



Housing Matters



A HUD Housing Counseling Agency

Office of Housing Initiatives & Supports

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Welcome to NY Housing Matters

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Welcome to the first issue of *NY Housing Matters*, a quarterly newsletter about housing options, opportunities, supports and services for people with developmental disabilities, their families, and the workforce.

This newsletter is a creation of the New York State Office For People With Developmental Disabilities (OPWDD) *Office of Housing Initiatives and Supports*. Its proposed readership extends beyond the borders of New York to every State in the nation, and hopefully, internationally. We want everyone to know that people with developmental disabilities can and are living in a home of their choice whether it's with their families, with friends, through home ownership, by renting an apartment, through family care or one of many other living arrangements.

What better way to tell the world about New York's housing options for people with developmental disabilities than by publishing a newsletter that shows what OPWDD has done and is doing to provide access to a variety of living arrangements both within the family and beyond.

Each quarter you will learn about housing issues statewide, read about variations in housing in upstate and downstate New York and hear about success stories. You will learn how many people closed on a home within a quarter, or rented an apartment in the community of

their choice. We will discuss housing grants and OPWDD's HUD-Certified Housing Counseling Program, highlight regional homebuyer education training and talk about our inter-

"We want everyone to know that people with developmental disabilities can and are living in a home of their choice...."

connectedness with a network of public/private partners. We will have a blog on transformational housing issues that matter. We also will show how OPWDD built upon traditional housing approaches, closed institutions and successfully created a network of group homes that has served tens of thousands of individuals and families very well.

In addition, we will discuss how direct support professionals can get help saving funds to purchase and maintain their first home.

Most of our emphasis in *NY Housing Matters* will explore so-called *non-traditional residential designs* that provide more individualized supports and self-directed options, often on a less than 24-hour basis. And, we will show how all of the above is happening in a housing environment that is constrained by fiscally challenging times.

This first issue of *NY Housing Matters* is dedicated to Commissioner Diana Jones Ritter who will be resigning effective July 16, 2010. While we highlight the housing legacy she leaves behind, we would be remiss in failing to congratulate and acknowledge the support and assistance of our newly appointed Acting Commissioner, Max E. Chmura. We look forward to working with him on housing opportunities that span a range of options, including independent, person centered, self-directed, affordable and accessible options. We have witnessed first hand the passion, tenacity and expertise that he brings to the "housing policy-making" table. We know that he is true to the mission, values, guiding principles and strategic priorities that have been developed in direct response to conversations with people who have developmental disabilities and their families. Please see pages 5 and 6 for "A Word from the Acting Commissioner" and his biography.

Congratulations and Best Wishes Max E. Chmura. Stay tuned, the housing team will be knocking on your office door soon.

This newsletter *Puts People First.*

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Dedication to Commissioner Ritter

By now you have heard that Commissioner Diana Jones Ritter is resigning from the New York State Office For People With Developmental Disabilities (OPWDD). We are saddened by our loss, but strengthened by the legacy she leaves behind in leading and advocating for independent and individualized housing policies and practices for people with developmental disabilities, their families and the workforce. Her leadership has been phenomenal and, her belief in the value of public/private partnership in the affordable housing industry is second to none.

Since January 2007, when Ritter became Commissioner of The Office of Mental Retardation and Developmental Disabilities (OMRDD, which as of July 13, 2010, is officially OPWDD), many changes have taken place in “non-traditional” residential designs for people with developmental disabilities. Some of the changes include: expanding the Home of Your Own (HOYO) program to include income-eligible parents or legal guardians of peo-

ple with developmental disabilities and mental illness; creating within OPWDD’s HUD-Certified Housing Counseling program a *Foreclosure Prevention Unit*; developing a downstate housing office staffed by individuals with developmental and physical disabilities; approving the creation of a matched-savings program, Individual Development Account (IDA) for people with developmental disabilities, their income-eligible parents or legal guardians and direct support professionals; championing a \$1 million grant from the U.S. Department of Health and Human Services to establish the IDA and supporting matching state dollars; developing and publishing a *Financial Education Guide for Existing and Potential Homeowners and Renters with Developmental Disabilities*; supporting the implementation of a statewide housing conference on public/private partnership including a guest from USDA Rural Development, Washington, DC office; expanding and training a network of partners in the affordable housing industry, including new partners such as the New York City Public Housing Authority

(NYCHA); and, including “home of your choice” as one of five essential outcomes in OPWDD’s vision for people with developmental disabilities.

A lot, and much more has been done in a short period of time.

It is because of her loyalty, leadership and advocacy that the first edition of *NY Housing Matters* is dedicated to Diana Jones Ritter.

Best Wishes.

The Office of Housing Initiatives and Supports



Commissioner Diana Jones Ritter

The Downstate Housing Office Pays Tribute to Commissioner Ritter

Timothy Elliott

As a housing counselor and the supervisor of the OPWDD Office of Housing Initiatives and Supports Downstate Housing Office, I’d like to thank Commissioner Ritter for helping us establish a housing office in New York City. Our office is much more than just a place where people can get information or take a class to qualify for the Home Of Your Own program.

First, it gives families, individuals with disabilities and the

workforce in NYC an opportunity to pursue the realization of homeownership, where many of them thought it would be impossible. With the first-time homebuyer’s class, everyone comes without the knowledge of how HOYO can help them, what steps to take in buying a home or renting an apartment or who should be helping them in the process. Once they finish the class, they’re not only armed with enough information to make wise choices in purchasing a home, but also the information necessary to make

wise choices to keep their homes.

Watching a family transition from living in a small apartment where they’re just occupying a space to living in a home where every board, nail and door is actually theirs, provides a rewarding feeling that money can’t buy.

The Downstate Housing Office, at the moment, employs five individuals whom are disabled. We’re not just helping families and individuals learn how to buy or rent, we’re showing them that people

(Continued on page 3)

Tribute to Commissioner Ritter (continued)

(Continued from page 2)

with disabilities are capable of being employed, running an office and teaching others. Our work is giving them the opportunity to think about what their child with a disability can possibly achieve in life.

I can identify with many of the life goals of my coworkers, from being able to provide more for my daughter and grandson by being employed, to furthering my education and to starting my own business.

Commissioner Ritter, the families you have served and the people you employ in New York City would like to express their gratitude for the better quality of life they're able to achieve through homeownership.



From Left: Veronica Johnson, Zefa Dedic, Timothy Elliott, and Regina Fowler.

