

ignite thoughts into action

spark



Indiana Governor's Council
for People with Disabilities

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HOUSING



Living in the
community



Indiana farmer
flourishes



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to buy, rent

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spark is a bi-monthly publication of the Indiana Governor's Council for People with Disabilities, an independent state agency that facilitates change. Our mission is to promote the independence, productivity and inclusion of people with disabilities in all aspects of society. This mission is accomplished through planning, evaluation, collaboration, education, research and advocacy.

Suellen Jackson-Boner
Executive Director

Christine Dahlberg
Deputy Director

Receiving the key to your very own home – whether a house in a quiet neighborhood or an apartment in a bustling city – is an exhilarating moment. Not only does that key open the door to your very own safe haven, but it's also the first step to being fully included in and connected with the community around you.

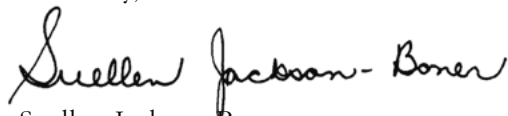
Although living in a community starts with finding an affordable, accessible home, to truly be part of your community goes far beyond those four walls. Actively living in your community means being able to take the bus to a new art exhibit downtown. It means connecting to your neighbors through similar hobbies and interests. It means volunteering, working at a meaningful job, upholding civic duties and so much more.

June was National Homeownership Month. For people with disabilities and all individuals, finding suitable housing to purchase or rent is just the first step. And, unfortunately, this exciting achievement is something far too few people with disabilities get the chance to experience. Without the opportunity to secure independent housing, how are we able to take the next steps to fully participate in our communities?

In this issue of Spark, we introduce a three-part series on "Community Living." This first issue in the series focuses on securing affordable and accessible housing, the framework that gives us the opportunity to fully live in the community and experience its many offerings. The remaining two issues in the series will discuss accessing supports and getting involved in your community.

We hope the following pages provide you with meaningful resources, helpful tips and inspirational stories to guide you and your loved ones on your journey to finding your way home.

Sincerely,



Suellen Jackson-Boner
Executive Director



Living in the community: Beyond bricks and mortar

Living in the community. What does that phrase really mean? Is it about finding an accessible, safe and affordable home in the neighborhood of your choice? Is it about being able to access the services and supports you need to live as independently as possible? Or is it about contributing to your community by being a responsible, productive citizen? The answer to all of these questions is “yes.”

In this issue and the next two issues of Spark, we’ll explore “community living” in three key steps:

One: Finding a home of your own

To truly live in the community starts with the security and joy of finding a home to call your own – the foundation of your independent life, whether it’s a three-bedroom house or an

efficiency apartment. Regardless if it’s owned or rented, it’s a place that allows you to live comfortably, without limits and barriers, in the community of your choice.

Two: Accessing supports and services

Going about daily life in your community doesn’t mean being confined to your home. You need supports and services that allow you to venture out and into whatever experiences await you – from visiting family and friends to grocery shopping to working at a meaningful, enjoyable job.

Three: Connecting to your community

Taking part in your community requires active participation, not only to take advantage of fun activities and offerings, but to also contribute as a productive, engaged citizen. We have a civic

duty to participate in decision-making processes that affect our communities, such as voting in elections and attending town meetings. Upholding this responsibility awards us with many freedoms and opportunities, allowing us to experience community activities such as county fairs and parades, as well as participate in groups that come together to enjoy shared hobbies.

Outside our front doors there is a world of opportunity that can lead to new interests, hobbies, relationships and more. When we use the services and supports available to us, and advocate for other necessary accommodations, we can connect with the world around us and fully enjoy everything our communities have to offer. ✨

Independence taken to new level for first-time homeowner

There is something so special about opening the door to your own home for the first time – a sense of accomplishment, a new found freedom. In August 2008, Kira Hudson made the life-changing decision to venture out and purchase her own home. Following a 2005 car accident that caused her to be paralyzed, Hudson had to adjust to life using a wheelchair. She knew that leaving the comfort of her parents' home would take courage and strength. But she was ready.

After a six-month-long search, pouring over countless listings online, touring multiple houses, and experiencing a range of emotions, Hudson's sights landed on the perfect home. She fell in love with a one-story house just north of Indianapolis.

