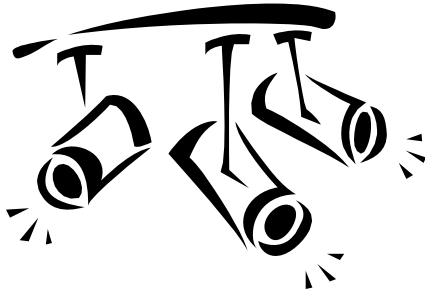


Homewards



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Spotlight on Mohn Street Accessible Housing, Inc.

First Fully Accessible Housing Complex Being Built in Central PA

By Peggy Robertson

It started three years ago at a Local Housing Options Team (LHOT) meeting. The fifteen or so agencies represented at the meeting were well aware of the need for affordable, accessible housing for people with disabilities in Dauphin County. As of December 31, 2005 there were 149 people on the county's public housing waiting list with an accessible housing preference as well as 695 people waiting for accessible Section 8 housing.

The LHOT came up with the idea of developing a Section 811 project and formed a group to research what was involved. According to the HUD Web site, "The Section 811 program allows persons with disabilities to live as independently as possible in the community by increasing the supply of rental housing with the availability of supportive services." The program also provides project rental assistance, which

covers the difference between the HUD-approved operating costs of the project and the tenants' contribution toward rent, which is usually 30 percent of the adjusted income. HUD requires each Section 811 project to have a supportive services plan.

The LHOT decided to apply for funding to build a Section 811 project in Dauphin County. The Center for Independent Living of Central PA (CILCP), the Affordable Housing Associates of Dauphin County, Inc. (AHADC) and Tri-County HDC, Ltd. formed a partnership to apply for the grant from HUD's Section 811 program. Chuck Gassert, then President of AHADC and current president of Mohn Street Accessible Housing, Inc., recalled what Kathy Tinney, Senior Project Manager for the Philadelphia HUD office said when she was giving a presentation on Section 811's. "If your application isn't at least 3" thick, then you're missing something."

The partners were soon to find out that this was true. They were advised to hire a

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consultant to help with the application. The Foundation for Enhancing Communities (TFEC) awarded a \$2,000 grant to hire a consultant to assist with the Section 811 grant application. TFEC is a community foundation whose mission is to preserve and increase resources so that future generations will have the means to address and solve societal challenges. Because of his expertise and experience working on Section 811's, Michael Weingram of Project Development and Consulting Associates was hired to help with the process. Ms. Stewart said, "Michael did a great job and was instrumental in talking to the folks at HUD."

During the grant application process, the consultant and the partnering agencies brought expertise to the table and their collaboration serves as a model for the rest of the state.

- CILCP is a nonprofit, nonresidential organization established for and by people with disabilities and serves Cumberland,



After the ceremony, everyone walked across the street for the actual groundbreaking!

Dauphin, Perry, Mifflin and Juniata counties. CILCP's vision is to empower people with disabilities to fully participate in all aspects of society. Lynn Stewart, CILCP's LHOT coordinator, became the point person representing the CILCP for the Section 811 project. The LHOT, made up of service providers, housing representatives, builders and realtors, was formed to help create more housing options for people with disabilities in Central Pennsylvania.

- AHADC is a non-profit 501 (c)(3) corporation formed by the Housing/Redevelopment Authority of the

County of Dauphin to seek additional ways to provide affordable housing in the area. Chuck Gassert became the point person representing the Housing Authority for the Section 811 project.

- Tri-County HDC, Ltd. is a tax-exempt not-for-profit organization that provides the community a full spectrum of housing and redevelopment products. Tri-County continues to be a premier provider of affordable housing in Central Pennsylvania, and seeks to make its products affordable and available to low-income residents of the region.

These agencies all worked together to request funds

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for new construction to build an independent living development for low-income people with disabilities. The proposed plan was for a total of 12 fully accessible units, 10 one-bedroom units and two two-bedroom units. The one-story homes will be completely accessible to people who use any type of mobility device. Some of the features include extra large spaces to accommodate turning radiuses, large bathrooms with roomy showers and adjustable kitchen cabinets that can be raised and lowered.

"Most rental housing [in Dauphin County] is not accessible," Mr. Gassert said. "We are trying to increase the amount of affordable accessible housing available to people with disabilities and this program was one way available to us to accomplish that goal."

It was especially significant that Swatara Township agreed to donate land to the Housing Authority of Dauphin County. This property, across the street from two housing authority buildings and on a bus run, would then be turned over to Mohn



Michael Weingram, Project Development and Consulting Associates and Kathy Tinney, Senior Project Manager, Philadelphia HUD Office

Street Accessible Housing, Inc. for development of the complex. Edward R. Junkin, AIA, of JWF Architects in Harrisburg, provided the architectural services. Mr. Junkin has been recognized by numerous organizations for his efforts in accessible housing architecture.

