

**IL NET**  
an ILRU/NCIL National Training and Technical Assistance Project

*Expanding the Power of the Independent Living Movement*

# **Homeownership as a Housing Option**

**a National Teleconference**

**Participant's Manual**

**September 28, 2000**

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# Homeownership as a Housing Option

## Participant's Manual

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# **HOMEOWNERSHIP AS A HOUSING OPTION**

## **AGENDA**

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- II Homeownership Barriers and Solutions
  - A Access to Mortgage Credit - Steve Allen
  - B The Wisconsin Statewide Consumer-Driven Model - Jerry Vogt
  - C HUD Homeownership Voucher Option - Charlene Dwyer
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- III Questions and Answers
- IV Housing and Homeownership Employment Incentives
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- C     Getting your Public Housing Authority on Board to Take the Homeownership Option - Jerry Vogt & Beto Barrera
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## ABOUT THE TRAINERS

### **Steve Allen**

is the Senior Business Manager for the Fannie Mae Special Needs Housing Division, traveling the nation educating lenders by promoting "HomeChoice", Fannie Mae's specialty mortgage underwriting product for people with disabilities. This is the only mortgage product of its kind available on a nationwide basis. For lenders who agree to use it, HomeChoice literally opens the doors to homeownership to low-income persons with disabilities who would otherwise be denied access to a mortgage. In addition to promoting HomeChoice, Steve works tirelessly to build partnerships and homeownership support coalitions at the state and local levels. All of his efforts are aimed at assisting persons with disabilities with moderate and low incomes in achieving affordable homeownership. His efforts with Fannie Mae evolved from a 27-year commitment to housing and neighborhood stabilization work.

### **Alberto "Beto" Barrera**

has more than 20 years of experience and involvement with labor, community and other grassroots organizations. In 1989, he joined Access Living as a Case Coordinator. In 1991, he was promoted to Tester Coordinator. His duties included investigating complaints of housing discrimination, and recruiting and training volunteers to find evidence of housing discrimination against people with disabilities. In 1993, Beto was promoted to Housing Coordinator at Access Living and became project Manager of the Joint Enforcement for Disability Access project, a fair housing rights project which oversees the enforcement of the Fair Housing Amendments Act. Beto is a co-founding member of the Disability Rights & Action Coalition for Housing (DRACH), a national grassroots housing activist organization that advocates for affordable, accessible, integrated housing for people with disabilities. Beto is an active board member of ADAPT, and currently serves as the Housing Team Leader at Access Living.

### **Charlene Dwyer**

is the Executive Director of EBTIDE, Inc., a consumer-controlled Wisconsin non-profit which is the lead organization working with Fannie Mae and Wisconsin CILs to provide homeownership opportunities to persons with disabilities of low and moderate income. Prior to joining EBTIDE, Charlene spent 23 years in the development and provision of services to persons with disabilities, and in building and maintaining successful service and advocacy coalitions. She worked in an Independent Living Center from 1990 to 1993 and has been a NCIL member for the past seven years. She has served on NCIL's Rehabilitation Act Committee. Charlene earned her Doctorate Degree in counseling in 1986.

**Daniel G. Kessler**

has been Executive Director of Birmingham Independent Living Center since 1989. He holds a Masters Degree from Florida State University and a Bachelors degree from Purdue University. He is the Region IV representative on the NCIL board and chairs NCIL's Housing Committee.

**Lee Schulz**

Lee has been the Executive Director of IndependenceFirst in Milwaukee, Wisconsin since 1986. He is the Treasurer of NCIL's Board of Directors and formerly the Region V NCIL Representative and Regional Representative Chair. He is a past member of Wisconsin's State Independent Living Council and co-founder of the Wisconsin Coalition of Independent Living Centers.

**Jerry Vogt**

is the Statewide Director of Housing Initiatives for EBTIDE, a consumer-controlled non-profit in Wisconsin. Jerry has a master's degree from the University of Wisconsin-Madison Department of Urban and Regional Planning with a concentration in Housing and Growth Development. He played an integral role in conceptualizing, designing and bringing to fruition the condominium project in which he is a homeowner. The project has become a model for his community of Madison, Wisconsin where he also serves on the Dane County Housing and Community Development Commission. At EBTIDE, Jerry works with partners throughout the state to increase access to homeownership. Much of his work involves "paradigm-shifting advocacy" at the systems-change level. He also administers \$200,000 in downpayment assistance that EBTIDE has secured for low-income homebuyers with disabilities.

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AND  
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## **ABOUT ILRU**

The Independent Living Research Utilization (ILRU) Program was established in 1977 to serve as a national center for information, training, research, and technical assistance for independent living. In the mid-1980's, it began conducting management training programs for executive directors and middle managers of independent living centers in the U.S. Since 1985, it has operated the ILRU Research and Training Center on Independent Living at TIRR, conducting a comprehensive and coordinated set of research, training, and technical assistance projects focusing on leading issues facing the independent living field.

ILRU has developed an extensive set of resource materials on various aspects of independent living, including a comprehensive directory of programs providing independent living services in the U.S. and Canada.

ILRU is a program of TIRR, a nationally recognized, free-standing rehabilitation facility for persons with physical disabilities. TIRR is part of TIRR Systems, a not-for-profit corporation dedicated to providing a continuum of services to individuals with disabilities. Since 1959, TIRR has provided patient care, education, and research to promote the integration of people with physical and cognitive disabilities into all aspects of community living.

## **ABOUT NCIL**

Founded in 1982, the National Council on Independent Living is a membership organization representing independent living centers and individuals with disabilities. NCIL has been instrumental in efforts to standardize requirements for consumer control in management and delivery of services provided through federally-funded independent living centers.

Until 1992, NCIL's efforts to foster consumer control and direction in independent living services through changes in federal legislation and regulations were coordinated through an extensive network and involvement of volunteers from independent living centers and other organizations around the country. Since 1992, NCIL has had a national office in Arlington, Virginia, just minutes by subway or car from the major centers of government in Washington, D.C. While NCIL continues to rely on the commitment and dedication of volunteers from around the country, the establishment of a national office with staff and other resources has strengthened its capacity to serve as the voice for independent living in matters of critical importance in eliminating discrimination and unequal treatment based on disability.

Today, NCIL is a strong voice for independent living in our nation's capital. With your participation, NCIL can deliver the message of independent living to even more people who are charged with the important responsibility of making laws and creating programs designed to assure equal rights for all.