Veronica Johnson

Along with my coworkers, I would like to commend Commissioner Ritter on her dedication to helping people with disabilities live real and meaningful lives. I can remember having my dreams not taken seriously by some people in the system with their "old way of thinking."

My goals in life were to move out of my mother's house, to get my own apartment, to go to college and find a job. Before, I was told that my only choice was to move into a group home and go to a day hab. People in the system told me that I was not

intelligent enough to go to college and too disabled to work. I decided to pursue Self-Determination. Self-Determination

***"Commissioner Ritter,
your vision of Putting
People First has made a
huge difference in our
lives."***

has helped to give me a voice and has allowed me to take control of my life.

Since I've been part of Self-Determination, I've moved into my own apartment, and I graduated

from the College of Old Westbury with a B.A. in Psychology in December 2008. I received my Masters in Business Administration in June 2010. I am also working for OPWDD's Downstate Housing Office. I'm living a full and productive life and I'm trying to show others with disabilities that they can do it too.

Commissioner Ritter, your vision of Putting People First has made a huge difference in our lives. Thank you for your great work and for being an inspiration to us all.

Tribute to Commissioner Ritter (continued)

Luis Padilla

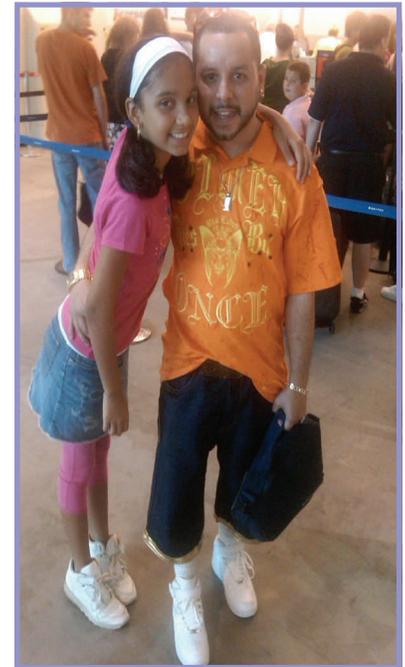
As a HUD housing counseling intern in the OPWDD Downstate Housing Office, I would like to thank Commissioner Ritter for her commitment to bringing respect and dignity to individuals with developmental disabilities. As people with disabilities, we're now looked at as part of our community and not as outsiders.

I feel like a contributing member of my community now that I'm working for OPWDD's Office of Housing Initiatives & Supports Downstate Housing Office. Before, my desire to find employment wasn't taken seriously because of my disability. But, it's not about a person's

disability, but their *ability*. We're all capable of being employed; we just have to be given the opportunity.

As a father, I've always wanted to provide more for my daughter than what I could with just SSI. Now that I'm working, I can get my daughter more of the things that she needs, visit her more often in Michigan, and hopefully have her come to New York City to visit me.

My next goal is to move out of my certified residence and into my own apartment. With the direction that Commissioner Ritter has taken OPWDD, I know that goal is closer to reality than ever before.



Luis Padilla (left) with his daughter, Reichlianne.

Regina Fowler

As a housing counselor of the OPWDD Office of Housing Initiatives and Supports Downstate Office, I'd like to thank Commissioner Ritter for her outstanding leadership in taking OPWDD in a direction that puts the people it serves first. I've been living on my own for the past seven years, and I've been working two jobs for the past two years. This wouldn't have been

***“Thank you,
Commissioner
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and when they
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possible without the ability to blend my services.

Being able to combine Residential Habilitation from OPWDD with self directed home attendant services has given me the control I need to be supported in order to live a productive life.

Thank you, Commissioner Ritter, for working to give people with disabilities control over how and when they are supported.

Zefa Dedic

I'd like to thank Commissioner Ritter for supporting people with Developmental Disabilities in their right to have meaningful relationships. I am currently engaged to be married. My fiancée, Kathy, and I are looking forward to getting married.

As individuals with Developmental Disabilities, we've faced a lot of criticism and doubt in the past from friends, family and even some who provided supports to us. However, your People First Initiative is educating the community statewide. People are now seeing the disabled as people who have gifts and talents like every-

one else, and they don't need to be sheltered or protected. The community is opening up and realizing that they need us just as much as we need them.

Commissioner Ritter, thank you for the support you've given us. We will go on to continue to show the world what we're capable of.

A Word from the Acting Commissioner, Max E. Chmura



Acting Commissioner Max E. Chmura

The New York State Office For People With Developmental Disabilities' (OPWDD) mission is to help people live richer lives. Part and parcel of that mission are outcomes that embrace improved relationships, good health, employment, and housing opportunities that support what people and families have told us they desire. Affordable and accessible housing and a variety of options is at the forefront of our priorities at OPWDD.

This newsletter, *NY Housing Matters*, provides detailed and helpful facts and advice that will inform choice and increase the readers' understanding of the variety of housing opportunities available to people with develop-

mental disabilities, their families and to the workforce. At the core of this newsletter is a thorough and on-going discussion about "non-traditional," individualized and self-directed housing options that offer more creative and out-of-the box approaches. These options and approaches will allow people to more efficiently take advantage of a variety of resources to help them fully achieve their dreams.

I hope you enjoy reading the stories and pieces featured in this newsletter. But more importantly, I know you will be enlightened and inspired by not only the depth and breadth of opportunities OPWDD's Housing Initiatives and Supports has been striving to provide; but by the stories of success that

are presented by stakeholders – this is the true affirmation of the work we do here at OPWDD. Oxford University scholar Timothy Radcliffe said, "One of our deepest needs is to be at home." OPWDD understands and respects this. We strive to Put People First.

I am pleased to let you know that on an ongoing basis, *NY Housing Matters* will include a section each quarter entitled – "A Word from the Commissioner."

Sincerely,

A handwritten signature in blue ink that reads "Max E. Chmura". The signature is written in a cursive, flowing style.

Max E. Chmura
Acting Commissioner

Acting Commissioner Max E. Chmura

Acting Commissioner Max E. Chmura has more than 25 years of human service and health care management experience, especially in the area of developmental disabilities. He has served as executive deputy commissioner for the agency since 2007. He became acting commissioner in July 2010.

Chmura's background includes working with governmental and private agencies in the development of health care policy, analysis, strategic leadership, quality management, long-term care delivery systems, data analysis, financing reform options and litigation support in developmental disabilities, mental health and child welfare.

