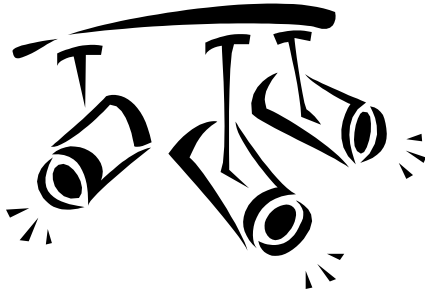


Homewards



A publication of the Self-Determination Housing Project of Pennsylvania

May 2008



Spotlight on SDHP's Home Modification Program

The Courage to Make Changes

By Peggy Robertson

Ten years ago Missy Miller started to get bad cramps in her leg. She had to give up her paper route because it was too painful. Then her right foot turned blue, and she had to be rushed to the hospital. It was discovered that she had a blood clot due to ovarian cancer that was cutting off circulation to her foot. Her ovarian cancer had been caught at stage one, but the foot eventually turned black and had to be amputated.

After the amputation, Missy had difficulty getting in and out of her rental home and she and her husband Jerry were going to move into a high rise. As it turned out, they did not have to move because the landlord put a 40 foot ramp onto the back of the house to the street. Missy was then able to get in and out of the house and do her shopping. This was helpful, but there were other obstacles for Missy to



Missy and Jerry Miller

overcome. In the Fall of 1998 Missy had gone for physical therapy and fell and hit the bottom of her stump. She had to have emergency surgery and consequently, was unable to get a temporary leg for 3 ½ years because the fall caused chronic infections to her stump. It wasn't until early 2003 that she got her first temporary leg.

During this time, Missy had to live on the first floor of their two story home, which consisted of a living room and kitchen, but no bathroom or bedroom. She had a

(Continued on page 2)

Inside This Edition...

Renovate & Repair.....	4
Home Investment Fund.....	7
World Congress on Disabilities Expo	10

(Courage to Change continued from page 1)

wheel chair that she could use around the house and a porta-potty. She had a hospital bed in the living room. Jerry moved downstairs in 1998 to be with Missy and slept in a recliner. They lived this way for 8 ½ years. If the Millers had company, they would have to ask them to leave the room if Missy had to go to the bathroom. It was embarrassing.

In 2005, a simple solicitation letter set off a string of events that would help improve the quality of life for the Millers. Missy explained, “We got what we like to call a ‘beg me’ letter from Easter Seals that talked about renovating homes for people who are amputees. We sent them a letter but didn’t get a response. Then, on Labor Day of 2005 we were talking to our next door neighbor and she went onto the Easter Seals website. The website had information about where you could go for home modifications. We weren’t eligible for the first place we tried because they only did home modifications for homeowners. We then were referred to Gail Hoffmann with the Self-Determination Housing Project of Pennsylvania



Missy in her newly renovated shower

(SDHP). We got in touch with Ms. Hoffmann and asked if we were eligible for their home modification program. We received an application in the fall of 2005 and, as required, got permission from our landlord to get the house renovated. In February 2006 we got a letter saying that we were approved for home modifications. I saw my whole life style changing on the horizon. I immediately called my neighbor and told her what happened because she was the one who really led us to this resource.”

In March of 2006 Pat Nunan, an Independent Living Specialist with Life Styles Designs, and Tracy Beck, then Executive Director of Residential Living Options, Inc., (partners of the SDHP Home Modification project)

came out to the house and began the home assessment and design specification stage with the Millers. It was most important for Missy to be able to get upstairs and have an accessible bathroom. It was at that point that Missy took charge of another life style change for herself. She explained, “Before we had our home modifications I weighed 390 pounds. In 2005 I decided I wanted to eat healthier and started to work out with free weights. I realized that if I didn’t lose weight, I wouldn’t be able to use a stair glide. I’m happy to say that over a three year period of time I have lost 150 pounds and now weigh 240. My goal is to lose another 100 – 110 pounds.”