"I knew the day I saw the house that it was the one I wanted. I toured four or five more, but nothing compared," Hudson said. "Many of the other houses I saw had steep driveways, hilly backyards, narrow doorways or small rooms."

On Jan. 31, 2009, the four-year anniversary of her car accident, Hudson closed on her new home. "I moved in that night – I just didn't want to wait another day," Hudson said.



"Homeownership has definitely made me more independent. My friends and I can now spend time together without having to go out and spend money."

The house offered a major selling point for Hudson – the kitchen, main room, and master bedroom and closet were all large enough that, even with furniture, she could easily maneuver through the home. Also, the house was located within a strong school district and in an area where Hudson was close to her friends and favorite activities, yet wasn't engulfed by traffic.

While the home's design and layout allowed Hudson to move in immediately, the house still required a few modifications, including installing a ramp inside the garage to the house door. Hudson's father constructed the ramp, as well as a deck off the back door. Next on the list is installing a ramp for Hudson's front door, widening a bathroom doorway and removing cabinets below the kitchen and bathroom sinks.

Hudson suggests that people with disabilities interested in becoming homeowners follow her lead by considering the qualities any potential homebuyer would be interested in, such as structure, condition and location, not just accessibility features. The home Hudson purchased wasn't listed as accessible. She encourages others to consider such listings because the buyer may ultimately save money in modification costs.

As a first-time homeowner, Hudson recognizes the change it has made in her life. "Homeownership has definitely made me more independent," Hudson said. "My friends and I can now spend time together without having to go out and spend money. Since many of them do not live in accessible housing, I get to host many parties and cookouts!" *

Affordable and accessible housing still limited

The average Hoosier family must earn an hourly wage of \$13.58 to afford a standard two-bedroom apartment with a Fair Market Value of \$706 per month. However, an Indiana renter's average hourly wage is only \$11.68, according to "Out of Reach 2010," a report released by the National Low Income Housing Coalition (visit www.nlihc.org to view the full report).

Deb McCarty, executive director of Back Home in Indiana Alliance, points out that although low-income housing may be affordable for some, it isn't anywhere near "affordable" for people living on Social Security Income (SSI). People with SSI typically have incomes less than 30 percent of the area median income, while most low-income programs are available for individuals making 50 percent or more, according to McCarty.

According to the Social Security Administration's website (www.ssa.gov), more than 112,500 Indiana residents received SSI in December 2010, with an average monthly payment of \$550. Such low incomes have created a 16 percent poverty gap between individuals in Indiana with disabilities and those without, exceeding the national 15.1 percent gap.

Furthermore, a February 2011 report from the U.S. Department of Housing and Urban Development,

"Worst Case Housing Needs 2009: A Report to Congress," found that renter households that include people with disabilities are more likely than those that do not include people with disabilities to: have very low incomes; pay more than one-half of their incomes for rent; and have

other housing problems such as living in inadequate or overcrowded housing.

In addition, the supply of accessible rental housing is nowhere near meeting the demand, according to McCarty. Section 504 of the Rehabilitation Act only requires that 5 percent of apartment units (receiving federal, state or local funds) must be accessible for people with disabilities. "That rule was established back in the 70s. We now have plenty of data showing a huge increase in need," McCarty said.

A 2010 report from the National Council on Disability, "The State of Housing in America in the 21st Century: A Disability Perspective," determined the greatest accessibility needs nationwide. An estimated 788,000 households require grab bars or handrails. Approximately 612,000 households need ramps, 309,000 households need elevators or lifts, 297,000 households need widened doorways/halls and 566,000 households need accessible bathrooms. The need for these accessibility modifications is greater for rental units than owner-occupied households.

To find more statistics and information, visit www.hud.gov or www.ncd.gov. *

The chart shows 30 percent of the Area Median Income in Indiana's 10 largest counties, by population as of 2009, and the maximum monthly housing cost that would be considered affordable for that annual income.*

County	30% AMI	Max. cost
Marion	\$20,610	\$515
Lake	\$19,410	\$485
Allen	\$18,660	\$467
Hamilton	\$20,610	\$515
St. Joseph	\$17,730	\$433
Elkhart	\$17,580	\$440
Vanderburgh	\$18,420	\$461
Tippecanoe	\$18,210	\$455
Porter	\$19,410	\$485
Johnson	\$20,610	\$515

*Annual income of 30 percent or less of AMI is the federal standard for Extremely Low Income households. "Affordable" monthly costs represent the generally accepted standard of spending no more than 30 percent of gross income on housing costs.