He has earned a national reputation of excellence for his expertise in the area of person-centered supports and services to people with disabilities, children and youth in foster care, court-involved youth and families and other services.

Previous public service to the State of New York includes serving as director of the Office of Local Services for the Division for Youth; Director of the Institutional Abuse Project for the then Department of Social Services; and as OPWDD's Director of the Office of Medicaid Waiver Management.

Chmura came to OPWDD after being Managing Director of Navigant Consulting, Inc., where he provided consulting services to the federal government, more than 20 different

State agencies, a number of county government agencies, national labor organizations, more than 50 private provider agencies in the field of developmental disabilities, and various self-advocacy agencies in several states. His focus has been on financial, programmatic and strategic leadership solutions related to people receiving services, as well as public policy and related matters. He has spoken regionally and nationally on how systems can become more person-centered and more supportive of individual choice.

Over the past decade, Chmura acquired vast consulting experience that has been of value to OPWDD as the agency moved forward in the areas of financial supports. He has provided the financial and policy architecture and facilitated broad-based stakeholder partnerships among people involved in the long-term care systems of California, Illinois, and New York State; conducted revenue maximization analyses that generated more increased monies to several states and designed and implemented decentralized fiscal decision-making protocols for rate-setting for long-term care facilities.

In the area of strategic leadership, Chmura has assisted the Office of the Secretary of the Illinois Department of Human Services in developing its five-year Disability Services Plan (DSP) to transform that State's existing dis-

ability service delivery system for persons who have a disability and others who meet the plan's criteria, and to enhance that state's compliance with the Americans with Disabilities Act and the related Olmstead decision by the U.S. Supreme Court. He has further provided assistance to the State of Nebraska to create a cross-disability, person-centered service coordination function that served as the foundation for its new cross-disability strategic plan. In doing so, Chmura assisted the State of Nebraska in identifying common elements across six disability groups related to diagnosis and evaluation, service planning, access to services and quality management for service coordination purposes.

Among many other accomplishments, Chmura also conducted assessments of the HCBS waiver administration efforts in Alaska, California, Illinois, Louisiana and New York, focusing on quality management, Centers for Medicare and Medicaid Services (CMS) Quality Framework expectations and CMS Program and Fiscal Review readiness and created protocols for monitoring progress toward meeting CMS requirements.

Chmura lives in Loudonville, NY, with his wife Jamie Woodward, the Acting Commissioner of the State Department of Taxation and Finance. He has three daughters, Delaney, Stacy and Meaghan.

The Office of Housing Initiatives and Supports

The Office of Housing Initiatives and Supports (OHIS) is one unit within the Bureau of Service Delivery and Integrated Solutions (SDIS). The office was formed in the mid-to-late 1990s to assist people with developmental disabilities purchase their first home. This newsletter, *NY Housing Matters*, will highlight the history of the major theme of the office and discuss some of its projects and initiatives.



OHIS Staff:

Lucinda Grant-Griffin, Ph.D, Director
 Robert Addis
 Cinda Putman
 Tallulah Noah
 Alex Brooks
 Leon Dukes
 Minnazah Mitchell

Downstate Housing Office Staff:

Timothy Elliott, Supervisor
 Regina Fowler
 Lauren Baideme
 Zefa Dedic
 Veronica Johnson
 Luis Padilla

The NYC Downstate Housing Office

In December 2007, the OPWDD (formerly OMRDD) Office of Housing Initiatives and Supports established a downstate Housing Office in New York City. The Office is staffed by individuals with developmental disabilities, and is supervised by Timothy Elliott, a disabled veteran and licensed real estate agent, who is also a HUD housing counselor. He is assisted by Regina Fowler, the first, and to-date as our research indicates, the only person in the U.S with a developmental disability to be certified as a HUD housing counselor.

There are currently three housing interns who are employed in the downstate office. They assist with researching apartments for individuals, as well as information on supports and services available for disabled individuals at the local, State and federal levels. They are learning office skills and being trained to become HUD housing counselors.

The Office of Housing Initiatives and Supports downstate Housing Office offers these trainings for free. There are four trainings that must be completed to receive your HUD First-Time Homebuyer Certificate, which is a requirement for the Home of Your

Own (HOYO) program. The trainings are Financial Education and Pre-Home Ownership I, II & III. Attendees will learn about OPWDD's HOYO program, budgeting, credit, what professionals are needed in the home buying process, the paperwork involved and how to access information on properties. The downstate Housing Office also offers credit and budget counseling.

The office provides first-time homebuyer training to individuals with developmental disabilities, families of individuals with developmental disabilities and the workforce at voluntary agencies and OPWDD. To date, the downstate office has provided training to over 300 people.

First-time home buying trainings are held once per month from 11:30 a.m. to 5:30 p.m. To register for trainings, call (212) 229-3600 or (212)229-3050 (voicemail).

HOYO Training Classes will be held at: Metro DDSO 75 Morton Street-Rm 6C25	
8/16/10	Financial Ed. & Pre-Homeownership, Part I
9/13/10	Pre-Homeownership Part II and III
10/18/10	Financial Ed. & Pre-Homeownership, Part I
11/22/10	Pre-Homeownership Part II and III
12/13/10	Financial Ed. & Pre-Homeownership, Part I

The Home of Your Own Program

Since 1996, the New York State Office For People with Developmental Disabilities (OPWDD, formerly known as OMRDD) Office of Housing Initiatives and Supports has helped individuals with developmental disabilities achieve the dream of homeownership through the Home of Your Own (HOYO) program. HOYO is open to income-eligible people with developmental disabilities and mental illness, and their parents or legal guardians. The program offers a wide range of supports, including information on low-interest mortgages, as well as homeownership counseling and training programs.

OPWDD partnered with the Housing Finance Agency (HFA)/State of New York Mortgage Agency (SONYMA) to offer HOYO. Through the HOYO program, HFA/SONYMA offers a 4 percent, 30- or 40- year fixed-rate mortgage to eligible participants. M&T Bank is the loan originator for the HOYO program. M&T assists new HOYO homeowners by waiving borrower application fees and reducing the appraisal fees. Participants must be first-time homebuyers and may apply along with co-borrowers, friends, parents, or legal guardians who are not disabled. However, the person with the developmental disability must live in the HOYO home.

