

# Homewards



A publication of the Self-Determination Housing Project of Pennsylvania October 2007



## Spotlight on Promoting Visitability

### SDHP RECEIVES GRANT FROM CHRISTOPHER AND DANA REEVE FOUNDATION

By Peggy Robertson

The Self-Determination Housing Project of Pennsylvania (SDHP) is proud to announce that it has received a (\$5,500) Quality of Life grant from the Christopher and Dana Reeve Foundation (CDRF). This award was one of nearly 100 grants totaling approximately \$900,000 awarded by CDRF to nonprofit organizations that help people living with disabilities become more fully integrated members of society.

SDHP Executive Director Gail Hoffmann stated, "It is an honor to receive funding from the Christopher and Dana Reeve Foundation. Their generous support will allow us to promote and encourage Visitability by ensuring that statewide municipalities are aware of the Residential Visitability Tax Credit Act."

The Residential Visitability Tax Credit Act, passed in October 2006 in

Pennsylvania, paved the way for local taxing authorities in the state that levy a tax on residential property to authorize tax credits. Many statewide municipalities are unaware that they can now authorize tax credits to any new or renovated dwelling that contains Visitability design features. These features enhance the usability of the dwelling for persons with significant mobility impairment and minimize the cost of full accessibility modifications, if necessary, at a later time. Grant funds support programmatic costs for the statewide education and awareness initiative.

Ms. Hoffmann added, "We are thrilled to become partners with such a distinguished foundation, working together to improve the quality of life for people with disabilities."

"Across the country, countless organizations are dedicated to improving the quality of life of people living with disabilities such as paralysis, and are essentially unsung heroes, said Peter T. Wilderotter, president of the Christopher and Dana Reeve Foundation." SDHP is

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one such organization who shares CDRF's passion to enable people living with paralysis to overcome everyday challenges. We are honored to award SDHP with a Quality of Life grant that will help the organization 'Go Forward' and accomplish their critical mission."

Begun in 1999 by the late Dana Reeve, the CDRF Quality of Life grant program recognizes the unique and numerous needs of people with disabilities, primarily paralysis, and their families, and the importance of providing services and programs that enable them to participate in all areas of life.

To date, CDRF has provided 1,262 Quality of Life grants totaling over \$10 million to organizations nationwide that help improve opportunities, access and day-to-day quality of life for these individuals and their families.

### **About CDRF**

The Christopher and Dana Reeve Foundation is dedicated to curing spinal cord injury by funding innovative research, and improving the quality of life for people living with



This display board helps SDHP promote Visitability throughout the state.

paralysis through grants, information and advocacy. For more information, please visit our website at [www.ChristopherReeve.org](http://www.ChristopherReeve.org) or call 800-225-0292.

### **About SDHP**

The Self-Determination Housing Project of Pennsylvania is a statewide non-profit organization that works to expand housing options for people with disabilities in Pennsylvania. SDHP was founded in 1994 and incorporated as a non-profit 501 C3 organization in 1998. SDHP established itself as a unique and independent link between the housing and human service communities in Pennsylvania on matters of housing for people with disabilities.

The mission of SDHP is to promote self-determination and control in housing for

people with disabilities in the Commonwealth of Pennsylvania. The goals of SDHP are:

- To bridge the information gap between the housing and disability communities
- To promote state and local partnerships and coalitions that enable people with disabilities to choose and control their own housing
- To increase the stock of affordable, accessible, and integrated housing
- To expand access to public and private housing programs for people with disabilities

For more information about SDHP call toll free at 877-550-7347 or visit the website at [www.sdhp.org](http://www.sdhp.org).

## Lessons Learned on the Path to Self-Determination

By Peggy Robertson

The road to self-determination in Pennsylvania has been paved with many successes, but also its share of challenges. The Self-Determination Housing Project of Pennsylvania (SDHP) had an opportunity to share the path it has traveled at the Pennsylvania Housing Finance Agency (PHFA) 2007 Housing Services Conference: *Exceeding Expectation*. On June 27<sup>th</sup> in State College, SDHP presented two sessions, "Spotlight on Housing for People with Disabilities" and "Spotlight on the Future of Supportive Housing", for a combined audience of over 150 people.

