Counties: Albany, Fulton, Montgomery, Rensselaer, Saratoga, Schoharie, Warren, Washington(518) 370-7331

Central New York DDSO

Counties: Cayuga, Cortland, Herkimer, Lewis, Madison, Onondaga, Oneida, Oswego(315) 336-2300

Finger Lakes DDSO

Counties: Chemung, Livingston, Monroe, Ontario, Seneca, Schuylar, Steuben, Wayne, Wyoming, Yates(585) 461-8500

Hudson Valley DDSO

Counties: Orange, Rockland, Sullivan, Westchester(845) 947-6100

Institute for Basic Research in Developmental Disabilities

.....(718) 494-0600

Long Island DDSO

Counties: Nassau, Suffolk.....(631) 493-1700

Metro New York DDSO

Counties: Bronx, New York(212) 229-3000

Staten Island DDSO

County: Richmond(718) 983-5200

Sunmount DDSO

Counties: Clinton, Essex, Franklin, Hamilton, Jefferson, St. Lawrence (518) 359-3311

Taconic DDSO

Counties: Columbia, Dutchess, Greene, Putnam, Ulster(845) 877-6821

Western NY DDSO

Counties: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans(716) 517-2000

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