Originally, the HOYO program was only open to individuals with developmental disabilities. In 1998, the New York

State Office of Mental Health (OMH) requested and was granted participation in HOYO, allowing individuals with mental illness to purchase homes under the same terms granted to OPWDD's population. In 2007, the Memorandum of Understanding between OPWDD and

(USDA) Rural Development mortgage program to act as Packagers of its Section 502 loan program. USDA is specifically designed to assist those who live in (or would like to live in) qualifying rural areas. As of June, 2010, 12 loans, totaling \$1.25 million, have been purchased through the USDA Rural Development program. Additionally, 291 loans have been purchased under other mortgage products with the assistance of the Office of Housing Initiatives and Supports.

The Office of Housing Initiatives and Supports is committed to men, women, and families interested in living more independently through achieving the "American Dream" of homeownership. The office is available to assist existing and prospective homeowners with what can be a daunting process, whether through

credit and budget counseling, pre-homeownership education and counseling, or just dotting the I's and crossing the T's.

If you are interested in learning more about the HOYO program, contact the Office of Housing Initiatives and Supports at (518) 473-1973 or Housing.Initiatives@omr.state.ny.us to request an information package and preliminary application.



HFA/SONYMA was amended, allowing the income-eligible parents or legal guardians of people with developmental disabilities and mental illness to participate in HOYO.

As of April 2010, the Office of Housing Initiatives and Supports has more than 300 applications pending in various stages of the HOYO process. As of December 31, 2009, HFA/SONYMA has funded 235 mortgages, totaling \$19.8 million under the HOYO program. Also OPWDD has a memorandum of understanding with the U.S. Department of Agriculture

OPWDD: A HUD-Approved Housing Counseling Agency

In 2005, the New York State OPWDD (formerly known as OMRDD) Office of Housing Initiatives & Supports was certified by HUD as an approved Housing Counseling Agency. At the time of certification, OPWDD was recognized as the only State agency in the nation certified as a HUD Housing Counseling Agency to counsel people with developmental disabilities on the homeownership process.

During the past five years, the Office of Housing Initiatives and Supports has applied for and received three grants totaling more than \$165,000. Since October 1, 2009, this funding has already enabled the Housing Office to provide orientations, housing counseling sessions and homebuyer

education to 1,471 people, including those with developmen-

“At the time of Certification, OPWDD was recognized as the only State agency in the nation certified as a HUD Housing Counseling Agency to counsel people with developmental disabilities ...”

tal disabilities, their family members, the workforce, potential partners, and others. So far in 2010, five individuals have purchased their first homes, and

four others are pending approval to purchase their first homes. More than 300 Home of Your Own applications are in various stages of completion, and a total of 9,755 outreach materials have been distributed statewide by the Housing Office.

The Office of Housing Initiatives and Supports will continue to provide counseling services and homebuyer education on a statewide basis. OPWDD has 62 counties to cover and many partner agencies to train to work with people, families and the workforce in order to “help people with developmental disabilities live richer lives.” For its fourth consecutive year, OPWDD will apply for the 2010 HUD Housing Counseling Grant.

Home of Your Own Success Stories

There's an old saying meant to make it easier for making big decisions. “Ask a person who has been there.”

OPWDD's Office of Housing Initiatives and Supports is using just such an approach. They are developing a new “Success Stories” booklet designed to educate potential home buyers and renters about what it takes to get a home of your own and the responsibilities of independent living.

Elaine Santore and Ron Byrne, both former OPWDD staffers and co-founders of *Umbrella of the Capital District*, a nonprofit agency that is currently helping hundreds of senior citizen

and people with disabilities to live independently, will be compiling the booklet over the summer. They are currently working with Timothy Elliott, the Housing Office and local Developmental Disability Services Offices (DDSOs) to find people willing to tell their stories.

“We want to interview both individuals who have successfully gone through the process of moving into a home of their own and other stakeholders such as family members and professionals involved in helping them do so,” Byrne said.

“We need a cross-section of people served by DDSOs or voluntary agencies who are will-

ing to tell their story, be photographed and can speak to what was involved.” Santore added.

Before interviews are scheduled, all candidates must have signed releases from the OPWDD Communications Office, which are to be submitted to the director of the Housing Office. If you know of a success story that you feel would be helpful in giving guidance to others considering the move to a home of their own, please have them get in touch with the Office of Housing Initiatives and Supports as soon as possible at (518) 473-1973.

HOYO From a Parent's Perspective

Diane Parry-Soutar

From a parent's perspective, searching for a "Home of Your Own" is not an easy place to be. One must be able to face numerous challenges at one time, while balancing the everyday things on top of the extraordinary. I am a parent with a child with a developmental disability, and I have faced these challenges.

With that being said, maybe you can imagine a child with sensory issues living across the street from where a loud restaurant/bar has just opened. No matter what a parent can do, they can't change the business. Sometimes the only option is to move. A child with autism hates change, so moving is going to be rough. Moving means a new home, and possibly a new bus driver and aide. You hope your child can stay in the same school, because if not, you're looking at more changes, which could lead to a total meltdown.

With so many things to consider and a very tight budget to work with, patience was very important. Step number one was to know all the available financial options out there. We had to see what areas were within reach, and hopefully find other programs for assistance as well. We did research for additional grants while we were searching for a home, and found that Community Development, Peace

Inc. and the New York State Energy Research and Development Authority (NYSERDA) could help us to get where we wanted to be.

Mission accomplished! We moved a little over a year ago. We found an older home with land in the country that needed some TLC. I was able to contact Community Development to



Diane's Home of her Own.

help renovate a very outdated bathroom to make it more accessible for my child. They also replaced many of the older windows and the front door. Peace Inc. came in next to repair a cracked casement window and pump in insulation. A lot of scrubbing, stripping and sanding was required before the paint went on and we could truly feel like we were home.

I am now a HUD Parent Advocate for the housing office, and I know what these families are facing. I sit and help

them through the HOYO application. I make some simple suggestions, such as to not get the most expensive house, but one that will fit their needs or can be adapted to do so, and in the end be more enjoyed. I sit in on meetings with Glenn Everdyke, the housing coordinator in the Central New York DDSO, and try to assist him with the program's projects and challenges.

Personally, I have worked with a few families over the last year, and one has even completed the HOYO process. When I sat with this parent and helped her through the application, she knew I'd been in her seat before, and that I understood the frustrations, the urgency and the hurdles that lay ahead. I reminded her that it's not just the house as it is now, but as you need it to be. I advised her to know what other agencies are out there that can provide assistance, to research what programs can be combined, and by all means, to keep on top of the whole process. The day this parent received her acceptance letter, she was so happy that she called me and was so appreciative towards my efforts. It was as if I won a gold medal.