As Gail Hoffmann, Executive Director of SDHP and Mary Penny, SDHP's Statewide Housing Coordinator, travel around the state providing technical assistance, they have come to realize that the lessons SDHP has learned in the past ten years could help other agencies reach their goals more successfully. In other words, SDHP can help others to keep from reinventing the wheel. At



Lisa Yaffe shares what she has learned based on 35 years of housing experience (Photo courtesy of Lisa Case)

the first session, speakers who have been essential to the inception and growth of SDHP spoke about SDHP's role in the movement for safe, affordable, accessible housing for people with disabilities.

### **SDHP Incorporates**

Diana T. Myers, founder and first executive director of SDHP, explained that in 1996 SDHP was considering incorporating as a non-profit organization. The decision to incorporate was based on whether or not there was an ongoing need for SDHP. It was clear that SDHP's unique statewide presence and its focus on self-determination in housing was needed in

order to:

- Build upon recent national and state efforts to increase the stock of affordable, accessible and integrated housing
- Separate housing from support services and increase housing and support service choice.

SDHP soon took on a leadership role in creating education programs and homeownership demonstration projects, participating in state policy issues.

Early on, SDHP developed partnerships with many different state and

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government agencies. SDHP received financial support to help carry out its mission from: the PA Development Disabilities Council; PA Department of Community and Economic Development; HUD; Fannie Mae; the Federal Home Loan Bank of Pittsburgh; U.S. Department of Agriculture Rural Housing Services; PA Department of Public Welfare; and PHFA.

### **Getting on the Agenda**

Working with SDHP, Lisa Yaffe, who worked with PHFA at the time of SDHP's inception and incorporation, was critical in making housing for

people with disabilities an important agenda item in state government. Ms. Yaffe did this by helping to educate her colleagues about how being disabled makes life different. Based on her 35 years of housing experience, she explained, "There simply isn't enough money to create affordable, accessible housing and therefore it is necessary to be able to leverage the resources that are available. Until an agency has a stake in the outcome, no one is truly engaged. Or, unless an agency has cash on the table, nothing happens! There is a cost for collaboration in order to

get something accomplished."

Mary Penny pointed out, "People can learn from other people's mistakes and avoid wasting time and money."

By looking at SDHP's history, the early demonstration projects not only identified challenges from which lessons were learned, but also helped to identify valuable resources. For example, after all is said and done, homeownership may appear to be a simple process, however SDHP has learned that it can be painful and arduous and may not be the best

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*Rebecca Willmot, Executive Director of Autism Living And Working (ALAW Incorporated) presents the history and accomplishments of ALAW to conference attendees. (Photo courtesy of Lisa Case)*

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housing choice for everyone. In fact, SDHP has created both a Homeownership Training Module and a Prepared Renter Program curriculum to educate people in whatever housing alternative they choose.

### **Demonstration Projects RLO**

Tracy Beck, Executive Director of Residential Living Options, Inc., (RLO) which began as a grassroots SDHP demonstration project in January 1996, said that to date 18 people have purchased homes. She explained that not everyone kept their homes because people were not always able to anticipate future expenses, problems, ongoing maintenance and needed repairs. This supports the idea of creating a fund specifically for repair and renovation and a way to match people up with roommates.

### **ALAW**

ALAW, Autism Living and Working, founded in 1995, began as a demonstration project. ALAW asserted that housing should be separated from services, allowing choice in both

areas. Many people with autism prefer making their own decisions about the type of house or apartment they live in, and with whom they live, as well as choose the type of services they receive and who provides those services. One of the initial challenges arose because there were no streams of funding in place to fund the services that people with autism needed to live successfully in the community. During the demonstration project, ALAW worked with the legislature to allow the OBRA Waiver to serve individuals with autism to live in the community through support services including respite, habilitation, therapy and resource management. Funding for the OBRA Waiver services became effective July 1, 1999. The lesson learned from this experience was that change can be made at the policy level, but it takes perseverance, advocacy, knowledge of the facts and establishing relationships with the right people.