Ms. Nunan determined

(Continued on page 3)

(Courage to Change continued from page 2)

that there was just enough room to put in a stair glide. The work in the house began on January 15, 2007. A 10 foot 2 inch ramp with rails was put in the house that went to the landing so that Missy could use the stair glide to get upstairs. SDHP also purchased a wheel chair for Missy to have upstairs. The upstairs bathroom was a critical part of the home modification. A beautiful free standing shower with a hand held delta shower head and a collapsible threshold was installed. A new sink was put in without a cabinet underneath and a cabinet was put in above the toilet. A new floor was put in, and the ceiling had to be replaced because it started to fall down when the trim was being replaced. A ceiling light and fan were installed in the ceiling at that time. A two socket light over the medicine cabinet was installed. Grab bars were put in on the wall by the toilet and in the shower. A towel rack was placed by the sink behind the door. In addition, because the wheel chair could not be maneuvered into the bathroom, a grab bar was put in the hallway to help Missy walk from



Free Standing Shower

her bedroom to the bathroom.

Missy talked about the renovation process. "The workers showed up everyday at 7 a.m. and by January 24th the work was completed. We were very comfortable having the workers in the house and while they were there, we were able to go out to appointments and shopping without worrying. We were happy to have the work done so

quickly, but they had to come back and move the stair glide track. This was resolved within two weeks. We are also happy with the bathroom, although there have been some plumbing issues. It was originally suggested that the bathroom be painted white, but because Jerry has macular degeneration in his eyes, his vision is blocked if he has to look at white surfaces. I wanted to have the bathroom painted

(Continued on page 6)

Renovate & Repair

By Peggy Robertson

It is said that a comfortable house is a great source of happiness. One of the challenges that many people with disabilities face is finding housing that has the accessibility features that they need to make their home comfortable. Recognizing this, the Pennsylvania Housing Finance Agency (PHFA) is offering a new product for people who may need repairs and/or accessibility features added to their home.

The Renovate & Repair Loan Program (R&R) is a stand alone home equity type product available to homeowners and homebuyers who meet certain eligibility requirements. Loans of up to \$35,000 for ten, fifteen and twenty year terms are being offered below market rate through PHFA.

R&R loans can be used to pay for repairs and improvements that increase the basic livability of the home, including additions and construction, that makes the home safer, more energy efficient, or more accessible to people with disabilities or people who are elderly. This can

include making a kitchen more livable, putting on a new roof, installing ramps, lifts, roll-in showers, whatever is needed to make a home a healthy, comfortable place and a financial asset.

R&R loans can also be used to remove or fix code violations, hook up to municipal water and sewer systems, and improve or install code-compliant septic or well systems. In addition, R&R loans can be a source of payment for emergency repairs to critical life - safety systems in the homes.

Anyone interested in applying for a loan should contact the Local Program Administrator (LPA) in their area. (To see the list of LPAs, go to www.phfa.org/applications/lpa_participants.aspx.) If an LPA is not available in your area, please contact PHFA at 1-800-822-1174 to get placed on a referral list the Agency maintains for when an LPA does become available. LPAs are the primary contact organization in each county or community for the R&R Program. Part of PHFA's philosophy is to provide applicants with a

product that is best suited to their needs. The LPA will walk the applicant through the process, offer guidance and alternatives if needed.

To determine whether the applicant qualifies for an R&R loan and, if so, the amount of money that can be lent, underwriting is done by either the LPA or a Lender partnering with the LPA. Underwriting involves documenting and analyzing the key indicators of a person's ability to repay an R&R. The LPA or Lender will work with the applicant to verify his or her income and debts, review credit reports, order an appraisal of the home or otherwise estimate its market value, verify that all taxes are paid or that there has been a repayment plan for at least one year, check that there is property insurance, and if appropriate, flood insurance. Two key R&R determinations are that, even with an R&R loan, the applicant's total monthly debts may not be more than 45 percent of his or her total monthly gross income and the total debt secured by the home

(Continued on page 5)

(Renovate continued from page 4)

may not exceed its market value by more than 120 percent.