Preventing Foreclosure

Homeownership is a blessing and a dream for many Americans. Unfortunately, in these uncertain fiscal times, it can be hard to make ends meet. Often, just one unexpected hardship can add so much financial stress that the dream becomes a nightmare. A family should never have to choose between paying a mortgage

and putting food on the table—but it is happening now more than ever. In the New York State Office For People With Developmental Disabilities (OPWDD), Office of Housing Initiatives and Supports, we feel strongly that every homeowner should have access to the help and support necessary to try to keep their home.

OPWDD is the only State agency

nationwide certified by the U.S. Department of Housing and Urban Development (HUD) to provide first-time homebuyer training to individuals with developmental disabilities and their families. As a HUD-approved Housing Counseling Agency, the Office of Housing Initiatives

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Preventing Foreclosure (continued)

(Continued from page 10)

and Supports has several housing counselors certified in Pre-and-Post Homeownership Counseling, Mortgage Delinquency/Foreclosure Prevention, Predatory Lending, Identity Theft, Financial Literacy and Credit Counseling/Credit Repair, Rental Housing Assistance, and Relocation Counseling.

Now more than ever, there is a dire need for trained and certified foreclosure-prevention counselors. NeighborWorks America, through the NeighborWorks Center for Homeownership Education and Counseling (NCHCEC), offers foreclosure professional certification. However, to qualify for this rigorous certification course, counselors must pass an online prerequisite exam—it is recommended to have at least one year of experience in

loss mitigation and/or default counseling prior to taking the exam.

As alternatives to the certification course, there are also several foreclosure training courses that

“A family should never have to choose between paying a mortgage and putting food on the table...”

one can take to strengthen his/her knowledge and skills of loss mitigation tools and foreclosure prevention counseling. The NCHCEC/HUD Training Program is open to HUD-approved housing counseling agencies; the National Foreclosure Mitigation Counseling (NFMC) Program is open to

501(c)3 nonprofit organizations; the NeighborWorks Training Institute is open to all. If you are a counselor interested in foreclosure training or certification, please visit NeighborWork's Website (www.nw.org) for more information.

Housing counselors in the Office of Housing Initiatives and Supports also conduct credit and budget counseling to assist first-time homebuyers or current homeowners to rebuild their credit. Good credit is essential to qualify for a mortgage and imperative for homeowners who are looking for options to keep their home. If you are a pre-homeowner seeking credit counseling or a current homeowner who is delinquent or in default, please contact the Office of Housing Initiatives and Supports for assistance.

HUD Housing Choice Vouchers for Non-elderly people: A Need To Know

Did you know that on April 7, 2010, the U.S. Department of Housing and Urban Development (HUD) issued a Notice of Funding Availability (NOFA) making available \$30 million in funding for Section 8 Housing Choice Vouchers (HCV) for non-elderly people with disabilities served by entities with demonstrated experience and resources for supportive services? Did you also know that it is anticipated that these funds will support approximately 5000 non-elderly people with disabilities access affordable housing and transition from institutions into the community? If you did not know, now you do.

The U.S. Department of Health and Human Services (HHS), HUD's partner agency, will use its network of State Medicaid agencies and local human service organizations to link eligible households with Public Housing Agen-

cies (PHAs) who will administer these vouchers. HHS has awarded funds to select States, including New York, under the Money Follows the Person Demonstration Program (MFP) to provide the needed supportive services a transitioned individual may require to live safely and independently in the community.

Did you know that the OPWDD, the Office of Mental Health (OMH), and the Office of Alcohol and Substance Abuse Services (OASAS) formed a partnership with the NYS Division of Housing and Community Renewal (DHCR), the Administrator for 54 Section 8 programs in New York State and with the New York City Public Housing Authorities (NYCHA) to request Vouchers for people with developmental disabilities, people with mental illness and people with alcohol and substance abuse problems? Did you

know that a partnership was formerly done? Did you know that some DDSOs formed partnerships with their local PHAs to request vouchers for people with disabilities? Did you know that NYCHA will request 200 vouchers as a set aside for the three Most Integrated Setting Coordinating Council (MISCC) agencies above? Did you know that if and when these vouchers are received by NYCHA, these three agencies will have the opportunity to assist (each) at least 66 more people with special needs live independently in the community?

Did you also know that DHCR requested 200 vouchers for non-elderly people with disabilities? Did you know that the three MISCC agencies stand a good chance of receiving some of these vouchers, too? You need to know.

Wow! All of the above is true. This is an historic time of partnerships and, you have a need to know.

Veterans Initiatives

According to the Albany Housing Coalition, Inc., the U.S. Department of Veterans Affairs (VA) estimates that approximately 400,000 veterans experience homelessness over the course of a year, while 200,000 are homeless on any given night. To top it off, 45 percent of America's homeless veterans suffer from mental illness, such as Post Traumatic Stress Disorder. Today's veterans, who have served as long ago as World War II and as recently as the current wars in Iraq and Afghanistan, need assistance with housing, as well as health care, employment, and various areas of counseling. The New York State Office For People With Developmental Disabilities (OPWDD) has offered to help.

The OPWDD Office of Housing Initiatives and Supports is partnering with the New York State Office of Mental Health (OMH), the Albany Housing Coalition, Inc. and the New York State Division of Veterans Affairs to formalize a program which will extend its services to veterans who are seeking to purchase homes. Already, the Albany Housing Coalition, Inc. provides several veteran programs, including transitional housing opportunities, permanent housing options, employment programs, housing rentals, counseling and more. With this partnership, veterans will have access to HUD-Certified housing counseling services and counseling options.

Qualifying veterans diagnosed with mental illness may

apply for the Home of Your Own program through OMH. However, with this new partnership, veterans who have a family member with a developmental disability may receive assistance with applying for OPWDD's HOYO program and/or its Assets for Independence, Individual Development Account (AFI/IDA) program. Furthermore, even veterans

“The men and women who put their lives on the line to protect our country and its citizens should feel just as protected back at home.”

without mental illnesses or family members in either of the target populations will be able to benefit from this partnership, as OPWDD will provide free pre-homeownership counseling and financial education services to those interested.