### **The Happening Place**

Another demonstration project, The Happening Place, was exemplary in many ways. After four years, three young adults

with mental disabilities were able to purchase their own home. They were able to accomplish this through their resoluteness and the advocacy by their parents, help from SDHP, Northumberland County Office of Mental Health, Watsontown Bank and PHFA. They successfully dealt with the issues that confront other potential homeowners, plus those issues that were unique to their situation, which included: a requirement by the Pennsylvania Office of Mental Health that the house they were buying meet certain regulations and be licensed; following special guidelines for house inspections; and obtaining special zoning because neighbors objected to the idea of three unrelated individuals purchasing a home (subsequently the case was quickly dropped after it was disclosed that other adults who are not related share homes in the same neighborhood).

They were also able to think through long term issues such as snow and leaf removal, and paying for home repairs, a critical factor when becoming a homeowner. In addition,

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# RECIPE FOR SUCCESS

## A NIGHT OF BLUES KICKIN' GUMBO FOR A GREAT CAUSE

**Join us for a night of  
music, food and fun!**

**Friday, October 26th  
7:00 - 11:00 P.M.**

*Support the Self-Determination  
Housing Project of Pennsylvania  
and Residential Living Options, Inc.*

The Village Room at Lionville (Lionville Fire Station)  
Tickets: \$40.00 a Person (Includes Hot Buffet)  
Cash Bar, Silent Auction, 50/50 Raffle

Ticket Information and directions call 610-873-9595  
or email [celia@sdhp.org](mailto:celia@sdhp.org)

## PREP Trainings Underway

By Peggy Robertson

Understanding what is needed in order to become a successful renter is the focus of PREP, the Prepared Renters Program. For people with disabilities, the process is often more difficult for a variety of reasons. Therefore, the Pennsylvania Housing Finance Agency (PHFA) and the Self-Determination Housing Project of Pennsylvania (SDHP) have launched a collaborative effort to create better informed, better prepared renters.

SDHP has trained the Regional Housing Coordinators (RHC's) to teach people from different provider and housing counseling agencies how to become PREP Coach/Trainers. The response to these 'train the trainer' sessions has been overwhelming and the participants are now equipped to help consumers navigate the rental process.

What are some of the challenges that people have experienced when looking to rent housing? This is one of the first questions that Catherine Friedman, RHC for

Residential Living Options, Inc. asks participants when training them to become PREP instructors.

The most common barrier is affordability. For people with disabilities, often times they rely on SSI or SSDI as their sole source of income and there are limited housing options available, especially in a desired location that is safe and close to public transportation. But people with disabilities face other issues that aren't as transparent. This can include landlords who are prejudiced and discriminatory as well as neighbors who espouse NIMBYism (Not In My Back Yard). Another barrier is understanding the language of a lease and what to look for when signing a lease. If a person has a poor credit history, a criminal conviction and/or a mental illness and substance abuse disorder, this can create a big, but not impossible obstacle.

These barriers can be overcome and PREP presents a clear

methodology in which to do so. However, there is no silver bullet, there is a carefully laid out plan which requires work on the part of the consumer which will ultimately yield good results. Ms. Friedman presented the training, explaining that the program is written for the consumer. Each trained instructor will in turn be the resource to help consumers plan proactively. Ms. Friedman said, "As trainers, it is important to become familiar with what is happening in housing in your area, as well as statewide. PREP is not offering easy answers, a guarantee of housing, or financial support. It does offer practical advice and the tools needed to make informed choices about rental options."

Ms. Friedman continued, "You are the best person to help your consumers work through this process because you are aware of their history and their sensitivities. It is critical to take the time to go through the budget process with the consumer. Ask people to share their personal

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stories as this can help them see patterns in their behavior that they may be able to change.”

Ms. Friedman continued, “Participants must understand how their personal history, their credit history and their criminal history will influence the rental process. It is important to be honest. Consumers need to know their housing history and be able to document this information. They need to know their credit history and how to repair and move on, if necessary. If a consumer has a criminal conviction, they should do a criminal background check on themselves to fully understand their circumstances and how that criminal history might exclude them from publicly funded housing. At a certain point, it is time to face negative experiences that have happened in the past and move on. We need to help our consumers think ahead and have an idea of how they will react to a situation before it actually happens.”

