

PROMISING PRACTICES IN HOME AND COMMUNITY-BASED SERVICES

Indiana -- Coalition of Organizations with Resources about Home Ownership and Rental

Issue: Independent Housing Opportunities for People with Disabilities

Summary

The Back Home in Indiana Alliance, which is housed in Indiana University's Indiana Institute on Disability and Community, facilitates home ownership and rental by connecting people with disabilities and their families to a variety of housing organizations and resources. These organizations and resources include lending programs for low-income or under-served people, down payment assistance, grants for home modifications, and programs that link apartment seekers with appropriate, low-income rentals. In the past three years, the Back Home in Indiana Alliance has helped 79 families or individuals purchase or rent individual or single-family housing.

Introduction

Many people with disabilities have struggled to find homes in which to live independently, due to low incomes and the challenges associated with obtaining loans, down payment assistance, and suitable housing. Only 30% of people with disabilities own homes compared with 66% of all Americans. Despite the challenges associated with the process, home ownership provides a way for people with disabilities to integrate into the community and allow people with disabilities to exercise greater choice in their lives. Also, for many people with developmental disabilities, renting one's own house or apartment provides a step toward independence, since many people live in group homes with multiple roommates.

This report briefly describes the Back Home in Indiana Alliance and its efforts in creating opportunities for people with disabilities to own or rent homes. This document is based on interviews with staff from the Back Home in Indiana Alliance and its partners. The partners interviewed include the Indiana Department of Housing and Urban Development, the Indiana Center for Independent Living, and the Indianapolis Neighborhood and Housing Partnership.

The Indiana alliance started with support from the national Home of Your Own Alliance.

Background

The Back Home in Indiana Alliance started as an extended initiative of the nationwide Home of Your Own Alliance, which was funded in the 1990s by the Administration on Developmental Disabilities, part of the U.S. Department of Health and Human Services. The Home of Your Own Alliance promoted home ownership by using non-traditional income streams and federal, state, and local subsidies to support home ownership for people with developmental disabilities. The Home of Your Own Alliance created a national information and technical assistance center on home ownership and control and worked with 23 states, including Indiana, to build coalitions of housing and disability organizations.

Intervention

The Back Home in Indiana Alliance (the alliance) is a coalition of various organizations interested in helping people with disabilities live independently and expanding their housing opportunities. The State of Indiana funded this project through the Indiana Housing Finance Authority and the Indiana Governor's Planning Council for People with Disabilities. Other participating organizations are: Fifth Third Bank, Irwin Mortgage, the Indianapolis Neighborhood and Housing Partnership, U.S. Department of Housing and Urban Development (HUD), the Indianapolis Resource Center for Independent Living, Independent Residential Living of Central

Indiana, and Fannie Mae. To ensure people with disabilities participate in decision-making, 30 percent of the alliance's steering committee, which oversees the general activities of the initiative, are people with disabilities.

The Back Home in Indiana Alliance serves people with disabilities and their families in Indiana who have incomes at or above 30% of the local median income. People learn about the project through other community development organizations, newsletters and networks for people with disabilities, HUD, and mainstream media coverage. Often, people will hear about the alliance through word of mouth and as a result, contact the alliance staff directly.

One staff member within the Indiana University Institute for Disability and Community oversees the daily management of the alliance and acts as a liaison between people with disabilities interested in owning homes and the appropriate organizations within and outside of the alliance. When a person expresses an interest in owning a home, the staff person conducts a preliminary financial assessment.

If the assessment indicates that the person may be financially ready to proceed, the individual is directed to a home ownership counseling and educational organization. These organizations provide information about low-cost lending and preparations necessary to be a homeowner or renter. For example, the staff may send the person to the Indianapolis Neighborhood and Housing Partnership, which offers short-term credit and financial planning to prepare people to apply for a mortgage.

The alliance also conducts training programs to increase awareness among the alliance's organizations of issues pertaining to people with disabilities in the community. Because the alliance connects people with disabilities to people who have received such training, people

with disabilities have a better chance of becoming homeowners or having access to individualized rental housing.

Implementation

According to alliance staff, the key to the implementation of this initiative is the

Thirteen individuals or families purchased homes, and 16 are in the home buying process.

development of partnerships with organizations experienced in housing, advocacy, and supporting people with

disabilities. Because of the similar nature of the organizations' missions, the alliance faced few difficulties in the formation and continuing development of these partnerships.

The Indiana Institute on Disability and Community Living, which staffs the alliance, is currently working with centers for independent living (CILs), such as the Indianapolis Center for Independent Living, to share information and offer technical assistance on providing supports for home ownership. Then these CILs may also provide housing assistance through the alliance.

Impact

In the past three years, the Back Home in Indiana Alliance has helped 95 people with disabilities and their families move towards home ownership or rental. Thirteen individuals and families have purchased homes. Sixty-six people and families obtained individualized rental housing. Sixteen people and families are currently in various stages of the home ownership process.

Contact Information

For more information about the Back Home in Indiana Alliance, call Deborah McCarty, Indiana University Institute on Disability and Community, at (317) 638-2392 or dlmccart@indiana.edu.

This report is one of a series of reports by Medstat for the U.S. Centers for Medicare & Medicaid Services (CMS) highlighting promising practices in home and community-based services. The entire series will be available online at CMS' web site, <http://www.cms.hhs.gov>. This report is intended to share information about different approaches to offering home and community-based services. This report is not an endorsement of any practice.

Discussion Question:

What infrastructure can states develop to provide this assistance to greater number of people?

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