Once approved for a loan and the maximum that can be borrowed has been established, the LPA will send staff to the home to do a home evaluation. The goal of the home evaluation is to help the borrower prioritize the spending between "wants" and home maintenance "needs" and to give a sense of what it may cost to get the work being considered done. This is a great opportunity to ask lots of questions and to learn about home maintenance. If the borrower is physically able, it is required that they join the home evaluator as they go through the home. The information these professionals can give may keep a simple repair from becoming a costly replacement and can help make a home safer and more comfortable.

The next step is getting a contractor to bid on the work that the borrower wants, and can afford to have done. The LPA won't assign the contractor, nor can they guarantee the

contractor's work. They will give the borrower help in finding one by making referrals to contractors that they have worked with before and will provide information about "best practices" in hiring a contractor.

Once there is a contract with a building professional and the loan closing takes place, (where all the loan and legal documents get signed), then the repairs and improvements to the home actually begin. In almost all cases, contracts must specify that work will be completed within 90 days of the loan closing. Interested homeowners need to have:

- Household income within limits. Generally between \$90,000 and \$108,150, depending on which county they live in ([R&R Income Limits](#)).
- Satisfactory credit (typically credit scores above 620), although exceptions can be made.
- An interest in repairing or improving their permanent, primary residence, which must be located in Pennsylvania.
- Currently own the home or be in the

process of purchasing it.

- Adequate income to support a monthly loan payment.
- Additional qualifications will be described by the Local Program Administrator (LPA) at the time of application.

There are many benefits in choosing the R&R loan over a traditional home equity loan. Some of these benefits include:

- Often lower rates than traditional home equity loans.
- Low fees.
- Borrow up to a maximum of \$35,000 or 120 percent of the home's value for approved home repairs or renovations (minimum of \$2,500).
- 10, 15, or 20-year fixed rate loan.
- No pre-payment penalty.
- Help determining what repairs should be made and how much they should cost, as well as help selecting qualified and reputable contractors.
- Most traditional home equity loans only allow homeowners to borrow up to 90 percent of their home's value.

(Continued on page 6)

(Renovate continued from page 5)

In April 2008 Roberta R. Schwalm, Special Projects Officer for the PHFA Homeownership Program, said, "At this time there are 32 loans reserved by qualified individuals and 46 which has closed. Some of these loans will be used

for everything from siding to decks to new bathrooms."

Ms. Schwalm stated that PHFA has a holistic approach to lending. "We really work with people to ensure that they are in a program that best meets their needs. For example,

if a person calls us about the R&R but obviously cannot afford a loan, we recommend a different program to them if one is available. We are constantly making people aware of the resources and programs that are available – whether they are our programs or not."

(Courage to Change continued from page 3)

purple because in 2000, I read that the American Cancer Society was using the color purple to represent ovarian cancer month. Because I am a survivor, this was very symbolic. We now have a wild cat purple and lilac bathroom! We are really happy with how it turned out."

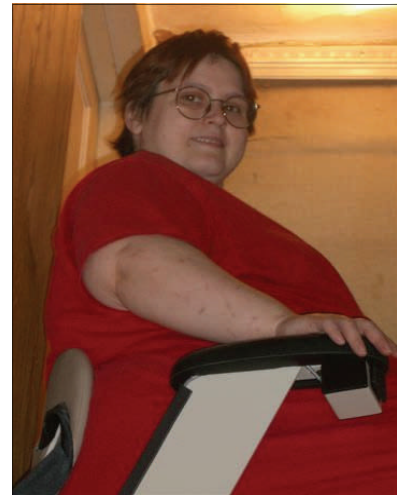
Missy added, "The landlord was pleased with the work that was done to the house. We were lucky that he was supportive of having renovations made in the house. He was happy with the results. We've been in the house for 18 years and plan on staying here for as long as we can. What was done to our house has meant a lot to both of us. Now that I can get upstairs I can make sure it is clean. And my husband and I can now sleep in the same bed, which is where

we should be! I remember at one point when we were both downstairs, Jerry slept on the floor so that we could fit a Christmas tree in the living room."

Missy has been grateful to her husband's devotion to her. As a special note, on July 3, 2008 Missy and Jerry will celebrate their 21st wedding anniversary.