There are instances when it is entirely appropriate to provide an explanation for

why someone may have bad credit. Many times, if the prospective landlord sees that a person’s bad credit is a result of medical issues they may ignore this information. At the same time consumers with no credit history may need to be resourceful to show their credit worthiness in untraditional ways. The solution is to get proof of anything that shows a credit history such as records of utility bills, gas card receipts, etc.

This proactive strategy is a three part process: Review - have all of the facts; Evaluate - know how this information will influence the rental search both positively and negatively; and Plan - plan how to deal with the situation in a positive, but realistic way. (Fail to plan, plan to fail.)

One of the most valuable tools participants will 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, completely fill out an application and sign a lease.

One of the unexpected benefits of PREP is the response from landlords once they find out this program is being offered. Landlords want quiet, responsible renters who pay their rent on time. They don’t want to evict people, it is expensive to advertise, fix it up, etc. PREP teaches consumers how to be good tenants. PREP is a win/win situation for the landlord and the tenant.

A Few Good Random Tips:

- When interviewing with a landlord – show up on time and look respectable
- To find housing, look on craigslist.org for private landlords; look at newspapers to find out costs; look at billboards; grocery store bulletin boards, etc
- Know how to inspect an apartment; look for mouse droppings, flush toilets, look for ceiling stains, etc.
- To fully understand the lease, take it to someone who is

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trustworthy to read it over before signing

- The lease includes the consumers' responsibilities AND the consumers' rights and gives consumers a voice
- If a person is evicted they do not have to vacate the premises immediately
- Beware of hidden application fees



*Catherine Friedman presenting a PREP training  
(Photo courtesy of Catherine Freidman)*

*(Lessons Learned continued from page 5)*

they were able to obtain the support services of their choice. Ten years later, these three individuals are still living in The Happening Place.

The Happening Place illustrates how people with disabilities can become successful homeowners. However, becoming a homeowner is not always the best choice for many different reasons. That is why it is important for people to become educated about different housing alternatives.

### **Lessons Learned**

Gail Hoffmann explained that through many years of experience, there have been many lessons learned (some the hard way), as listed below.

- Not everyone should become a homeowner
- There is a need for a designated fund at the state and local level for home repairs and maintenance
- There is a need for more funding for home modifications to keep people in their own homes
- There needs to be greater awareness about Fair Housing and unlawful discrimination
- There is a need to promote the universal benefits of visitability
- People need to have easy access to available resources and housing options

Perhaps one of the greatest lessons learned is to maintain and

establish as many connections as possible. Networking and forming partnerships creates a way to share knowledge and avoid "reinventing the wheel". It allows for the possibility of creating a system in which resources can be pooled. Also, establishing connections opens up opportunities to work with policy makers and to tap into available funding sources.

Ms. Hoffmann concluded, "As SDHP moves forward, we will continue to strengthen our statewide network and share what we have learned from our experiences as we increase awareness about the movement for self-determination."



*Inglis Board Member and Chair of the Awards Review Committee Janet Ries Stern (right) presents the 2007 Inglis Award for Continuing Excellence to Gail Hoffmann, Executive Director of the Self-Determination Housing Project. Ms. Stern said, "The Awards were created so programs like the Self-Determination Housing Project – with a real vision for improving the lives of people with physical disabilities – can expand their efforts." Ms. Hoffmann (left) added, "This award of \$20,000 will help us continue to improve housing choice for people with disabilities by addressing the service gaps and barriers they face."*  
 (Photo courtesy of Inglis Foundation)

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 Executive Director: Gail Hoffmann      Newsletter Editor: Peggy Robertson  
 For more information, contact SDHP at: **SDHP**, 717 E. Lancaster Avenue, Downingtown, PA 19335  
 Telephone: 610-873-9595      Fax: 610-873-9597      Toll free: 877-550-7347      Website: [www.sdhp.org](http://www.sdhp.org)

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