## **ABOUT THE IL NET**

This training program is sponsored by the IL NET, a collaborative project of the Independent Living Research Utilization (ILRU) of Houston and the National Council on Independent Living (NCIL)

The IL NET is a national training and technical assistance project working to strengthen the independent living movement by supporting Centers for Independent Living (CILs) and Statewide Independent Living Councils (SILCs)

IL NET activities include workshops, national teleconferences, technical assistance, on-line information, training materials, fact sheets, and other resource materials on operating, managing, and evaluating centers and SILCs

The mission of the IL NET is to assist in building strong and effective CILs and SILCs which are led and staffed by people who practice the independent living philosophy

The IL NET operates with these objectives

- Assist CILs and SILCs in managing effective organizations by providing a continuum of information, training, and technical assistance
- Assist CILs and SILCs to become strong community advocates/change agents by providing a continuum of information, training, and technical assistance
- Assist CILs and SILCs to develop strong, consumer-responsive services by providing a continuum of information, training, and technical assistance

# **FannieMae**

## **Affordable Housing Products for People with Disabilities**

**January 2000**

**Fannie Mae's mission includes addressing the housing needs of those who have not traditionally been served by standard mortgage products, including people with disabilities and families with disabled family members. To help meet their specific needs, Fannie Mae has developed the following Affordable Housing initiatives and products for people with Disabilities:**

- **HomeChoice<sup>SM</sup>**  
**Homeownership for people with disabilities**

**HomeChoice is an underwriting initiative designed to provide single-family mortgages for low- and moderate-income people who have disabilities, or have family members with disabilities living with them. HomeChoice mortgage loans are tailored to meet the unique needs of people with disabilities by offering a down payment as low as \$500; greater flexibility in qualifying and underwriting standards; and acceptance of nontraditional credit histories. HomeChoice mortgage loans are available through Fannie Mae-approved lenders working in partnership with coalitions - groups of organizations that combine efforts to create homeownership opportunities for people with disabilities. Coalitions can include lenders, state and local housing and disability agencies, support service organizations, and people with disabilities and their families. HomeChoice mortgage loans are also available through single agencies that have been approved by Fannie Mae and offer home-buying support similar to that offered by coalitions. Single agencies can include nonprofit organizations, public agencies, and departments of state or local governments.**

- **Retrofitting Mortgage**  
**Financing for access modifications**

**The Retrofitting Mortgage underwriting experiment helps disabled individuals remain in their homes and neighborhoods, rather than institutional settings, by providing affordable options to finance the modification of a home to meet the**

accessibility needs of the disabled person. The Retrofitting Mortgage combines a conventional first mortgage loan with a second mortgage to accommodate the cost of retrofitting a housing unit. The second mortgage is provided by a housing finance agency (HFA) to close the value gap, or the difference between the first mortgage and the cost of retrofitting the home.

*[The section omitted here includes a description of Fannie Mae's group home housing initiative entitled Community Living®.]*

## **Community Lending Products**

Fannie Mae also has three Community Lending mortgage products with special features that may be of interest to people with disabilities, including lower down payments and qualifying income; expanded acceptable sources for closing costs; and acceptance of lower cash reserves and nontraditional credit histories. Generally, Community Lending products limit a borrower's income to 100% of the area medium income (AMI). Community Lending mortgages include the following products:

- **Fannie Mae's Community Home Buyer's Program <sup>SM</sup>**

Fannie Mae's Community Home Buyer's Program is a 5 percent low-down payment mortgage. And when combined with a special optional mortgage product, FannieNeighbors®, the income limit can be removed if the borrower purchases a home in a designated central city or an eligible minority or low-income housing tract.

- **Fannie 97®**

Fannie 97 requires only a 3 percent down payment, and is ideal for a potential home buyer who has enough income to handle the monthly mortgage payments, but has difficulty accumulating cash for the down payment.

- **Fannie 3/2®**

Fannie 3/2 makes it easier for low- and moderate-income borrowers to obtain this mortgage product's required 5 percent down payment by requiring that only 3 percent of the down payment come from the borrower's own funds. The other 2 percent can come from other eligible sources.



Community Lending products also include options which can be combined to create a product that is even more tailored to the home buyer's specific needs. These options include FannieNeighbors, Community Seconds®, Lease-Purchase, and Community Land Trust. To learn more about these optional products, refer to For More Information at the bottom of this page.

### **Other Fannie Mae Products That May Interest People with Disabilities**

- **Home Keeper®**, which includes two types of reverse mortgage products to help seniors 62 years and older convert their home equity into cash, enabling them to remain in their homes for life, and
- **HomeStyle®**, which helps homeowners searching for financing to modernize their homes, as well as potential home buyers seeking to renovate an older house.

### **For More Information**

For additional information on Fannie Mae's Affordable Housing and Community Lending mortgage products and services for people with disabilities, please call Fannie Mae's Consumer Resource Center at 1-800-7FANNIE, or contact the customer account team in the Fannie Mae regional office nearest you.

Atlanta, GA	(404) 398-6054
Chicago, IL	(312) 368-6281
Dallas, TX	(972) 773-4663
Pasadena, CA	(626) 396-5140
Philadelphia, PA	(215) 575-1479

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HI230C1/00

# **FannieMae**

## **HomeChoice<sup>SM</sup>**

### **Homeownership for people with disabilities**

**June 2000**

HomeChoice is a single-family mortgage loan designed to meet the mortgage underwriting needs of low- and moderate-income people who have disabilities or have family members with disabilities living with them. HomeChoice mortgages offer flexibility in the areas of loan-to-value ratios (LTVs), down payment sources, qualifying ratios, and the establishment of credit.

#### **Applying for a HomeChoice Mortgage Loan**

HomeChoice mortgage loans are available through Fannie Mae-approved coalitions comprised of organizations and agencies working together to create homeownership opportunities for people with disabilities. HomeChoice loans are also available through single agencies that have been approved by Fannie Mae and offer home-buying support similar to that offered by coalitions. These coalitions and agencies partner with disabilities buy homes of their own. To obtain a list of HomeChoice coalitions and agencies, call Fannie Mae's Consumer Resource Center at 1-800-7FANNIE (1-800-732-6643).

#### **Role of Coalitions and Single Agencies**

HomeChoice coalitions and agencies help ensure that borrowers are prepared to meet the demands of purchasing and owning a home by providing the following services:

- Providing pre- and post-purchase homeownership education counseling
- Partnering with designated lenders to help borrowers apply for a mortgage
- Providing grants and soft second mortgages to assist borrowers with the down payment and closing costs, access modifications, and property repairs and maintenance
- Providing budget management and support services

#### **Coalition and Single Agency Eligibility**

Coalitions can include lenders, housing finance agencies, homeownership counseling agencies, and nonprofit and government agencies serving people with disabilities. Single agencies can be nonprofit organizations, public agencies, or departments of state or local governments. To receive Fannie Mae approval, coalitions and single agencies must have established a **comprehensive homeownership plan** for people

with disabilities that includes home-buyer education and related counseling, personal budget management, and financial assistance

### **Eligible Lenders**

Lenders who offer HomeChoice loans must be approved by Fannie Mae and participate with a Fannie Mae-approved coalition or agency

### **Eligible Borrowers**

Eligible borrowers for HomeChoice include any person defined as disabled by the Americans with Disabilities Act of 1990, or any person defined as handicapped by the Fair Housing Amendments Act of 1988, and whose income is considered low or moderate as defined by the U S Department of Housing and Urban Development (HUD) This definition generally includes borrowers with incomes at or below the median income for your area (see "Income Requirement" below) Borrowers must be qualified and underwritten by Fannie Mae-approved lenders that are working with an approved coalition or agency

An eligible borrower who has a legally appointed guardian may participate in HomeChoice provided the legal guardian has a 24-month history of managing the financial affairs of the borrower and intends to continue to do so for the foreseeable future