Sources: The U.S. Census Bureau; National Low Income Housing Coalition

Back Home director weighs in on Indiana's housing plan

Using her extensive experience in helping people with disabilities meet their housing needs, coupled with her expertise in understanding the dynamics of housing public policy, Deborah McCarty, executive director of Back Home in Indiana Alliance, submitted a response to Indiana's draft consolidated housing plan for 2010-2014 to the Indiana Office of Community and Rural Affairs (OCRA).

"Do not let the need for affordable housing stand in the way of people resuming their lives in their homes and communities," McCarty stated in her response, submitted in May of last year. "The need for affordable housing for those currently institutionalized should be identified as high priority, not medium or low priority."

McCarty's thorough and insightful comments in response to the state's plan are targeted in three focus areas: Affordability, accessibility and quality.

Affordability

- We [Back Home in Indiana Alliance] encourage a clear recognition of, and response to, the need for access to affordable housing for people with disabilities and older adults living in nursing homes

and institutions affiliated with the federal demonstration, Money Follows the Person (MFP). Back Home in Indiana Alliance has identified these persons as ones who should be top priority for access to our federal affordable housing funds.

- The consolidated plan needs to be more aggressive in increasing the availability of affordable housing for people living on Social Security Income (SSI), who live in the community and are not institutionalized.
- All existing, accessible federally funded housing needs to be made affordable for those living on SSI, including units developed through the Low Income Housing Tax Credit program (LIHTC). Although LIHTC is not included in the consolidated plan allocation of funds, it has been the fastest growing affordable housing in the state. People with disabilities are "priced out" of this housing market. We must use HOME funds for increased rental subsidies.

Accessibility

- The minimum standard of 5 percent of units being developed for people with

mobility impairments does not meet the demand and is often not affordable for those living on SSI. To respond to this need, it is recommended that 20 percent of affordable housing units should meet HUD-adopted accessibility standards (known as UFAS).

- The plan needs to increase the availability of home modification funds for people with disabilities and older adults to assure housing stability and safety. By 2040, one in five Hoosiers will be age 65 or older. Currently, there are about 1 million Hoosiers age 60 and older. Ninety-four percent of older Hoosiers would like to remain in their current residence as long as possible, and 39 percent of those are not very confident they will be able to afford to do so.
- Home modification funds through the Indiana Housing and Community Development Authority (IHCDA) are currently restricted for use to homeowners. Those who rent and need to make internal modifications to the unit do not have access to HOME or Community Development Block Grant (CDBG) funds to help with the cost. Making internal

modifications remains the renter's expense for those who are unable to locate a suitable rental unit in the community.

- All new affordable housing developments should have universal design features to reduce the physical and attitudinal barriers between people with and without disabilities. Invest our affordable housing dollars into housing where everyone can get through the door and potentially live in the home. Do not create housing that will require additional federal housing dollars to make it accessible in the future.

Quality

- As reported in the June 6, 2009, *Indianapolis Star*, Indiana's nursing homes are rated among the worse. Data released by the Centers for Medicare & Medicaid Services reported that 28 percent of the state's nursing homes received the lowest rating – one star – in the federal rankings, which measure health and quality-of-life indicators. Overall, the study found that about half of Indiana's roughly 500 nursing homes offered a “below-average” standard of care.
- Our state should not exhaust our limited resources on trying

to repair substandard nursing homes. It's better to invest in our citizens and their respective communities by directing housing resources to help people live in good housing through HOME and CDBG funds, with good supports through MFP during the next few years.

To read Indiana's consolidated housing plan, visit www.in.gov/ihcda/2352.htm. *

Five-year state plan highlights

The U.S. Department of Housing and Urban Development (HUD) requires that states prepare a three- or five-year consolidated plan to be eligible to receive grants to address housing and community development needs.