Missy and Jerry offer an important message about what they have endured. For people with disabilities they advised, "Don't be afraid to ask for help. Never give up. If you want to get anywhere, don't hide behind your disability. It doesn't pay."

And for people who are curious, they advised, "Don't stare if you see someone with a disability. I would rather have people come up and ask



Missy using her lift to get upstairs

me questions. That way people can understand from my perspective what it is like to have a disability."

To learn more about eligibility requirements and to receive an application for the SDHP Home Modification Program, contact Cecilia Jenkins-Michl, Program Coordinator, SDHP, at 610-873-9595 or 877-550-7347.

Photos courtesy of Bonita Ludwig

Steps to Meet the Critical Need for Decent, Affordable Housing

By Peggy Robertson

The Housing Alliance of Pennsylvania has been a driving force to get legislation passed that would create a bigger supply of homes at a lesser cost to more and more Pennsylvanians who can't afford adequate places to live. The campaign for a state housing trust fund that will allow this to happen has found a Senate sponsor! Senator John Pippy plans to introduce legislation to enact the "Pennsylvania Housing Affordability and Rehabilitation Enhancement Act," (PHARE) which would establish a housing trust fund for Pennsylvania.

With the enactment of PHARE, Pennsylvania would join 38 other states that have created housing trust funds. Through Pippy's bill, the Pennsylvania Housing Finance Agency (PHFA) would be able to develop programs to build, rehabilitate and preserve homes for low- to moderate- income individuals and families, the elderly, and people with disabilities. Allowable activities would include construction, rehabilitation

and repair of homes, rental assistance, foreclosure prevention and counseling and predevelopment costs.

Ms. Hersh, Executive Director of the Housing Alliance of PA, commented on the response to PHARE. "It's remarkable and inspiring to see the support we have gotten to date for the Pennsylvania Housing Affordability and Rehabilitation Enhancement Act (PHARE). We have gotten 25 co-sponsors in the Pennsylvania Senate and nearly 300 organizations and individuals have endorsed PHARE. This is a multi-step process but we are pleased with our progress."

When asked if PHARE will specifically provide more affordable, accessible housing for people with disabilities, Ms. Hersh replied, "The fund should help people with disabilities in a big way. Our goal is to create a home investment fund that will provide more resources to fix up homes so that they are accessible and affordable and will keep people out of

inappropriate places like institutions. We want to ensure that people's basic human needs are met. We want to fund existing programs at a higher level and new programs for which there is a need."

Ms. Hersh further explained, "Senator Pippy plans to introduce the bill this spring. The Senate Urban Affairs and Housing Committee will then hold hearings. Once the bill is voted out of committee we will be ready for a floor vote. At this time, the bill only provides a mechanism to establish a trust fund, but does not identify a revenue source to fund it. Our job as housing advocates is to educate the members of the General Assembly just how critical the need for more affordable homes is throughout the state so that they will support the trust fund. Our next step will be to work with legislators to get funding sources. One possible funding sources could include a nominal surcharge on property

(Continued on page 8)

(Investment Fund continued from page 7)
 insurance policies (about \$10 a year), but ultimately this is up to the lawmakers. We hope that the disabilities community will let lawmakers know how urgent the need is for people to have more quality, affordable options available.”

The Housing Alliance is asking individuals and organizations to endorse the campaign for a state home investment fund by going to their website at www.housingalliancepa.org.

“Every senator and representative in this

state needs to hear from their constituents about the critical need for more homes within reach of people with low and moderate incomes. We urge everyone to let their senator know they support this initiative.”

Pennsylvania Housing Affordability and Rehabilitation Enhancement Act (P.H.A.R.E.)

FACT SHEET

What is the Pennsylvania Housing Affordability and Rehabilitation Enhancement Act (P.H.A.R.E.)?