After a lot of hard work and collaborative effort, in January 2006 the CILCP announced that the U.S. Department of Housing and Urban Development (HUD) awarded a \$1,162,500 grant to build 12 fully accessible homes in Swatara Township for people with disabilities. The complex, the first fully accessible development in Central Pennsylvania, was to be built on Mohn

Street in Steelton. The complex became known as Baldwin Village. According to Ms. Stewart, "Years ago the town of Steelton was named the Village of Baldwin. When the steel mills moved in, the name of the town was changed to Steelton. Steelton is going through a lot of renovation and redevelopment and we thought going back to the roots and naming the project Baldwin Village would be cool."

An important step was the formation of a non-profit organization, the Mohn Street Accessible Housing, Inc. (MSAH), with a board of directors comprised of members of the three organizations that applied for the grant. According to Stewart, HUD requires all

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Section 811 developments to have a separate, non-profit organization whose sole purpose is to oversee the construction, management and maintenance of the complex. In order to complete Baldwin Village, additional funds needed to be raised. MSAH successfully raised matching funds and contributions from:

- Dauphin County HOME funds - \$362,000
- Federal Home Loan Bank loan through Susquehanna Bank, their member bank - \$200,000
- Swatara Township – property
- Department of Community and Economic Development - \$200,000
- Housing Authority of Dauphin County - \$47,860
- Redevelopment Authority of Dauphin County - \$45,500
- CILCP - \$24,000
- HUD – Additional \$488,900

Commenting about the award from HUD, Mr. Gassert said, "There were only five Section 811 (grants) awarded in Pennsylvania. The

collaborative effort between the three organizations made for a strong application."

Ms. Stewart concurred, "This is a very unique project for two reasons. Most importantly, this is the first fully accessible housing complex in Central Pennsylvania. It is also the first time that HUD has awarded this type of grant to a collaborative effort. Ms. Stewart added, "One of the LHOT's greatest accomplishments was the HUD approval of a Section 811 project. We have really put a great team together."

A team to provide supports will also be in place after Baldwin Village is up and running. CILCP will provide these services through a variety of programs, including its Attendant Care Program. The Attendant Care Program provides personal care attendants to people with disabilities, enabling them to live independently. There will be a full time worker and an individual living specialist will be assigned to consumers who live there. Keystone Residence will provide support services. They also have a convenience



Theotis Braddy, Executive Director of CILCP

store across the street from Baldwin Village that is consumer owned and managed.

Theotis Braddy, Executive Director for CILCP, stated, "It is exciting to be part of this merging together to allow people with disabilities to live as independently as possible in the community. The support services and accessible features will ensure that people with disabilities have an opportunity to participate fully in society. This housing offers a quality of life that most people take for granted. Future projects like this need to be funded."

Thanks to Mohn Street Accessible Housing, Inc., Baldwin Village serves as a model for the rest of the state.

Uncovering Resources to Turn a Dream into Reality

By Peggy Robertson

The Guys

Michael Anderson is 25 years old and has cerebral palsy. He just received his Associate Degree from Edinboro University of PA in Liberal Studies with a concentration in journalism. He wants to get involved in writing about a sports team. He has always thought about living independently. His parents, Susan Tachau and Mark Anderson, have encouraged him to move out on his own and together they began the process of finding out what living options were available. They decided to pursue homeownership, and the behind the scenes work to make this happen has been easier said than done. Michael will eventually become a homeowner with two other men, and Ms. Tachau summarized, "It's all about relationships."

Will Keech is 28 years old and has cerebral palsy. He is a graduate of West Chester University and he works as a volunteer with the national parks. He is a sports enthusiast and likes to attend sporting events. His parents, who



Construction of HomeWorks, before staging area was installed

are aging, and Will met Michael and his parents at their church.

Kelvin Austin is 45 years old and has spina bifida. He had a paying job with United Cerebral Palsy but because he is losing his sight, is now serving in a volunteer capacity with them. He has a very active social life and a girlfriend. He lives with his father in West Philadelphia, a 78-year-old man who works with Health and Human Services in Philadelphia. His father served on the UCP Board, which is where he met Ms. Tachau.

Michael's parents wanted to see their son living independently. After Michael, Will and Kelvin became friends, the possibility of them living in

a home together seemed like a very good idea. Because Will and Kelvin's parents are aging, they also liked the idea of homeownership. After looking at a couple of homes, Ms. Tachau saw a rancher for sale in an ideal location in Lower Merion. What made this house so attractive is that it is on the Paratransit bus line, it is within one block of a pharmacy, a deli, a bank, a gas station, and it is two blocks away from the fire department and the post office. It is in a really safe area and the neighbors have been very welcoming. Simplifying this part of the process enormously, the three families bought the house with the understanding that renovations would need to be made to ensure full accessibility.