Fannie Mae must approve any representative payee, including a representative payee who has been appointed by the Social Security Administration to accept and administer Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) payments on behalf of the borrower

### **Eligible Mortgages**

We accept 15- to 30-year fixed-rate, fully amortizing, level payment mortgages As with all Fannie Mae products, there is no minimum loan amount The maximum loan amount is Fannie Mae's standard conforming loan limit

### **Eligible Properties**

Owner-occupied single family detached houses, townhouses, and condominiums are eligible properties All properties must be inspected to ensure they do not need major repairs and that they meet the minimum property codes

### **Loan-to-Value Ratios**

For purchase transactions, the maximum loan-to-value ratio is 95 percent based on the lesser of the sales price or appraised value For refinance transactions, the loan-to-value ratio may not exceed 90 percent and is limited to rate and term refinance transactions

### **Combined Loan-to-Value Ratios**

Subordinate financing is typically used to supplement a borrower's contribution to the down payment and closing costs. When the subordinate financing results in a combined loan-to-value (CLTV) over 95 percent, the subordinate financing must have grant-like terms and the CLTV ratio may not exceed 105 percent.

However, when the subordinate financing is used for accessibility modifications in addition to down payment and closing cost assistance, the CLTV ratio may not exceed 120 percent.

### **Income Requirement**

The borrower's income level is used in determining eligibility for a HomeChoice mortgage, his or her required contribution toward the down payment, and the debt-to-income ratios used to qualify the borrower. Lenders should give special consideration to income from sources other than wages and salaries—including public disability benefits (such as SSI and SSDI), private disability benefits, and trust income from Disabilities-needs trusts.

### **HomeChoice designates two categories of borrowers:**

**Group One** Includes borrowers with incomes greater than 80 percent and no more than 100 percent of the area median income (AMI). When applicable, this income limit may be adjusted to meet legislatively imposed income limits and may exceed 100 percent of AMI in HUD-designated areas with high housing costs, including Bergen/Passaic, NJ, Portland, OR, Seattle, WA, Newark, NJ, Boston, MA, New York, NY, and the states of California and Hawaii.

**Group Two** Includes borrowers with incomes at or below 80 percent of the area median income. In the case of occupant co-borrowers, their combined income may exceed this limitation provided that (1) each co-borrower would be an eligible Group Two borrower if considered separately and (2) their combined income does not exceed 100 percent of the area median income.

For purposes of qualifying for a mortgage, a non-occupant co-borrower may be a part of the transaction provided (1) the occupant borrower is a person with disabilities who meets the eligibility criteria and (2) the co-borrower is a family member or legal guardian.

### **Qualifying Ratios**

**Group One** Maximum qualifying ratios (housing expense and total obligations) are 33/38 percent.

- If a non-occupant co-borrower is a party to the transaction, the maximum qualifying ratios for the occupant (disabled) borrower are 35/43 percent. The maximum combined qualifying ratios for ALL borrowers (occupant and non-occupant) are 33/38 percent.

**Group Two** The borrower must be qualified using a budget-based worksheet that evaluates the borrower's current income, including non-income sources of support, and actual living expenses. In addition, the borrower's debt-to-income qualifying ratios shall not exceed 33/38 percent, or 50/50 percent with compensating factors (such as a reduction in housing costs)

- If a non-occupant co-borrower is a party to the transaction, the maximum qualifying ratios for the occupant (disabled) borrower are 35/43 percent, or 50/50 percent with compensating factors. The maximum combined qualifying ratios for ALL borrowers (occupant and non-occupant) are 33/38 percent. The non-occupant co-borrower's income is excluded from the budget-based qualifying method.

The maximum debt-to-income ratio for the occupant borrower is 35/43 percent (or 50/50 percent with Compensating Factors), while the maximum COMBINED qualifying ratios for all borrowers (occupant and non-occupant) are 33/38 percent.

For both Group One and Group Two borrowers, higher housing expense-to-income ratios may be justified with the existence of strong compensating factors.

#### **Down Payment and Closing Costs**

The borrower's minimum down payment is five percent, based on the lesser of the sales price or appraised value. The borrower's required contribution is as follows:

**Group One** Borrowers must contribute two percent of the purchase price from their own funds.

#### **Group Two**

- If the borrower's income is at or below 50 percent of the area median income, the borrower must contribute at least \$500 from his or her own funds.
- If the borrower's income is between 50 and 80 percent of the area median income, the borrower must contribute at least \$500 or one percent of the sales price, whichever is greater.
- The balance of a borrower's down payment may come from a gift, grant, or grant-like subordinate financing. Fannie Mae's standard requirements for documenting gifts apply.

#### **Cash Reserves**

Borrowers who qualify with debt-to-income ratios of 33/38 percent are required to have one month's mortgage payment (principal, interest, taxes, and insurance, or PITI) in reserve after closing. Group Two borrowers who qualify with higher debt-to-income ratios (up to 50/50 percent) are required to have two months' PITI in reserve after closing.

These reserve funds do not need to come from the borrower's own funds and may be a gift or grant. The reserves may be held by the borrower in a verified savings or checking account, or may be maintained in a segregated account held by an organization participating in the coalition or single agency homeownership plan.

### **Subordinate Financing**

Subordinate financing programs and mortgage documents must be approved by the lender's lead Fannie Mae Regional Office and are subject to the requirements for Community Seconds® as stated in the Fannie Mae Selling Guide and Fannie Mae Lender Announcement 99-14 (dated December 14, 1999).

- Subordinate financing may consist of a second or third lien mortgage where different funding sources are used.
- If the subordinate financing results in a CLTV greater than 95 percent, it must be made by a government agency or nonprofit organization and have grant-like terms.

### **Buydowns**

Temporary interest rate buydowns are not permitted.

### **Home-buyer Education**

All borrowers must participate in a home buyer education program that meets the minimum standards of our Fannie 97<sup>SM</sup> mortgage product. Such education shall consist of face-to-face, individual tutoring or classroom style workshops, as needed, making reasonable accommodation to meet the borrower's specific disability need.

### **Early Delinquency Counseling**

Borrowers must agree to participate in an early delinquency counseling program in the event of default.

**Mortgage Insurance Required Coverage**

Private mortgage insurance is required for HomeChoice mortgages having an LTV ratio greater than 80 percent. The following coverage levels are required:

**Loan Term****LTV Ratio Range****20 Years or Less**

80 01% - 85 00%	20%
85 01% - 90 00%	25%
90 01% - 95 00%	30%

**LTV Ratio Range****Greater Than 20 Years**

80 01% - 85 00%	25%
85 01% - 90 00%	30%
90 01% - 95 00%	35%

**For more information**

To learn more about Fannie Mae, visit our Web site at [www.fanniemae.com](http://www.fanniemae.com), or call the Consumer Resource Center at 1-800-7FANNIE (1-800-732-6643). To obtain more information on HomeChoice, call the Fannie Mae Consumer Resource Center for the phone number of the account team in the Fannie Mae regional office closest to you.