In addition to assessing the state's current needs, Indiana's plan outlines how it intends to use HUD grants to enhance housing and community development statewide. Following resident and elected officials surveys and other research, the state developed four primary goals and action steps:

1. Expand and preserve affordable housing opportunities throughout the housing continuum.

The state aims to increase the supply and quality of affordable rental housing, specifically by building new

or rehabilitating an existing 675 housing units in five years. Fifty of these units are intended for people who are elderly or have disabilities.

2. Reduce homelessness and increase housing stability for populations with special needs.

Indiana plans to support the construction and rehabilitation of 50 permanent, supportive housing units for individuals with special needs. The plan also provides for tenant-based rental assistance for 200 housing units intended for populations with special needs.

3. Promote livable communities and community revitalization by addressing unmet community development needs.

As part of this goal, the state plans to construct

30 public facilities – such as libraries, youth centers, health care facilities and social service organizations. The state also intends to make modifications to public facilities to ensure accessibility for patrons with disabilities.

4. Promote activities that enhance local economic development efforts.

The state aims to improve economic opportunities for low- and moderate-income persons by coordinating with private industry organizations, businesses and developers to create jobs for low- to moderate-income populations in rural Indiana. Specifically, the state plans to create an additional 1,300 jobs through the OCRA's Community Economic Development Fund, which funds infrastructure.

Indiana farmer flourishes with accessible home

Farming has always been a part of Ed Bell's life. Growing up in Hagerstown, Ind., Bell lived with his parents in a two-story log cabin where he raised grain, produce, livestock and horses on the farm's 72 acres.

In 1982, Bell sustained gunshot wounds, paralyzing him from the waist down. Now using a wheelchair, he realized the family's 1820's farmhouse was not accessible.

Hagerstown residents rallied behind Bell, helping to modify the farmhouse. "One day I looked out the window and members of my church were outside putting in a new sidewalk and building a ramp," Bell said. The Bell family made additional modifications, including turning closet space into an accessible bathroom.

Bell married in 1983, and in 1987, he and wife Debbie purchased the farmhouse from his parents. The couple welcomed a daughter, Nellie, nine years later, and the family lived in the house until 1995, when adversity struck again. The farmhouse fell victim to an electrical fire.

Tireless efforts of community members salvaged many of the family's possessions, and the family realized the fire was an opportunity to provide Bell with a more accessible home.

A former Indiana Governor's Council for People with Disabilities' board member, Bell employed his advocacy skills to secure an agricultural loan for disadvantaged farmers to aid in the construction. The family worked with a friend to modify blueprints for a modular home, and 14 months later, they moved into their newly constructed home. The new home was built in the same spot as its predecessor and was positioned as low to the ground as possible, creating a grade that requires minimal ramps.

Because Bell still farms, producing strawberries and asparagus, he often brings dirt into the house from his wheels. Therefore, the new house was built to include a breezeway and a water hydrant where Bell can wash off his wheels before entering. Vinyl wood covers the floors, and the doors have lever handles. The home's sinks offer open space below, and all but two windows have an 18-inch threshold, providing emergency access for Bell.

While the original farmhouse contained a basement, Bell was never able to enter it in his wheelchair. Now his home boasts a full, walkout basement he can enter from outside.

"If the house was built just for me, we probably could have made it

even more accessible. But it was important to also accommodate my wife and daughter," Bell said. "The counters, for instance, are lower than normal, but they are still comfortable for everyone."



Bell routinely shares his family's experiences, speaking to groups nationwide about dealing with adversity and remaining positive. In fact, on the family's website (www.eatmorestrawberries.com) Bell shares that the family has named its home "Beracha," a Biblical word for "praise." *

Universal design opens doors for all

A person in a wheelchair or someone with visual impairments aren't the only ones able to visit accessible homes, businesses, public facilities and state parks. When these areas are accessible and equipped for people with disabilities, anyone can enjoy them, from a mom pushing a stroller to an older adult who has trouble climbing stairs.

The phrases "universal design" and "visitability" embrace the all-encompassing approach to building and remodeling homes and other facilities so they're accessible to every patron.