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The estimated final cost for renovations is \$160,000.

Limited Equity Co-op

The method to finance the home and the renovations has been complex, resourceful and creative. Ms. Tachau's expertise in networking and building partnerships led her to Regional Housing Legal Services and the Health Law Project of Pennsylvania. Together with Mark Schwartz, Mark Levin, Kim Dolan and David Gates, the three guys have been able to form a tenants in common partnership (soon to be a limited equity co-op) and develop a plan that will allow for consumer-directed attendant care.

It was determined that the type of homeownership that would best meet the needs of the boys was to establish a Limited Equity Co-op (LEC), which they named HomeWorks. John Goryl, Counsel with the Pennsylvania Housing Finance Agency (PHFA) has been working with David Gates, an attorney with the Health Law Project, to set up the LEC. The guys qualified for free legal service and HomeWorks has been represented by Regional Legal Services to assist in setting up the Co-op. Also, Mr. Gates, and

Community Legal Services have been providing services to prevent the boys from losing their SSI. They discovered that because the guys were unable to move into the home until it is renovated, SSI considered the home an investment property because no one is living in it. It is hopeful that this team of experts will set new precedent for other people with disabilities who want to set up an LEC.

In summary, ownership of the house will be converted to a limited equity co-op once the modifications are complete and the guys have moved in. Each occupant will own 1/3rd share of the co-op. The price for each share will be the price of the house plus modifications. In this project, each guy will make a payment into the LEC, and the co-op will pay the mortgage (and taxes and insurance) to PHFA. The main consequence of creating a LEC is to ensure that the value of the property does not increase with the general real estate market. In addition, the guys have an agreement that states that no one else can have equity in the home and the understanding is that if the house is sold, or if one of the guys decides to move out and sell his share of the LEC,

the price will be kept down to allow for a person with a similar disability to move in.

The process of getting a mortgage involved several different steps. HomeWorks initially received a mortgage from Mark Adelsberger with Boulevard Mortgage. The closing took 3 ½ hours because Mr. Adelsberger wanted to make sure that all three of the guys understood everything they were signing. It was agreed that within 30 days, Mr. Adelsberger would sell the mortgage to PHFA because they were able to get a soft second mortgage from PHFA which included \$15,000 for closing costs and a down payment. They were then able to get a soft third mortgage from PHFA and received \$10,000 for home modifications. In addition, HomeWorks received a \$22,000 home modification grant from SDHP to install special flooring. The home modifications for HomeWorks will create a state-of-the-art accessible home. It will be a home where the men can age in place.

Making It Accessible

Careful and extensive research was done to add accessible features to meet the needs of the guys, to allow them to live as

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comfortably and as independently as possible, and to be aesthetically pleasing. A great example of this was finding flooring that can withstand the weight of 200 – 300 pound wheelchairs and the weight of the men. They also wanted flooring that is well insulated and is easy to clean. Ms. Tachau and the contractor agreed on Dupont Elite[®], a laminate floating interlocking system of panels that connect together and look like hardwood or tile. It is installed with a vapor barrier which helps to keep the moisture out. The flooring that looks like hardwood is being installed in the bedrooms.

The bedrooms were configured in a way to maintain as much privacy for the guys as possible. The three bedrooms are lined up next to each other against the side of the house. The closets were built between the rooms to serve as sound barriers. Extra insulation was added to cut down on the noise. The casement windows, with handles that are easier to open, were lowered so that the guys can look out while seated in their wheelchairs. And each bedroom is wired in two places for computer, cable and telephone. This



Renovation of the kitchen in progress

accommodation was made in part because each guy has a different phone system. Michael has a hands-free voice activated carryover phone, Kelvin can use any phone with large buttons and Will has a cell phone. Each guy will also have their own work station set up in their room.

The bathroom was configured in part to meet each person's need for privacy. On either side of the large roll-in shower is a half bath that includes a toilet and a sink. Each sink has a slight cut out so wheelchairs can slide in. Each guy has enough space to be autonomous and have privacy. The communal living space includes the living room, kitchen, dining room, laundry area with a stackable washer/dryer, and storage space for equipment such as manual wheelchairs. Demolition

was done to the kitchen for the installation of lowered shelving, counters that are rounded and a large pantry that when opened is accessible and the items can be seen by someone using a wheelchair. The dining room includes a coordination station with a computer for the service providers and attendants to use. All rooms have lights on sensors, a voice activated intercom system and environmental controls. Ms. Tachau explained that they tried to make the house as "green" as possible with insulation, flooring that lets off fewer chemicals than most, and a HVAC system that has plenty of draft for better air circulation. However, the \$80,000 price tag to install solar panels was prohibitive.