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# FannieMae

## The Wisconsin Homeownership Initiative for People with Disabilities

June 2000

Fannie Mae is working in partnership with the State of Wisconsin, along with other state agencies and public and private organizations, to provide increased homeownership opportunities for people with disabilities. The partnership, known as **The Wisconsin Homeownership Initiative for People with Disabilities**, is one of several state initiatives designed to increase independence and economic empowerment for people with disabilities through expanded employment opportunities, greater access to affordable health care, and increased housing choices, including homeownership. The state initiatives on behalf of people with disabilities are being administered through the State of Wisconsin's Departments of Housing, Workforce Development, and Health and Family Services.

The Wisconsin Homeownership Initiative for People with Disabilities, initially launched in February 2000 in Milwaukee, Madison and Green Bay, is designed to significantly increase homeownership opportunities for the more than 130,000 low- and moderate-income households in the state with at least one adult member with a disability. With a statewide scope and network of partners, the initiative will coordinate resources more effectively to reach more prospective home buyers in the target group and provide guidance throughout the home-buying process.

At the request of the State of Wisconsin, Fannie Mae participated in the planning and development of the Wisconsin Homeownership Initiative for People with Disabilities, and has committed up to \$15 million over the next three years in mortgage funds for Wisconsin home buyers with disabilities utilizing its HomeChoice<sup>SM</sup> mortgage product. The lender partners who are providing the HomeChoice mortgage include Bank One and Anchor Bank.

HomeChoice is a single family mortgage loan designed to meet the mortgage underwriting needs of low- and moderate-income people who have disabilities or who have family members with disabilities living with them. HomeChoice mortgages offer flexibility in the areas of loan-to-value ratios (LTVs), down payment sources, qualifying ratios, and the establishment of credit.

HomeChoice mortgage loans are available through Fannie Mae-approved coalitions comprised of organizations and agencies working together to create homeownership opportunities for people with disabilities. HomeChoice loans are also available through single agencies that have been approved by Fannie Mae and offer home-buying support similar to that offered by Fannie Mae-approved coalitions.

The initiative's lead coordinating agency is Economic Benefits Through Individual Disabled Employment (EBTIDE), a nonprofit organization founded and directed by persons with significant disabilities. EBTIDE is responsible for developing and managing the initiative, which includes providing product marketing, training, and consumer information. EBTIDE also administers a \$200,000 down payment assistance program that has been funded by the Federal Home Loan Bank of Chicago.

The state's network of Centers for Independent Living, another initiative partner, is providing homeownership peer counselors who act as the central contact for information, referral, and service coordination for people with disabilities who are seeking homeownership.

**For more information**

For more information about the Wisconsin Homeownership Initiative for People with Disabilities, please call Charlene Dwyer with EBTIDE at (262) 784-4090. For more information on Fannie Mae's HomeChoice mortgage loan or to learn how the initiative can be replicated in your state, please call Steve Allen at Fannie Mae at (202) 752-4810.

To learn more about Fannie Mae and other Fannie Mae mortgage products, services, and initiatives, please call 1-800-7FANNIE (1-800-732-6643), or refer to our Web site, [www.fanniemae.com](http://www.fanniemae.com)

3900 Wisconsin Avenue, NW  
Washington, DC 20016-2892  
[www.fanniemae.com](http://www.fanniemae.com)  
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# Wisconsin's Homeownership Initiative

## Fannie Mae HomeChoice Program Partnership

- EBTIDE approached the Fannie Mae Special Housing Needs Division for assistance in increasing access to mortgage credit for persons with disabilities
- Fannie Mae committed up to \$15 million in mortgage guarantees in Wisconsin to implement the HomeChoice program over a three-year period (future mortgage guarantee funding is available)
- The HomeChoice mortgage product is designed to provide persons with disabilities on SSI/SSDI and of lower than average area median income the opportunity to own a home
- With the HomeChoice product, Fannie Mae provides a mortgage underwriting guarantee to lending institutions which will give mortgages to low and moderate income persons with disabilities at lending ratios which are higher than the industry norm. Other underwriting flexibilities designed to meet the needs of people with disabilities are also included in the HomeChoice product
- To reduce the risk of default and to make homeownership possible, the HomeChoice "program" requires a variety of homebuyer supports and funding sources to assist interested homeowners, as needed, with grants for home inspection, closing costs, down payment, repairs and accessibility retrofits and emergency maintenance costs
- The HomeChoice program has been piloted in 20 other states over the past three years. Defaults on mortgages in this program are lower than in any other Fannie Mae guaranteed mortgage program
- The HomeChoice program was added to an array of lender-provided low and moderate income mortgage products and grant assistance programs already available in Wisconsin to expand the choices and opportunities for Homeownership for persons with disabilities

## Federal Home Loan Bank of Chicago Partnership

- EBTIDE applied to the Federal Home Loan Bank of Chicago for down payment assistance to assist individuals and families at 60% or less of area median income that also had a member with a disability with grants to buy a home

- We were awarded funds to assist 25 families. The \$7,500 in down payment assistance grants can be used for down payment, closing costs and accessibility modifications to the home to be purchased. This is a renewable source of funding once the initial grants are awarded.

## Section 8 homeownership option partnerships

- In May 1999 HUD issued proposed rules to open its Section 8 rental assistance voucher program to a homeownership option. This will mean that low-income persons with disabilities who have a "tenant-based" rental assistance voucher may have the option to apply the value of the voucher to a monthly mortgage payment. Once approved by HUD, the Section 8 homeownership program will be a local "Public Housing Authority option".
- EBTIDE worked with Wisconsin Congressman Mark Green to craft legislative language around Section 8 homeownership and people with disabilities who are employed. The language to create a pilot program for Section 8 assisted homeownership for people with disabilities who are employed passed in April as part of HR 1776 "The Affordable Homeownership Act of 2000" (see Title III, Section 302).
- EBTIDE asked Independent Living Centers around the state to meet with their Public Housing Authorities and to request that they apply for the Section 8 tenant-based vouchers that are available from HUD for persons with disabilities (applications are due July 15th). We also met with Public Housing Authority staff to make this request.

Establishing a HomeChoice program requires a coalition effort in each lending area (e.g. Milwaukee-metro). The initial coalition design which is proposed for Milwaukee includes:

- EBTIDE, Inc. as the statewide coalition program design, administrative, and grant funding development resource, training & oversight entity
- IndependenceFirst, Inc. as the local agency to coordinate the coalition effort and to identify and coordinate services and interventions for persons with disabilities who are potential homeowners using a peer counseling approach
- Walker's Point Development Corporation, Inc. as a local housing-provider agency to work in partnership with IndependenceFirst to provide an array of services including housing counseling, assistance in locating affordable housing and down payment assistance, property inspection and post-purchase support

- The Milwaukee-metro Fair Housing Council Foundation for funding assistance with required reserves, and emergency maintenance and repair assistance
- Consumer Credit Counseling Service of Milwaukee as an educational and advocacy resource for consumers with credit issues and to assist with delinquency intervention
- Bank One as a Fannie Mae HomeChoice lending partner
- The Milwaukee Housing Authority as the entity which will pursue the HUD homeownership voucher option and work with the coalition members to assist voucher holders with disabilities who wish to utilize the homeownership option