AARP and the National Association of Homebuilders recently awarded a 2010 Livable Communities Award to the builders, developers, remodelers and architects of a universally designed Burns Harbor, Ind., home. The Prairie-style bungalow features a no-step entry with a slip-resistant concrete ramp, 36-inch wide doorways and bathrooms with a low-curb shower, lever-controlled faucets and raised electrical outlets.

Dubbed "The Gem," the three-bedroom home built by Treasure Homes Inc. in Wheatfield, Ind., also features an Americans with Disabilities Act-accessible main floor. And, the home received Emerald certification from the National Green Building Standard for reaching the highest level of a sustainable "green" building that incorporates energy savings of 60 percent or more.

The Center for Universal Design at North Carolina State University promotes seven principles of universal design:

- 1. Equitable use**
Useful and marketable to people with diverse abilities.
- 2. Flexible use**
Accommodates a wide range of individual preferences and abilities.
- 3. Simple and intuitive use**
Easy to understand, regardless of the person's experience, knowledge, language skills or current concentration level.
- 4. Perceptible information**
Communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities.
- 5. Tolerance for error**
Minimizes hazards and the adverse consequences of accidental or unintended actions.
- 6. Low physical effort**
Can be used efficiently and comfortably and with minimum fatigue.
- 7. Size and space for function**
Appropriate size and space is provided for approach, reach, manipulation and use, regardless of user's body size, posture or mobility.

To learn more about universal design, visit www.design.ncsu.edu/cud. *

Building homes for injured vets

Many of Indiana's brave military veterans return home from war to face a new battle. They find they can no longer walk up the front steps to their house, fit through the front door in their new wheelchairs or reach the kitchen sink.

As injured soldiers began returning from Iraq and Afghanistan in the early 2000s, Homes for Our Troops (HFOT), a national nonprofit, non-partisan organization recognized the growing need for accessible housing for veterans. The organization began in 2004 to raise monetary donations, as well as building supplies and professional labor, to build accessible homes – at no cost – for injured veterans.

The organization exclusively serves veterans – of all military branches – who've been severely injured in combat since Sept. 11, 2001. HFOT also raises funds and support to alleviate the burden of monthly mortgages.

According to the HFOT website, there are more than 40,000 injured service members to date resulting from the Iraq and Afghanistan wars. In April 2011, the organization completed its 100th home in Fredericksburg, Va. To learn more, visit www.homesforourtroops.org. *



Civil Rights Commission advocates fair housing

In 2010, an Indianapolis apartment complex required a potential tenant to provide proof of employment. The applicant, who has a disability, was unable to do so and was consequently obligated to include a cosigner on the lease.

That same year, a woman with a disability was denied permission from her Hancock County neighborhood association to complete a home remodel conducive to her disability. Additionally, a new Bloomington, Ind., multifamily complex was discovered to be lacking accessibility for people with disabilities.

These examples each describe an actual case handled by the Indiana Civil Rights Commission (ICRC) during the past two years.

The ICRC is a state agency that upholds the civil rights of Indiana's citizens – including

those rights protected under the Fair Housing Act.

When a housing charge is filed with ICRC, the commission examines the case for “reasonable cause,” meaning that a reasonable person would believe a discriminatory act had occurred. A discriminatory act can be classified as violation of at least one of the three prominent rights afforded under the Fair Housing Act:

1. Equal treatment

A person cannot be discriminated against based on sex, religion, race or disability, among other protected classes. For example, a landlord cannot charge a tenant in a wheelchair a different deposit amount than would be charged of others. Or, as the ICRC argues was a violation in the proof-of-employment case, a landlord cannot impose disparate, or unequal, impact. Because

statistics show significantly higher unemployment rates among people with disabilities, such a requirement causes unequal impact.

2. Reasonable property modifications

Tenants with disabilities have the right for reasonable modifications to be made to the property. The same is true for homeowners living under homeowners associations.

Modifications are typically a change in structure, such as lowering countertops, removing carpeting or building ramps. While under most circumstances landlords or associations would be required to allow such modifications to occur, they would typically not be expected to finance the work. Subsidized properties, however, often place the financial responsibility of

modifications on the landlord. Upon leaving the property, it is often the responsibility of the tenant to reverse any modifications. Financial burden and modification reversal are often negotiated independently between the tenant and landlord; however, ICRC will step in if a complaint warrants assistance.