- P.H.A.R.E. is legislation that amends the existing Housing Agency Finance Agency Act to develop programs to build, rehabilitate and preserve homes for low to moderate individuals and families, the elderly and people with disabilities in Pennsylvania.
- P.H.A.R.E. will be introduced by Senator John Pippy and currently has the support of 25 additional Senators. To date, they include: Patrick M. Browne (R) District 16; Jake Corman, (R) District 34; Jay Costa, (D) District 43; Andrew E. Dinniman, (D) District 19; Edwin B. Erickson, (R) District 26; Jim Ferlo, (D) District 38; Wayne D. Fontana, (D) District 42; John R. Gordner, (R) District 27; Stewart J. Greenleaf, (R) District 12; Vincent J. Hughes, (D) District 7; Richard A. Kasunic, (D) District 32; Shirley M. Kitchen, (D) District 3; Gerald J. LaValle, (D) District 47; Sean Logan, (D) District 45; Roger A. Madigan, (R) District 23; Robert J. Mellow, (D) District 22; Michael A. O’Pake, (D) District 11; Jane Clare Orie, (R) District 40; Dominic Pileggi, (R) District 9; John Pippy, (R) District 37; John C. Rafferty, Jr (R) District 44; James J. Rhoades, (R) District 29; Robert D. Robbins, (R) District 50; Michael L. Waugh, (R) District 28 and John N. Wozniak, (D) District 35.
- P.H.A.R.E. would establish a housing trust fund that would be administered by the PA Housing Finance Agency (PHFA) with assistance from a Community Advisory Board composed of housing consumers and providers.
- Funds for Pennsylvanians would be available through a competitive process to housing developers, providers and other qualified entities.

(Continued on page 9)

(P.H.A.R.E. continued from page 8)

What will P.H.A.R.E. do for Pennsylvanians?

- Promote the health, safety and welfare of Pennsylvanians through expanding the current range of homes, preserving the existing housing stock and increasing each Pennsylvanian's ability to live in a home they can afford.
- Increase availability or quality of housing for senior citizens
- Develop and rehabilitate distressed neighborhoods
- Encourage mortgage or rental assistance, including housing counseling, foreclosure prevention and refinancing products
- Provide low-interest loans or grants to families for repairs and improvements to increase the livability of the home
- Present safe and sanitary dwellings for sale or rent for families

Pennsylvania Housing Statistics

- More than 15,000 Pennsylvanians are homeless.
- The Pennsylvania Housing Finance Agency (PHFA) programs, Home Ownership Choice and Penn Homes, are oversubscribed 4:1.
- 17% of homeowners in the state have incomes under \$20,000 a year. They are generally unable to afford the upkeep on their homes.
- Over 23,000 Pennsylvania mortgages were in foreclosure during the 2nd quarter of 2007
- The average price of homes for sale increased 39% from 2003 to 2006. The median family income in Pennsylvania increased only 15% over the five years between 2000 and 2006.
- 47% of families who rent pay greater than 30% of their income for housing, leaving few dollars left to cover other family needs
- More than 90,000 families statewide are on the housing authority waiting lists for homes

Homes Within Reach for Pennsylvanians

- The Housing Alliance of Pennsylvania has launched the "Homes Within Reach" campaign for Pennsylvanians. It creates the framework needed for Pennsylvanians to live in a home they can afford.
- Successful passage of P.H.A.R.E. will ultimately provide a distinct fund established through state legislation that dedicates an on-going source of revenue to support the creation and maintenance of affordable housing. There are currently 38 states throughout the country that have already established state housing trust funds.

Become a Co-sponsor of P.H.A.R.E by contacting Senator John Pippy, at 717-787-5839 and be a part of Housing Pennsylvania's future.



**Join us for two days of education,
inspiration and fun!**

July 11 – 12, 2008

Friday and Saturday 10:00 a.m. – 5 p.m.
The Greater Reading Expo Center
2525 North 12th St., Reading, PA 19605

World Congress on Disabilities (WCD) Expo is an event with two main features.

The Expo is where you can see all of the latest products and services that are improving the lives of those with disabilities. The Conference is where you can learn about issues facing the disability community from experts. There are also several Special Events planned throughout the two days.

WCD is dedicated to improving the lives of those with developmental and physical disabilities, their families and professionals who work with them.

For more information go to www.wcdexpo.com/2008/penn/

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