# Homeownership Peer Counselor

**Position Title:** Homeownership Peer Counselor

**FTE:** 1.0 FTE

**Salary Range:**

**Reports to:**

**Job Summary** The Homeownership Peer Counselor will work collaboratively with the EBTIDE Homeownership Project Director and local coalition partners to expand homeownership opportunities for persons with disabilities, especially those persons whose incomes are at 80% or less of AMI. Specific responsibilities will include

- 1 Conducts outreach activities in the ILC service area and serves as an initial and central point of contact for information, referral and service coordination for consumers seeking homeownership
- 2 Develops and maintains a referral system that captures information, data and experiences of consumers going through the home buying process
- 3 Facilitates with the consumer the development of a plan addressing homeownership goals
- 4 Completes individual profiles with persons eligible to participate in the homebuying program and required reporting activities
- 5 In collaboration with coalition partners, promotes independence and self-advocacy by either teaching or facilitating access to assistance in the areas of borrower education, budget management, credit counseling, property inspection and maintenance, rehabilitation/retrofit support and delinquency intervention services. Assists homebuyers with the budget-based qualifying preparation required by lenders. Monitors follow through activities of individuals in the home ownership program
6. Provides leadership and acts as the central liaison to the local homeownership coalition for persons with disabilities. Organizes quarterly coalition meetings and works on coalition projects
- 7 Leads a local homeownership capacity-building initiative mutually agreed upon with the EBTIDE Homeownership Project Director and shares the information gained from the initiative with other interested parties on a statewide basis
- 8 Participates in the statewide teleconferences, meetings, presentations and technical assistance activities coordinated by the EBTIDE Homeownership Project Director

9 Participates in individual and systems advocacy by voicing concerns and recommendations at public hearings and educating public officials through letter writing or other appropriate means on issues related to homeownership by consumers

10 Other homeownership-related duties as assigned and mutually agreed upon by the Associate Director and the EBTIDE Homeownership Project Director

**Desired Education, Knowledge, Skills and/or Abilities:**

The ideal candidate will have the following experience and expertise

- 1 Personal experience with a disability and with homeownership
- 2 A degree in health or human services, business or field related to this project, or demonstrated equivalent experience in related areas
- 3 Demonstrated ability to coordinate multiple activities, manage time, evaluate progress and allocate resources to completing activities
- 4 Experience in coalition based activities, demonstrated leadership abilities and ability to work with diverse communities and businesses.
- 5 Working knowledge of disability, independent living philosophy, services related to affordable housing and the social service delivery system in Wisconsin
- 6 Excellent writing and communication skills
- 7 Ability to travel within the agency service area to promote and implement the project

**Other information:**

- 1 This position is grant-funded



## Home Options Program

- General Description:** The Program is an outgrowth of the Community Services Option/DOH Project Ground Floor Pilot Program. This program will provide eligible households having a mobility impaired household member, purchase price assistance for the purchase of a single family home or condominium unit.
- Eligible Applicants:** Households which have a mobility impaired member of their household or which have a developmentally disabled household member are eligible for assistance. Households having incomes between 61 - 80% of median for the median for the Chicago PMSA will be eligible for purchase price assistance up to \$12,000. Households having incomes below 60% of median will be eligible for purchase price assistance up to \$20,000.
- Terms of Assistance:** The amount of assistance as indicated above will be based on the income eligibility of the household. The assistance will be provided through a soft second mortgage for FHLB Affordable Housing Grant clients. Households with incomes between 61-80% of median will be eligible for purchase price assistance through the Federal Home Program only. The maximum of \$12,000 in purchase price assistance will be forgiven on a pro-rata basis over a ten year period. For households with incomes below 60% of the median \$12,000 in purchase price assistance through the Federal Home program and \$8,000 in FHLB funds, for a total of \$20,000 will be available. The HOME funds will be forgiven on a pro-rata basis over a ten year period. The FHLB funds will be forgiven on a pro-rata basis over a five year period. The periods of affordability for both the FHLB and HOME funded portions will run concurrently.
- Households will be required to participate in a housing counseling program.
- Funding Source(s):** FHLB grant funds \$200,000. Federal HOME funds \$300,000. It is anticipated that 25 households will receive assistance.

**Administration/  
Implementation:**

Eligible homebuyers will undergo housing counseling appropriate to the type of unit purchased and will be required to procure first mortgage financing. If FHLB funds are being utilized the first mortgage financing must come from any financial institution which is part of the FHLB system. The First Mortgage Institution will prepare its loan documents and will forward information to Liberty Federal Bank which will be responsible for making the FHLB portion of the purchase assistance grants. All single-family and condominium units will meet housing quality standards at a minimum.

Access Living and Community Service Option, Inc. have agreed to market this program and to act as a clearing house in regards to social services and other resources within the community. The Department of Housing will be responsible for documenting income qualification through its administration of the Federal HOME program.

# Gore Announces New Measures Promoting Services for Disabled

U S Newswire  
25 Jul 15 37

Vice President Gore Announces New Measures Promoting Home and Community-based Services for People With Disabilities  
To National Desk

Contact Office of the Vice President, 202-456-7035

WASHINGTON, July 25 /U S Newswire/ -- The following was released today by the Office of the Vice President Today, in commemoration of the 10th anniversary of the Americans with Disabilities Act, Vice President Gore announced that the Clinton-Gore Administration will launch a series of major new initiatives designed to promote the delivery of home and community-based services and support for people with disabilities The initiatives include a new \$50 million investment in FY 2001 to help states more easily offer services to people with disabilities in the most integrated setting appropriate to their needs, new guidance to state Medicaid directors on Medicaid coverage of home and community based services to help them comply with the recent Olmstead Supreme Court ruling, and a new public-private partnership between the Administration and the National Program Office on Self-Determination to help individuals with disabilities in institutions transition into community-based settings In addition, the Vice President also announced new plans to increase home ownership, extend work incentives for individuals with disabilities to a broader range of housing assistance programs, and promote the development of new assistive technology for people with disabilities Finally, the Vice President emphasized the Administration's strong support for health care and work incentives legislation of particular importance to people with disabilities, including a Medicare prescription drug benefit, a strong, enforceable Patients' Bill of Rights, a \$1,000 tax credit for work-related expenses for people with disabilities and a \$3,000 long term care tax credit for Americans with long-term care needs

"I am proud of the progress we have made at turning the goals of the Americans with Disabilities Act into reality," Vice President Gore said "I can think of no better way to build on our progress and celebrate this day than by taking steps towards assuring that Americans with disabilities have the opportunity to live and work in their communities if they so choose "

Today, the Vice President will announce new measures to Enhance State Capacity to Provide Home and Community-Based Services Declaring that, "no one should have to live in an institution or nursing home if they prefer to live in the community with the right support," the Vice President announced a \$50 million investment by the Administration in FY 2001 to help states develop comprehensive plans to provide services to persons

with disabilities in the most integrated setting appropriate to their needs. These new grants, proposed today, will be funded from the previously unspecified portion of the health care quality assurance fund announced in this year's midsession review and are identical to those included in the Medicaid Community Attendant Services and Supports Act of 1999. As a condition of receiving funds, states would actively involve people with disabilities and their families in the development of programs enabling people with disabilities to choose where they want to live and receive services. These funds would be used to:

- Conduct intensive outreach efforts to educate people with disabilities about the home and community-based options currently available to them,
- Enhance inter-agency coordination and single point of entry activities, and
- Identify, develop, and implement strategies to modify state policies that result in the unnecessary institutionalization of people with disabilities rather than the provision of home and community-based services, and implement other system change activities.