3. Reasonable accommodations

Reasonable accommodations, which typically deal with policy change, are also required of landlords and homeowners associations under the Fair Housing Act. Adherence may include waiving early termination fees or pet deposits for service animals, lifting pet size restrictions, adjusting rental due dates, assigning parking spaces, allowing for live-in aides without additional charge, etc.

requirements are applicable to each unit. However, if the property does not have an elevator, only ground-level units are required to be made accessible.

After a formal complaint has been filed, it is sent to one of four ICRC housing investigators. Investigators contact the respondent for additional interviews, site visits and document examinations. Once the ICRC's investigator believes enough evidence for a reasonable cause determination has been gathered, the case is submitted for review to the deputy director, who determines whether or not the case will move forward to court.

If a case moves to court, the ICRC executive director becomes the listed complainant, and the complaint is filed in the county



ICRC is also responsible for ascertaining that all rental properties – both public and private – designed and constructed for first occupancy after March 13, 1991, meet at least the minimal requirements for accessibility, as defined by the Fair Housing Act. If the property has multiple units and an elevator, then the accessibility

in which the discrimination allegedly occurred. While fair housing cases are often heard by a jury, the ICRC's mediators work up until trial to avoid hearings and instead reach negotiated settlements. Damages are open ended, ranging from financial relief to changes in policy. *

How to file a complaint with the ICRC

Prior to bringing a discrimination charge, gather as many facts and details of the situation as possible, and be sure to file the complaint within 365 days of the incident.

Complaints must be filed by personal delivery, mail or fax. The complaint must be in writing and signed under penalties of perjury (meaning your statement must be truthful, or you may face criminal charges).

To file in person or through mail, visit or send the complaint to the ICRC office at the Indiana Government Center North, 100 North Senate Ave., Room N103, Indianapolis, IN 46204. Complaints may be faxed to (317) 232-6580.

For additional information, please visit www.in.gov/icrc or call (800) 628-2909 (toll free) or (800) 743-3333 (TTY)*



Get financial help to buy, rent and modify your dream home

Community vitality depends on the diversity and prosperity of its residents. However, people with disabilities often face barriers to prospering in a community when confronted with housing affordability and accessibility obstacles. Federal and state programs are working to break down these barriers by assisting individuals with disabilities in purchasing or renting a home, as well as making housing modifications.

Homeownership/rental assistance

Section 8 of the United States Housing Act of 1937

Under this law, commonly referred to as “Section 8,” HUD administers various housing assistance programs that are either tenant-based or project-based.

- Tenant-based housing choice vouchers allow very low-income families to choose appropriate

housing, which may be in the private sector and not subsidized. Vouchers are administered locally by public housing authorities and are typically given to families whose incomes do not exceed 50 percent of the area median income. Because the vouchers are tenant-based, the assistance can transfer if the individual or family moves.

- Project-based subsidies are “attached” to the apartment or building and do not transfer with the tenant. There are various project-based programs. Section 811 is one such program that provides funding to qualified nonprofit organizations to construct, rehabilitate or acquire multifamily rental housing for people with disabilities with the availability of supportive services. To live in Section 811 housing, a household – including one or more qualified individuals –

must be very low-income (within 50 percent of the median income for the area) and at least one member must be 18 years or older and have a disability. Other Section 811 project-based programs provide housing specifically for people who are elderly, have physical disabilities and/or have very low incomes.



First Home

An Indiana Housing and Community Development Authority (IHCDA) program, First Home offers qualified first-time homeowners below-market interest rate mortgages and can be combined with other financial assistance.

First Home/PLUS

In addition to the below-market mortgage rates offered through the First Home program, First Home/PLUS also offers 6 percent down payment assistance. The assistance, capped at \$7,500 with zero interest, must be repaid in full once the borrower sells or refinances the home.

Homeownership Program for Veterans

This IHCDA program offers comparable assistance to the First Home program, however it waives the requirement that qualified veterans need to be first-time homeowners.



Mortgage Credit Certificates

First-time Indiana homeowners are eligible to receive a federal tax credit, ranging from 20 to 35 percent of the interest paid on a mortgage each year, depending

on the mortgage loan amount. The maximum credit per year is \$2,000.