Unfortunately, some of the obstacles that veterans face when trying to secure permanent housing revolve around issues with mental illness, alcohol and/or substance abuse, and criminal records that may stem from their time in service. Veterans who find themselves

in court facing DWI charges, other traffic violations or crimes, could be struggling with underlying issues caused by time spent in combat or service. This partnership will begin the process of setting up a new type of boutique court, which will provide indicted veterans with advocates in court. Peer mentoring and training programs will be provided to prepare the advocates to assist the veterans and the judges with determining if a (continued on pg. 8) veteran's crime may have been caused by an underlying issue stemming from his or her time in service. Hopefully, with this cooperative method, indicted veterans can find the assistance they need to get back on track toward employment, as well as finding and keeping permanent housing, rather than merely adding sentences and fines to their already overwhelming stressors.

The meetings to discuss this partnership are well underway, but more work must be done. One thing, however, is for certain: The men and women who put their lives on the line to protect our country and its citizens should feel just as protected back at home. OPWDD, OMH and the Albany Housing Coalition will work together to provide a *helping hand*.

Please stay tuned for more information on this very important, exciting partnership.

Rental Assistance in New York City

For those without disabilities, trying to find the right apartment in New York City can be a job in itself. For those that have a disability, the problem is even more difficult. Since the OPWDD Office of Housing Initiatives and Supports Downstate Housing Office was established in 2007, we've been assisting the disabled as well as the non disabled with not only searching for apartments, but figuring out what is the right apartment for them.

There are many factors that a person should consider when thinking about searching for an apartment. Many people tend to think about what they want to pay for rent and how many bedrooms they want. The first thing to consider is how much can you afford? Studio apartments in New York

City are usually around \$750 a month. One-bedroom apartments are much higher (depending on what borough and section of that borough you want to live in). Only 30 percent of your income should go towards your rent. For those that receive benefits, such as SSI, finding an apartment that is not only accessible but also affordable can be a long journey.

Affordability, accessibility, where you want to live, who you want to live with (if anyone) should all be considered when looking for an apartment. Renters should always protect themselves when looking for an apartment. Always take someone with you when going to view an apartment. You will want another opinion on any apartment

you're looking at. Never sign anything you don't understand. Don't let anyone pressure you into taking an apartment you don't feel comfortable with. Remember: once you sign a lease, it is a binding contract.

At the Downstate Housing office, we gather a lot of information from potential renters. We're not only trying to assist them with finding an apartment, but first trying to help them figure out their financial readiness, as well as if they're ready for the responsibility of renting their own apartment. Once we have the information needed, we use the internet as well as community resources to try to find what the individual or family is looking for.

Assets For Independence/Individual Development Accounts

The housing market for individuals with developmental disabilities has changed drastically over the past two decades. It only seems like yesterday that the New York State Office For People With Developmental Disabilities (OPWDD) rolled out its groundbreaking Home of Your Own (HOYO) program. However, even with a favorable mortgage package, the question still arises: How does one save for a home in today's challenging economic times? The Office of Housing Initiatives and Supports has a solution that not only makes the dream of homeownership possible, but provides participants with valuable skills that will last them a lifetime.

Upcoming AFI Orientations in Albany County

July 27
August 19
September 23

10am, 2pm & 5:30 pm

At:

Capital District DDSO
Conference Room #2
500 Balltown Road
Schenectady, NY 12304

For more information:
(518) 473-1973

In July 2008, the OPWDD Office of Housing Initiatives and Supports received a \$1 million grant from the U.S. Department of Health and Human Services to assist people with developmental disabilities, their parents or legal guardians, and income-qualified direct care workers with saving for their first home. This program, known as the Assets for Independence and Individual Development Accounts (AFI/IDA) program, was created to accompany OPWDD's successful HOYO program in accomplishing the agency's mission statement of "helping people with developmental dis-

(Continued on page 14)

AFI/IDA (continued)

(Continued from page 13)

abilities live richer lives.”

AFI assists its participants with the reality of purchasing their first home through the use of a match-savings program. For every \$1 the individual saves, OPWDD will match it with \$4. Households with one income are able to save up to \$1,000 (a \$4,000 match), and households with more than one income can save up to \$2,000 (an \$8,000 match). A total of 360 accounts will be set up in six Developmental Disabilities Services Office (DDSO) regions across New York State.

The AFI/IDA program is designed not only to aid its participants with saving money for their first home, but also to help them to learn the importance of budgeting and managing money. Participating individuals set up a sav-

ings account with M&T Bank. The funds in this account are

“AFI assists its participants with the reality of purchasing their first home through the use of a match-savings program. For every \$1 the individual saves, OPWDD will match it with \$4.”

only to be used for expenses related to the purchase of their first home (appraisal and inspection fees, home owner insurance, down payment assistance etc.). The savings

program typically lasts from 12 to 36 months, but the person must save for at least six months before making any withdrawals.

Currently, the buzz about the AFI/IDA program is being spread via presentations and orientation sessions hosted at DDSOs, provider agencies and at conferences across the state. To date, housing staff has presented the program to more than 200 individuals, and the Office of Housing Initiatives and Supports has received nearly 50 applications from people with developmental disabilities interested in saving for their first home. If you are interested in learning more about AFI, please contact the Office of Housing Initiatives and Supports.

CMS Real Choice Systems Transformation

In 2006, the New York State Office For People With Developmental Disabilities (OPWDD, formerly known as OMRDD) received a five-year Real Choice Systems Transformation grant from the Centers for Medicare and Medicaid Services (CMS) to help promote “systems change.” Along with choice and control and funding, housing is one of the three areas of focus for the grant. The primary objective of the housing with supports section of the real choice grant is to *improve the coordination of long term supports within affordable housing*. Choice and Control, Funding and Housing with Supports have been meeting regularly with

OPWDD Administration to transform OPWDD’s system into one that *“helps people with developmental disabilities live richer lives.”*

From the initial System Change Grant, a series of four strategies were developed by the Housing Office and approved by CMS and OPWDD. The strategies include: coordinating one-stop access to housing with supports; expanding existing housing policy issues group to seek greater opportunities for interagency and intra-agency collaboration; developing web-based tools to disseminate information on

housing with supports; and developing a comprehensive marketing campaign with traditional Web-based outreach.