#### **Release New Guidance to States on Home and Community-Based Medicaid Coverage Rules Following the Olmstead Supreme Court Decision.**

Today, the Vice President announced new guidance to states on their responsibilities in the Medicaid program to support the implementation of the Olmstead Supreme Court decision. States and disability advocates have confirmed that the lack of guidance is undermining their ability to rapidly initiate and provide access to essential home and community-based services necessary to be in compliance with Olmstead. It clarifies existing options to assist people with disabilities in making a successful transition into the community, expand the availability and quality of community-based services, and ensure that home and community-based services are equally available to all qualifying individuals with disabilities.

These guidelines will clarify that

- Individuals do not have to be confined to their homes for personal assistance services to be covered under the Medicaid home health benefit, and that to require people receiving these services to be confined to their homes is a violation of the Medicaid statute,
- States with home and community-based services are allowed to pay for personal assistance services while waiver participants are hospitalized or away from home,

- States can receive Federal funding for targeted case management for individuals leaving institutions for community residences in order to facilitate their access to necessary medical, social, and educational services in the community, and
- States have the option to provide prevocational, educational, and supported employment services under Medicaid waivers to people of all ages in all target groups

**Create a Nearly \$20 Million Investment in a Public-Private Partnership to Help Individuals with Disabilities Transition into Community Living.**

Today, Vice President Gore announced that HHS and HUD will commit to a new investment, subject to appropriations, of nearly \$20 million over five years in a public-private partnership with the National Project Office on Self Determination. The agencies are committing \$5.5 million for the first year subject to the availability of the appropriation, and are seeking to commit an additional \$14 million over the life of the partnership. This unique partnership, which will also utilize on multi-million dollar investments already made by these agencies, is entitled Access Housing 2000. It will focus on expanding the availability of accessible, affordable housing for people with disabilities and providing necessary support to enable individuals with disabilities make the transition from institutional settings to community living.

**Expand Incentives for Employment for Individuals with Disabilities to a Broader Range of Housing Assistance Programs.**

The Vice President announced that the Administration will issue a new rule that would expand incentives for employment for people with disabilities, extending earned income disregards, currently applicable only to public housing, to tenant-based Section 8 housing vouchers, the HOME program, the Housing for Opportunities for People with AIDS program, and the Supportive Housing for the Homeless program. The Administration is also working on legislative changes to extend the disregards to the remaining housing programs. The new rule will also clarify that deductions for disability-related expenses, such as medical or attendant care expenses, are applicable to the entire range of HUD housing programs.

**Increase Home Ownership for Persons with Disabilities.**

The Vice President announced that HUD will send guidance to all approved FHA mortgagees emphasizing the agency's commitment to promoting home ownership for persons with disabilities. The letter encourages HUD's lender partners to make home ownership possible for individuals with disabilities through increased, but prudent flexibility when underwriting their loan applications.

**Establish a National Mental Health Coalition to Promote Community-Based Services for Individuals with Mental Illnesses and Substance Abuse Disorders.**

Vice President Gore announced that the Center for Mental Health Services at the Substance Abuse and Mental Health Services Administration (SAMHSA) will work with a broad-based group of public and private organizations, constituencies and consumers to create state and local coalitions to assist persons with mental illnesses and substance abuse disorders in accessing necessary services

**Develop and Deploy Assistive Technology and Technology that Enables Universal Design.**

The Vice President announced an Executive Memorandum requiring that the Interagency Committee on Disability Research publish a report identifying priority areas for the development and advancement of assistive technologies and universal design capabilities, and that Federal agencies then develop a strategy for transferring such technology for the benefit of people with disabilities

**Announcements complement the Clinton-Gore Administration's longstanding commitment to providing high quality health care and work incentives for people with disabilities.**

The Clinton-Gore Administration has proposed several additional initiatives to ensure that individuals with disabilities receive high quality health care and do not face barriers to employment, including

- Supporting families with long-term care needs through a \$3,000 tax credit This new tax credit supports the diverse needs of families by compensating a wide range of formal or informal long-term care for people of all ages with three or more limitations in activities of daily living (ADLs) or a comparable cognitive impairment It would provide needed financial support to over 500,000 non-elderly adults

- Providing a new \$1,000 tax credit to offset some of the formal and informal costs associated with employment for people with disabilities Eligible workers with disabilities would receive a \$1,000 tax credit beginning in 2000 This would help about 200,000 to 300,000 people, at a cost of \$700 million for 2000-04

- Providing a real Medicare prescription drug benefit for people with disabilities There are five million people with disabilities on Medicare The Administration has proposed a Medicare prescription drug benefit option that does not rely on private insurers that have failed to extend prescription drug coverage to people with disabilities, is affordable and meaningful, and adequately financed and part of a plan to improve Medicare

-- Fighting for a real Patients' Bill of Rights The Clinton-Gore Administration has been fighting for a strong, enforceable, Patients' Bill of Rights for over two years The Administration has endorsed the Norwood-Dingell legislation, the only bipartisan proposal currently being considered that protects all Americans in all health plans, requires all health plans to ensure continuity of care for patients in the middle of a course of treatment, prevents patients accessing emergency room care from financial sanctions, guarantees access to necessary and accessible health care specialists, and meaningful enforcement mechanisms that ensure recourse for patients who have been harmed as a result of a health plan's actions

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# HR 1776

➤HR 1776 "The American Homeownership and Economic Opportunity Act of 2000" sailed through the House in April with a 417 (in favor) to 8 (opposed) vote

➤The bill is aimed at expanding homeownership in the United States and includes significant provisions for incenting homeownership for persons with disabilities of low income

➤HR 1776 is one of 2 separate, but related, initiatives, at the federal level that will create home ownership opportunities for families who are eligible for or currently using Section 8 mainstream (tenant-based) rental vouchers

➤The first is the HUD proposed rules change, which expands the use of Section 8 tenant-based voucher subsidies to homeownership use by allowing the rental voucher value to be used to subsidize a monthly mortgage payment Yes, that's right, when the rule is finalized, a Section 8 tenant-based voucher *may be able* to subsidize a mortgage payment rather than a rent payment

➤Why the "may be able" caveat? Because, when authorized by HUD through final rule, the "homeownership voucher program" will be an "option" at the discretion of local Public Housing Authorities It's an opportunity at the local level that IL advocates will need to both support and help shape to make a reality The value of rental vouchers is up to 70% of fair market rent Allowing Section 8 subsidy users to apply the voucher to a mortgage payment significantly changes the landscape of opportunity for homeownership

➤HUD issued the proposed rule language and comments were taken last year The homeownership voucher regulation should be going to the Federal Register soon The rule change, when final, will provide a housing choice, renting or owning, both for those who currently hold a tenant-based voucher and for those who transition off a waiting list for this voucher