Work had to be done to the exterior of the house. The driveway was widened to

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have room for a van with a lift, the walkway to the front door was widened to include a staging area, and a canopy was put over the front door, which opens automatically. Ms. Tachau explained that communicating regularly about design features was necessary and the three families emailed each other nightly about the renovations. "Each individual guy made certain requests so that they would be more comfortable in their home. For example, Kelvin has been living in center city and did not want to have an exterior mail box because he feared that someone might steal the SSI checks. Therefore, we put in a mail slot."

Support Services

Ms. Tachau continued, "We families made the decision to separate the project into two areas: housing and services. We kept them separate with the guys in charge! The services will be separate. The guys will initially contract with Homemaker Services of the Metropolitan Area to provide their attendant care."

Ms. Tachau said, "The major question is, how do you live together and share services? When the guys

move out of their homes, their attendant hours will increase because they will no longer be living with their parents who have helped to provide care. Thankfully the guys were able to get on the same type of waiver which will cover the cost for 24/7 attendant care and a service coordinator who the boys will hire. Part of what makes the provision of services easier is that all three guys can express themselves well, can read, and are used to setting things up for themselves. This will be helpful to the service coordinator who will come to the house several times a week to make sure everyone's needs are being met and will also serve as a liaison with the families. Attendants and the service coordinator will have access to the house coordination system, a computer station that will be set up in the corner of the dining room, in order to organize the guys' schedules such as Paratransit, doctor's appointments, etc."

In the future, the guys and their families will form a legally recognized microboard, which will contract for needed services. A microboard is a formal organization, often non-profit, to assist the person to plan for, obtain

and manage the supports they need and desire to live the life of their choosing. Through microboards, the person and their allies control the planning, design and running of a lasting structure and mechanism for decision-making and support unique to each person's desires and needs. They help cut down administrative and other costs and can be a more effective approach to planning for and monitoring of services/supports. They are a way to safeguard people's futures by helping them contribute to, as well as benefit from, their communities.

Living together and sharing services is a critical piece to take into consideration when setting up a Limited Equity Co-op. What has proven to make this project exemplary has been the ability to create relationships and uncover different resources to make "HomeWorks" a reality.

As a special note, because of the magnitude of this project, Ms. Tachau discussed HomeWorks with the Pennsylvania Department of Public Welfare, and Secretary Estelle Richman made a visit to the Lower Merion home in May 2007.

SDHP Receives \$5,000 Grant from the Connelly Foundation for STEP Program

The Self-Determination Housing Project of Pennsylvania (SDHP) is proud to announce that it has received a \$5,000 grant from the Connelly Foundation. This award supports the design and implementation of the *Steps To Empower People* program.

SDHP Executive Director Gail Hoffmann stated, "It is an honor to receive funding from the Connelly Foundation. Their generous support will allow us to continue helping people with disabilities attain, and stay in affordable housing. Our goal with STEP is to give people with disabilities the tools to live independently within the community."

SDHP recognized that many people with disabilities have the option of living in rental housing, but oftentimes do not have the tools to go through the rental process and then stay in their housing. In order to anticipate and address problems people with disabilities (consumers) might encounter during the rental process, last year SDHP rolled out a training program that prepares them to become successful renters. PREP, the Prepared Renter Program, provides the tools to help tenants and landlords communicate successfully in order to create a positive rental experience.

PREP informs consumers about a variety of topics including an assessment of their housing needs, understanding the language of a lease, how to communicate with landlords and how to create and work within a budget. One of the most valuable tools participants receive is the PREP folder, which includes: a basic data sheet; a financial data sheet; reference contact information; a rental tracking form and; a checklist. Upon completion of PREP, participants will be equipped to search for housing, communicate with landlords, and sign a lease.

Because of the success of PREP, it made sense to develop a new program specifically geared toward teaching consumers how to stay in their housing, how not to be evicted, how to maintain their housing, how to communicate with the landlord when problems arise, and how to understand their fair housing rights and write letters in case they believe their rights have been violated.

This new curriculum, STEP (Steps to Empower People), will be presented much in the same way as PREP. Like PREP, STEP will be extremely user-friendly, written to be easily understood by consumers, and will provide consumers with information to help them maintain their housing. Each chapter will address major issues consumers might encounter and give them the necessary tools to stay in their housing.

PREP lays the foundation for a positive rental experience and helps consumers take charge, get organized and be ready for the questions they might be asked when searching for an apartment or other rental housing. STEP will help consumers understand their rights to stay in, and enjoy the comforts of their home. PREP gets them in the door, STEP keeps the roof over their head.



Left, a view of the inside of HomeWorks and right, the entrance way with the staging area completed (Photos by Susan Tachau)

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