Habitat for Humanity

With community support and volunteers, this nonprofit builds simple, decent and affordable housing for low-income families, including lending no-profit, no-interest mortgage loans to its beneficiary families. Families can apply for Habitat housing at one of the 66 Indiana Habitat affiliates throughout the state.

Modifications assistance

Property Improvement Loan Insurance (Title I)

Through this program, HUD-insured loans are provided to finance improvements, alterations and repairs of individual homes and apartment buildings. Loans on single family homes may be for a maximum of \$25,000 and 20 years. Apartment building loans, also carrying a 20-year maximum, may be up to \$12,000 per unit, but cannot exceed \$60,000 for the building. Eligible consumers can be homeowners or renters, and approved lenders can be found on the HUD website.

203(k) Rehab Mortgage Insurance

Also a HUD program, this assistance insures mortgages covering the purchase or refinancing and rehabilitation of a home that is at least one year old. The cost of the rehabilitation must be at least \$5,000, but the total value of the property must still fall within the area's Federal Housing Administration (FHA) mortgage limit.

Streamlined 203(k) Limited Repair Program

Similar to 203(k) Rehab Mortgage Insurance, this HUD program permits homebuyers to finance necessary repairs. With this program, homebuyers are able to add up to an additional \$35,000 to their mortgage to improve or upgrade their home before move-in.

Christian Fund for the Disabled

Funded by Joni and Friends, an international disability center, this program offers grants up to \$5,000 to qualified individuals with disabilities who are sponsored by a church or Christian organization willing to provide matching funds. *

For additional information on any of these programs, please contact:

HUD

www.hud.gov
(800) 225-5342 (Voice)
(877) 833-2483 (TDD)

IHCDA

www.in.gov/ihcda
(800) 872-0371 (Voice)

Habitat for Humanity

www.habitat.org
(800) 422-4828 (Voice)

Joni and Friends

www.joniandfriends.org
(818) 707-5664 (Voice)
(818) 707-9707 (TTY)

To rent or to buy: what's best for you?

When we make the decision to search for our own home, many of us peruse real estate magazines or websites and drive through neighborhoods hunting for “for sale” signs. Most of us tend to overlook the possibility of renting, as society has led us to believe that it’s just a temporary gateway to purchasing a home. But, what’s so bad about renting? And could it be more beneficial in some circumstances?

Liz Weston, personal finance columnist and author of “The 10 Commandments of Money,” says the economic recession has changed attitudes toward owning. “It’s not the slam dunk people thought it was,” she said in a January 2011 *Washington Post* article.

Consider these questions when deciding if purchasing or renting is best for you:

How long do you plan to live there?

According to MSNmoney.com, the duration of your stay is the single most important factor when buying a home. Someone purchasing a house should plan to live in the same place for at least 5 to 10 years. Even with normal appreciation, Weston cautions that it takes five years to offset the up-front costs of purchasing.

How much can you spend?

MSNmoney.com says homeownership costs about

35 percent more than renting. In addition to the down payment, typically at least 3.5 percent of the home’s price, according to Weston, owners must be prepared to pay for routine maintenance and emergency repairs. “If money is really tight, I’m almost always in favor of renting versus buying,” Weston said in the article.

Deborah McCarty, executive director of Back Home in Indiana Alliance, says renters may find themselves thinking, “I pay so much in rent, why can’t I just buy a home with a similar mortgage payment instead?” The problem, warns McCarty, is that people forget about the hidden costs of homeownership – property taxes, homeowners association fees, costs of yard work and home maintenance, plus interest rates on mortgage loans, which are based on the borrower’s credit.

Do you have the time and ability to maintain a home?

Homeownership comes with vast responsibilities. People with disabilities should consider whether they have time and are able – or have help – to handle yard work, routine maintenance and other tasks that renters can leave up to landlords.

The upside to homeownership, however, is that you have more control. You can decorate how you wish, paint the walls whatever colors you like, etc.

What does research say?

Weston suggests considering the consumer opinions revealed in Fannie Mae’s National Housing Surveys, conducted among homeowners and renters every quarter. The first-quarter 2011 survey found that 67 percent of respondents believe it’s a good time to buy a house. Of the renters who were polled, 65 percent say they are likely to purchase a house in the future, whereas 35 percent believe they’ll continue renting.