➤The proposed HUD rules change for the Section 8 homeownership voucher prompted Congressman Rick Lazio (NY and of TWWIIA fame) and Congressman Mark Green (WI), Members of the House Committee on Banking and Financial Services, to create Title III in HR 1776 Title III "Section 8 Homeownership Option" provides two expansion options on the HUD Section 8 homeownership rules change

➤Title III - Section 301 provides an "option to the option" for PHAs who implement the section 8 homeownership voucher (i.e. the first option) If a PHA opts to implement the homeownership voucher, they can also decide to use one year of Section 8 assistance payments to provide home buying financial assistance for the family The home

purchase assistance is in the form of a single grant to be used as a contribution toward the downpayment on a home (i.e. the second option) This downpayment assistance grant would be one-time and in lieu of the on-going monthly mortgage payment assistance that the rules change allow With the passage of this legislation, it appears that PHAs, which opt for the homeownership voucher, may also be able to provide the homebuyer with an opportunity to use their voucher either for downpayment assistance, or as an on-going subsidy for mortgage payment

➤ Most importantly for families with a member with a disability, Title III - Section 302 includes language *to authorize the HUD Secretary to carry out a pilot program to provide homeownership assistance to disabled families*

➤ The pilot program was designed with input from people with disabilities, and incorporates both work incentive and safety net features for people who are employed The home ownership pilots will provide legislative authority to get rid of the "cliff" effect with the voucher subsidy by significantly expanding the term of the Section 8 assistance As they increase their earning potential, families in the pilot program can retain a portion of the Section 8 mortgage subsidy up to 100% of area median income (typically, rental assistance is lost at much lower levels of earned income) The softer and longer reduction-in-housing benefit slope is aimed at promoting homeownership and employment Most importantly, there is a safety net reinstatement for the rental subsidy voucher in the event of a mortgage default due to medical circumstances caused by the disability

- This bill is an important opportunity to provide affordable housing options and to economically empower low and moderate income families where there is a member with a disability We need advocacy actions to assure that the Section 8 homeownership opportunities that will be authorized by HUD rules change and in this legislation take effect in a manner, which positively impacts housing options for persons with disabilities

➤ Giving persons with disabilities the opportunity to own a home as a housing choice maximizes their independence and integration into the community and economically empowers them through asset development The provisions in HR 1776 compliment the goals of MiCASSA, TWWIIA, and the Olmstead decision

HR1776 has been referred by the House to the Senate Banking, Housing and Urban Affairs Committee The Senate needs to conference the bill with the House before it can be moved out for a final vote and to the President's desk for his signature The Section 8 and disability provisions are non-controversial and have received a great deal of support

**Check it out at:**

**SECTION 8 Proposed Homeownership Rule**

<http://alliance.unh.edu/section8homeownership.htm>

HR 1776 "The American Homeownership and Economic Opportunity Act of 2000" @ <http://thomas.loc.gov/> (use the bill number in the search box and go to Title III to see the Section 8 provisions)



# A Housing Advocate's Resource List

Disability Rights Action Coalition for Housing (DRACH)

If you are ready to take action, join today!

Karen Tamley, Regional Representative

301 S Peoria, Suite 201, Chicago, IL 60607

ph 312-226-5900 e-mail karentam@accessliving.org

Opening Doors [www.c-c-d.org/doors/html](http://www.c-c-d.org/doors/html) - A housing publication for the disability community by the national Coalition for Citizens with Disabilities (housing issues, trends and concerns)

Special Funding Alert on HUD Section 8 Vouchers for People with Disabilities - [www.c-c-d.org/nofa2000.pdf](http://www.c-c-d.org/nofa2000.pdf)

Fair Housing Rights and Complaints

For a summary of disabled residents' rights under the Fair Housing Amendment, and a description of the seven architectural access requirements, go to

<http://www.alpha-one.org/housing.htm> and click on their link to "Accessible Housing Information "

Learn about your fair housing rights and how to file a complaint, file a fair housing complaint on line, print out the complaint form, get a toll free complaint line number all at <http://www.hud.gov/hdiscrim.html>

U S Department of Housing and Urban Development

[www.hud.gov/disabled.html](http://www.hud.gov/disabled.html) 35 links to specific HUD programs and information on disability and other resources!

HUD's SuperNOFA - Funding Availability For The Section 811 Program Of Supportive Housing For Persons With Disabilities

<http://www.hud.gov/nofa/suprnofa/supnofa3/4364sec5.html>

HUD Community Consolidated Plans [www.hud.gov/progdesc/conplan.html](http://www.hud.gov/progdesc/conplan.html)

National Home of Your Own Alliance <http://alliance.unh.edu/>

\* A national center to promote opportunities for people with disabilities to own and control their homes Great links section!

National Low Income Housing Coalition [www.nlihc.org/](http://www.nlihc.org/)

\* Wonderful source for low-income housing trends and statistics

\* Great links section

### **National Council of State Housing Agencies**

<http://www.ncsha.org/NCSHA/NCSHAL2/directry/statindx.html>

\* Find and link to the web page for the housing finance agency for your state

### **FannieMae "HomeChoice" Homeownership for People with Disabilities**

\* Call 1-800-7FANNIE (Consumer Resource Center) - ask for the account team in the FannieMae regional office closest to you

### **The Federal Home Loan Banks**

The single largest supplier of home mortgage credit in the United States is the partnership of the Federal Home Loan Banks (FHLBanks) and their over 6,500 members. The FHLBank System consists of twelve regional FHLBanks. Each bank administers several million dollars in downpayment assistance through the "Affordable Housing Program" (AHP) in partnership with their member banks. Nonprofits may partner with a member bank to apply for and assist in distributing the downpayment assistance funds. To find the Federal Home Loan Bank in your region, go to [www.fhlbs.com](http://www.fhlbs.com)

### **Helpful Websites for Visitability, Universal Design and Home Access**

#### **Concrete Change <http://concretechange.home.mindspring.com>**

Make new homes in your community "visitabile". This site has all the information and guidance you will need to implement "visitability" in your community.

#### **Center for Universal Design [www.design.ncsu.edu/cud](http://www.design.ncsu.edu/cud)**

\* The Center for Universal Design has a long history of conducting research and providing information and services about various areas of housing, including fair housing practices, home modifications and accessible and universal design features in homes. On this sight, you can look at various examples of universal homes in new construction! Great publications, links and resource materials!

#### **Adaptive Environments [www.adaptenv.org](http://www.adaptenv.org)**

\* A federally funded site which has developed publications to educate about access and universal design. Publications list for universal design.

#### **Center for Inclusive Design and Environmental Access [www.ap.buffalo.edu/%7Eidea](http://www.ap.buffalo.edu/%7Eidea)**

\* IDEA provides resources and technical expertise in architecture and product design. Good links section.

#### **Accessible Design - Accessible Systems, Inc. - [www.ad-as.com/](http://www.ad-as.com/)**

\* Offers product designs for universal design. Accessible kitchen products, workplace and healthcare furniture, pricing and catalog available.