In order to develop and implement each strategy, the housing office formed a state-wide committee and made a request to its network of partners to serve on one of four real choice subcommittees. Each subcommittee is chaired by someone who has expertise in systems transformation, a historical perspective on where OPWDD has been and where it is currently going. The membership is geographically and culturally diverse and repre-

(Continued on page 15)

CMS Real Choice Systems Transformation (continued)

(Continued from page 14)

sents various perspectives on affordable housing for people with special needs within the State. The role of the committee and subcommittees is to fulfill the objectives, goals and strategies of the housing with supports section of the real choice grant. The full committee meets via teleconference several times per year, while the co-chairs and subcommittees meet more frequently.

Some of the projects proposed and developed include:

- A statewide conference entitled, *Building Public/Private Partnerships to Advance Affordable Housing for People with Intellectual and Other Types of Disabilities: Challenges and Opportunities.* More than 300 people at-

tended from across New York State and from the Obama Administration in Washington, D.C. To date, at least three local conferences are planned for the fall of 2010.

- Expanding the network of housing partners and collaborators and developing and publishing a resource guide and matrix.

- Establishing Town Hall meetings in various areas throughout the state, as housing is different in every area.

- Expanding and distributing information on the HUD-Internship Program for people with developmental disabilities.

- Identifying and implementing employment opportunities for

people with developmental disabilities at four Area Aging Agencies (AAAs).

- Providing ongoing training, oversight and marketing of the NYHousingsearch.gov Web site statewide.

- Continuing development of the Home Repair and Maintenance Program, using the Umbrella of the Capital District as a model.

- Creating a success stories manual.

For more information, or to participate on one of the subcommittees, please call the housing office at (518) 473-1973, or send us an e-mail at housng.initiatives@omr.state.ny.us

CDTA & OPWDD Partner to Serve HOYO Homeowners

The Capital District Transportation Authority (CDTA) and the New York State Office For People With Developmental Disabilities (OPWDD) Office of Housing Initiatives and Supports are entering into a partnership to provide free unlimited access transit passes to qualified new homeowners in Albany, Schenectady, Rensselaer and Saratoga counties for two years. To qualify, homeowners must have closed on a home through the Home of Your Own (HOYO) Program.

CDTA's Travel Demand Management (TDM) program strives to provide sustainable and cost efficient alternatives to automobile transportation. The TDM program promotes taking the bus

to work when residents are located in transit supportive

“CDTA will ... supply up to two unlimited-use, 31-day rolling CDTA transit passes to eligible homeowners who have purchased their homes through HOYO.”

neighborhoods. As part of TDM's Homeowner Incentive Program, CDTA will use available TDM monies to supply up to two unlimited-use, 31-day rolling CDTA transit passes to eligible homeowners who have purchased their homes through HOYO. It is anticipated that each person participating in this program would save up to \$65 a month in travel costs.

Working together, OPWDD and CDTA will advertise the program to HOYO homeowners, determine the eligibility of potential program participants, and refer eligible participants to the program. Currently, there is \$11,000 per year in TDM grant funds to support this project.

A Word from some of our Developmental Disability Service Offices...

Western NY DDSO:

Bonnie Evert

The Western New York DDSO has been providing quarterly Home of Your Own/ Assets for Independence (HOYO/AFI) orientation sessions that have been geographically dispersed across the district. Additionally, we will hold extra sessions as requested and as the need dictates.

Currently, we have seven AFI applicants ready, as well as twenty candidates in the process. To-date, 47 HOYO applicants in Erie County have closed on their properties.

The Western New York DDSO works closely with partnering agencies, including: Belmont Shelter, Homefront, Neighborhood Legal Services, Housing Opportunities Made Equal, Western New York Homeless Alliance, among others. We are also linked with the CASH (Creating, Assets, Savings, & Hope) disabilities sub-committee. In April and June, the DDSO participated in the Fair Housing Month activities and the Predatory Lending Presentation, respectively.

HIAC of WNY:

The Housing Inde-

pendence Action Committee of Western New York (HIAC) originated in fall 2003. The group was designed to provide housing information to individuals with developmental disabilities, their caregivers and service providers. The committee was unique in that it included representatives from housing agencies, service providers, parent groups and advocacy organizations. The committee primarily focuses on the education and outreach to individuals, parents and service providers on the myriad of housing options available to persons with developmental disabilities.

Over the years, the HIAC has worked closely with the OPWDD Office of Housing Initiatives and Supports to bring forth OPWDD's mission and goals to its community of partners in the Western New York area. HIAC has had many accomplishments, including: Sponsoring two regional conferences; partnering with the Developmental Disabilities Alliance of Western New York to provide training, outreach and resources for DD Days & the website; posting a Housing Resource Guide; publishing results from a housing needs survey; linking with Erie County Fair Housing Partnership to

showcase fair housing laws for persons with disabilities; introducing the Home of Your Own program and the housing needs of people with disabilities to local Real Estate Networks; developing "Housing 101-Options to Independent Living" - a training for Medicaid Service Coordinators which includes continuing state accreditation; and, in partnership with Belmont Shelter Corp., establishing a Homebuyers Club for persons with developmental disabilities.

The committee has evolved to become a coalition, and it has adopted the following as its mission statement: "To identify and develop opportunities for people with developmental disabilities to access affordable, accessible, person-centered housing, including homeownership and/or rental possibilities."

The members and supporting partners of HIAC include: WNYDDSO, Parent-to-Parent of New York State, Self Advocacy

Association of New York State, Ameri-corps, U.S. Dept. of HUD, Erie County Dept. of Environment & Planning, Aspire of Western New York, People Inc., Belmont Shelter Corporation, Erie County Fair Housing Partnership,



OPWDD Office of Housing Initiatives and Supports, U.S. Dept. of Agriculture, and the Buffalo Niagara Board of Realtors. The Coalition currently meets bi-monthly and continues to function as the vehicle for communicating and sponsoring educational opportunities for individuals, service providers and

...Across New York State

housing agencies.

As both the housing industry and service provision evolves, HIAC will be the force that continues to promote dialogue between these providers in the effort to break down the barriers to housing independence for indi-

viduals with developmental disabilities.

gram in target counties. The orientation program has been provided in several locations within the DDSO throughout 2010. Sessions were held in Rochester in January and April. Additionally, the program orientation was held at the Keuka

Conference for direct support professionals on June 18 at Keuka College in Penn Yan. Able-2, Elmira hosted the most recent orientation session in June 2010. The response to the program has been very favorable and has been of interest to a variety of inter-

ested parties. A total of 62 people have participated in the Orientation Sessions since January 2010. Plans are in place to continue to offer training on the matched savings program in late summer/early fall in order to garner interest and educate future participants of the AFI/IDA program.