MSNmoney.com also says to not be too discouraged by the headlines and falling prices. No investment market stays up forever, says MSN reporter Stacey Johnson.

Is the home accessible, or can it be modified?

Accessible rental housing is hard to come by, according to McCarty, since the current requirement is that only 5 percent of rental units (in facilities receiving federal, state or local funds) must be accessible. The demand, however, is much greater. Owning a home allows you the ability to make modifications that are not only accessible, but are customized to your particular needs.

Everyone’s circumstances are different. The bottom line when determining to rent or buy? Consider your individual situation, do your research and make an informed decision. *

Housing resources

U.S. Department of Housing and Urban Development (HUD) (Indiana Office)

www.hud.gov/indiana
(317) 226-6303 (Voice)
(800) 743-3333 (TTY)

The U.S. Department of Housing and Urban Development (HUD) is the federal agency responsible for national policy and programs that address America's housing needs, improve and develop the nation's communities and enforce fair housing laws. The Indiana office provides rental and homeownership assistance information, as well as contact information for approved housing counselors throughout the state. The HUD website also provides information specifically for people with disabilities.

Indiana Protection and Advocacy Services (IPAS)

www.in.gov/ipas
(800) 622-4845 (Voice)
(800) 838-1131 (TTY)

IPAS is an independent state agency that protects and advocates for the rights of people with disabilities. IPAS works to enforce the Fair Housing Act, which prohibits housing discrimination based solely on race, color, religion, national origin or disability, among other protected classes.

Indiana Housing and Community Development Authority (IHCDA)

www.in.gov/ihcda
(800) 872-0371 (Voice)

IHCDA partners with developers, lenders, investors and nonprofit organizations to enhance housing opportunities for low- and moderate-income Hoosiers. The agency works to achieve safe, affordable, good-quality housing in economically stable communities for all individuals and families.

Indiana Housing Now

www.indianahousingnow.org
(877) 428-8844 (Voice)

Indiana Housing Now is a housing locator service sponsored by IHCDA that provides detailed information about rental properties and helps individuals find appropriate housing. Individuals can enter specific criteria to find housing that best accommodates their needs.

Hoosier Veterans Assistance Foundation

www.hvafofindiana.org
(317) 951-0688 (Voice)
hvaf@hvaf.org

A United Way Agency, the Hoosier Veterans Assistance Foundation is dedicated to helping veterans access the services and supports they need to live independently. HVAF works to eliminate homelessness for veterans and their families through prevention, education, supportive services and advocacy.

Indiana Civil Rights Commission

www.in.gov/icrc
(800) 628-2909 (Voice)
(800) 743-3333 (TTY)

The Indiana Civil Rights Commission enforces the Indiana civil rights laws and provides quality education and services to the public in an effort to ensure equal opportunity for all Hoosiers and visitors to Indiana. The ICRC enforces the Fair Housing Act and serves as an outlet for individuals with disabilities to file complaints about discriminatory situations surrounding housing.

National Resource Center on Supportive Housing and Home Modification

www.homemods.org
(213) 740-1364 (Voice)
homemods@usc.edu

Promoting independent living at all ages, this initiative of the University of Southern California provides education and training for professionals who can respond to the increasing demand for home modifications. Homemods.org serves as an information clearinghouse on home modifications for both professionals and consumers.

ignite thoughts into action

spark



We welcome your suggestions
for newsletter content and
ideas concerning the actions
of the Council.

phone: (317) 232-7770
email: GPCPD@gpcpd.org

www.in.gov/gpcpd

Honor those who make our communities better

The Governor's Council Community Spirit Awards program recognizes individuals and groups who help make our communities more inclusive for people with disabilities. The Council is now accepting nominations for the 2011 awards in the Distinguished Leadership and Disability Awareness Month categories.

To submit a nomination, visit www.in.gov/gpcpd and click on the "catch the community spirit" logo. The entry deadline is August 22, 2011. Awards will be announced at the 2011 Conference for People with Disabilities.



Save the date: November 29-30
2011 Conference for People with Disabilities