# HOUSING QUIZ

- \_\_\_\_\_ The 1998 % of rent increase over 1997 rent cost
- \_\_\_\_\_ Monthly debt ratio that lenders recommend for mortgage principle, interest, taxes & insurance (PITI)
- \_\_\_\_\_ Overall rate of homeownership in the U S
- \_\_\_\_\_ The U S homeownership rate among persons with disabilities who receive SSI/DI incomes
- \_\_\_\_\_ The U S homeownership rate among African Americans
- \_\_\_\_\_ The U S homeownership rate among Hispanics in some communities
- \_\_\_\_\_ The number of working age Americans with significant disabilities who receive income from Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) programs
- \_\_\_\_\_ The national average % of SSI monthly income spent on a modest one-bedroom apartment
- \_\_\_\_\_ The maximum monthly debt ration allowed by Fannie Mae's Home Choice product for a person with a disability who has a credit worthy co-borrower

67%	3 4%	28%	6 2 million	20 <sup>th</sup> - 30th percentile
69%	50%	5%	40th percentile	

What is this number?

\$4,500,000,000,000

What does it stand for?

\_\_\_\_\_ The amount of rent paid each year in the U S

\_\_\_\_\_ The amount of mortgage debt in the U S

\_\_\_\_\_ The amount of equity and savings in owned homes in the U S

\_\_\_\_\_ HUD's annual budget for housing



## HOUSING QUIZ - Answers and talking points

- 3.4%      1998 % OF RENT INCREASE (OVER 1997 COST)  
Reported by HUD and twice the rate of inflation (the previous year too!) - this means that affordable rental housing is escalating out of reach of people on fixed incomes such as SSI/DI - people with disabilities cannot control their rental increases
- 28%      Monthly debt ratio that lenders recommend for mortgage principle, interest, taxes & insurance  
The standard in the industry for PITI, most lenders would turn away a mortgage applicant who wanted to spend more than 28% of their gross monthly income on their housing
- 67%      Overall rate of homeownership in the U S  
A congressional report figure - More than 2/3rds of adults in America own their own homes! There is \$4.5 Trillion in equity in owned homes in this country. Home equity is also cited by congress as the single largest source of savings and wealth for most families. Owning assets, especially a home, is an indicator of "first class" citizenship
- LT 5%      The U S homeownership rate among persons with disabilities who receive SSI/DI incomes  
From the national Home of Your Own Alliance. Owning a home is an "allowable asset" by the Social Security Administration for those on SSI. The dismal rate of homeownership means that adults of working age with disabilities do not often use this allowance and they do not have a piece of the American "home equity" pie. They live in poverty and will retire in poverty without the benefit of an owned home to convert to a retirement asset when they turn 65 and convert to regular Social Security.
- 40<sup>th</sup>%      The U S homeownership rate among African Americans  
A congressional report figure
- 20-30<sup>th</sup>%      The U S homeownership rate among Hispanics in some communities  
A congressional figure (excludes those communities where the majority of residents are Hispanic)
- 6.2 million      The number of working age Americans with significant disabilities who receive income from Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) programs. A conservative figure from the National Health Interview Survey. In December 1999 the SSA reported 8.3 million working age adults who received either SSI or DI (or both) income benefits.

69%

The national average % of SSI monthly income spent on a modest one-bedroom apartment

From "Priced out in 1998, the housing crisis for people with disabilities" a national report Persons with disabilities often spend more than 30% of their monthly income on rental housing because of the value that they place on living in safe, accessible places Lenders, however, are not geared to give them that same spending choice with a mortgage

50%

The maximum monthly debt ration allowed by Fannie Mae's HomeChoice product for a person with a disability who has a credit worthy co-borrower Fannie Mae's "HomeChoice" mortgage product was designed to extend mortgage credit to persons with disabilities using the income and credit parameters within which they live. The product extends the PITI % up to 50% when there is a co-borrower (the co-borrower does not need to make a portion of the payment, just secure the loan) and when there is a history of spending more than 28% of income on housing

---

What is this number?     \$4,5000,000,000,000

Answer: \$4 5 Trillion or \$4 trillion, 500 billion

What does it stand for?

\_\_\_\_\_ The amount of rent paid each year in the U S

\_\_\_\_\_ The amount of mortgage debt in the U S

XXXX The amount of equity and savings in owned homes in the U S

\_\_\_\_\_ HUD's annual budget for housing

## SOURCES FOR STATISTICS CITED

- In March 1999 *"Priced Out in 1998 – The Housing Crisis for People with Disabilities"* a national report published from Washington, DC by the Technical Assistance Collaborative, Inc and The Consortium for Citizens with Disabilities (CCD) Housing Task Force - a Major Finding "On a national average, the cost of a one-bedroom apartment is 69percent of SSI monthly income "
- In *"The Widening Gap New Findings on Housing Affordability in America"* published in September 1999, HUD reported that in 1997 and 1998, rents increased at twice the rate of general inflation (i e 3 1 and 3 4% increases in rents in each year respectively) In Wisconsin, Social Security benefits did not increase over the same period

**Minorities and Homeownership** The Subcommittee on Housing will review and monitor homeownership rates, particularly for underserved markets, e g , minorities, inner-city neighborhoods, and women While the overall homeownership rate is approximately 67%, the average homeownership rate for African Americans is in the 40<sup>th</sup> percentile and Hispanics register, in some communities, as low as the 20<sup>th</sup> and 30<sup>th</sup> percentile The Subcommittee will examine the possible causes and effects of this homeownership disparity in an attempt to fine-tune government policies, practices, and incentives that may preclude successful lending and ownership (Excerpt from the Housing Committee Oversight Charges 1999)

The Senate Subcommittee on Housing \*SB1333 (a) FINDINGS (selected)- The Congress finds that--

- (1) the priorities of our Nation should include expanding homeownership opportunities by providing access to affordable housing that is safe, clean, and healthy,
- (2) homeownership has become a challenge for Americans of moderate and low income levels,
- (3) decent housing has become unaffordable for many working families, and according to the Department of Housing and Urban Development, the median family income nationwide is \$43,500 and the median price of a single family home is \$124,000, leading to an 'affordability gap' that makes it virtually impossible for many people, especially young families, to obtain all the benefits of home ownership,
- (4) housing comprises 12 percent of the economy of the United States,
- (7) homeowners have more than \$4,500,000,000,000 in equity in their homes, and this equity is the single largest source of savings and wealth for most families;**
- (10) removing barriers to affordable housing is an important public policy goal

The National Home of Your Own Alliance estimates that less than 5% of the 6 5 million Americans with disabilities receiving Social Security disability benefits are homeowners According to the National Health Interview Survey (NHIS), of the working age

population ages 18 - 69, 10 million people report that they are unable to work at a job or business. Another nine million people report some degree of limitation in working due to a chronic health condition. More than 6.2 million working age Americans with significant disabilities receive income from Social Security Disability Insurance (SSDI) program or Supplemental Security Income (SSI) program.

According to the Social Security Administration 8.34 million adults between the ages of 18 - 64 received SSI and/or DI benefits in December 1998 (SSDI = 4,698,000 and SSI = 3,646,000) (SSA 1999 Annual Statistical Supplement @ [www.ssa.gov/statistics/fastfacts/index/html](http://www.ssa.gov/statistics/fastfacts/index/html))







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**September 28, 2000**

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