Finger Lakes DDSO:

Colleen DeLaney

Over the past six months, the Finger Lakes DDSO has been promoting its participation in the Assets for Independence /Individual Development Accounts (AFI/IDA) matched savings pro-

gram in target counties. The orientation program has been provided in several locations within the DDSO throughout 2010. Sessions were held in Rochester in January and April. Additionally, the program orientation was held at the Keuka Conference for direct support professionals on June 18 at Keuka College in Penn Yan. Able-2, Elmira hosted the most recent orientation session in June 2010. The response to the program has been very favorable and has been of interest to a variety of inter-

Broome DDSO:

Margaret Frommer

Housing continues to be recognized as the ultimate expression of choice, true integration, independence and self direction.

Broome's housing coordinator hosts approximately two orientation sessions per month to present the Home of Your Own (HOYO) umbrella of programs to eligible individuals, families and service providers, as well as eligible direct care workforce members, who are interested in purchasing their first home. These orientations increase awareness and participation. Five applicants in the Broome area have closed on their homes, while several others have been approved for mortgages and dozens are in various stages of the application and review process.

Additionally, the Broome DDSO is currently partnering with regional Public Housing Authorities (PHAs) to obtain Section 8 Choice Housing vouchers for income eligible developmentally disabled individuals who may benefit from federal rental assistance.

Hudson Valley DDSO:

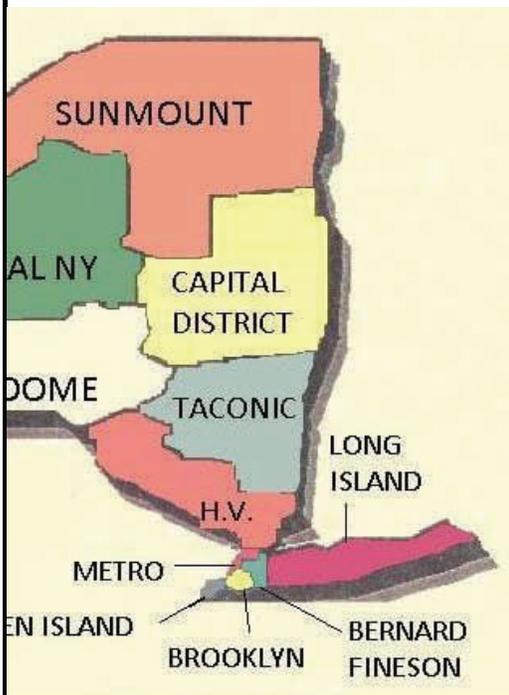
Mary Newhard

The Hudson Valley

DDSO is always eager to make connections. On this front, it has introduced Charles and Nancy Hammerman of The Disability Opportunity Fund (IDOF) to agencies and families in the Hudson Valley Region. Over the last few months, the Hammermans have engaged in an array of presentations and discussions on connecting their Community Development Financial Institutions (CDFIs) to supporting persons with disabilities.

The director of the Hudson Valley DDSO, Michael Kirchmer, recently facilitated a meeting with the IDOF and the Hudson Valley Community Supports Team. At this meeting, the Hammermans reviewed the available supports and relayed funding mechanisms that have previously been applied to aid persons with disabilities achieve their housing goals. The Community Supports Team identified several situations that could potentially benefit from further discussion with the Hammermans. There have been and will continue to be follow-up meetings with agencies, families and the Hammermans to explore the

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...Across New York State (continued)

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different avenues of available supports.

The Hammermans were recently invited to participate in a quarterly Hudson Valley DDSO Executive Directors meeting. At this gathering, the IDOF highlighted the fact that in these fiscally difficult times, new processes to financially support the development of services for individuals and agencies are crucial. Hudson Valley DDSO looks forward to promoting and discussing the development of innovative support strategies for persons in our region. We welcome new partners, including the Hammermans and IDOF, to these discussions.

Metro DDSO:

Kathleen Kingston

The Metro NY DDSO has been busy reviewing residential proposals from a variety of voluntary agencies to develop a wide range of person centered housing options. The Manhattan and Bronx placement units are very involved this time of the year finalizing the residential plans for the students graduating from residential schools who are returning to the New York City area. The Metro 2010 graduates will be returning from several residential schools that are primarily located in the New England, upstate and Philadelphia ar-

reas. However, we even have a student who will be returning from Kansas.

OPWDD has learned that HUD will be providing funding for rental assistance for non elderly people with disabilities. In the New York City area, OPWDD will be partnering with the State Office of Mental Health and the New York City Housing Authority to determine the most effective way to use the vouchers. A telephone conference was held on June 3, 2010, to begin the discussion.

Sunmount DDSO:

Sarah Gallagher

The Sunmount DDSO continues to “Put People First,” making progress with regards to the Home of Your Own program. In March, Sunmount’s housing coordinator presented the HOYO program as well as the Assets for Independence Program to 100 Medicaid Service Coordinators in all six counties in our district. Additional training was presented to MSCs in Clinton and Essex Counties in May. We are also meeting individually with individuals, Income-eligible parents or legal guardians, and direct support professionals that are interested in the HOYO program. We have more opportunities available for people that would like to participate in the program.

Closing Thoughts

The Office of Housing Initiatives and Supports would like to recognize **Lauren Baideme** for the great job she has done in working on this newsletter around the clock. She deserves a big “Shout Out”!

Did you enjoy reading the first issue of *NY Housing Matters*? Did you learn anything new? We hope so. We had a lot of “light bulb” moments and a lot of fun writing and asking others for articles about their housing activities.

Stay tuned for our next quarterly edition, which will include a comprehensive review of the *2009 Fall Housing Conference*, a Blog on Housing Issues that Matter, and much more.

Send your comments to housng.initiatives@omr.state.ny.us. Thank you for your support and assistance.

Special thanks to: The OPWDD Office of Communications, especially Herm Hill, Nicole Weinstein and John Benedict; DDSO Housing Coordinators Bonnie Evert, Colleen DeLaney, Margaret Frommer, Sarah Gallagher, Kathleen Kingston, Mary Newhard; and, housing staff and supporters Timothy Elliott, Regina Fowler, Veronica Johnson, Luis Padilla, Zefa Dedic, Tallulah Noah, Cinda Putman, Alex Brooks, Robert Addis, Diane Parry-Soutar, Leon Dukes, Minnazah Mitchell, Ron Byrne, Elaine Santore, Rosa Bennett and Catherine Patterson.