



HomeWorks: A Model of Independent Living for Individuals with Disabilities

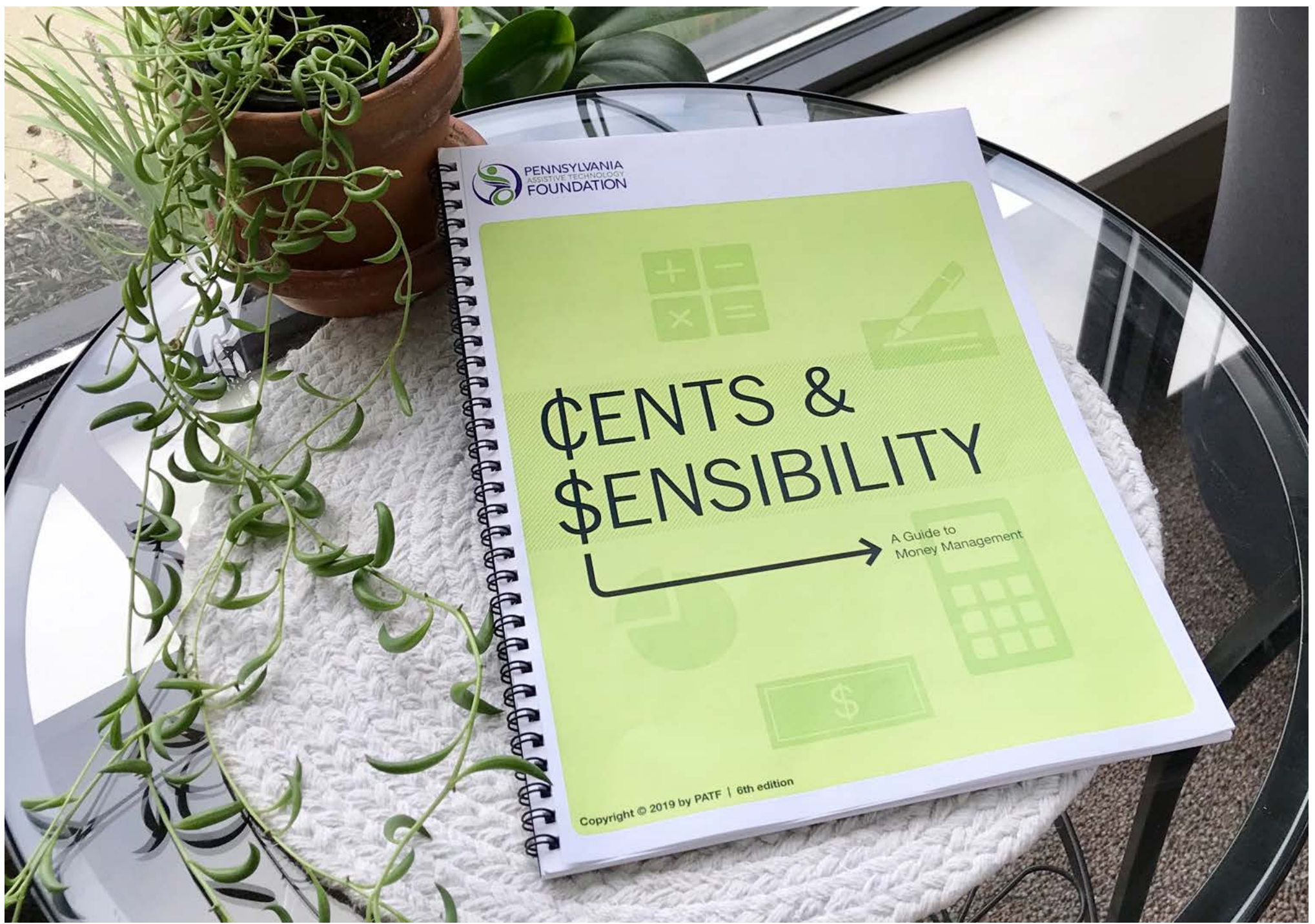
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A Dream Realized: a Home of Their Own!



Home Ownership

- Owning a home does not affect eligibility for waiver services, Medical Assistance (MA) or Supplemental Security Income (SSI) as long as the individual lives in the home.
- A person with disability can own home on their own unless there is guardianship.
- A house can also be held in trust for a person with a disability.



PENNSYLVANIA
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CENTS & SENSIBILITY

A Guide to
Money Management

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My Housing Needs and Wants

	Need	Want
Location: (city, town, neighborhood, etc.)		
Distance to:		
Family and friends		
Job		
Health care facilities		
Pharmacy and grocery store		
Entertainment		
Access to Public Transportation		
Type of property: (apartment, townhouse, etc.)		
Number of bedrooms:		
Number of bathrooms:		
Accessibility:		
Amenities:		
On-site laundry		
In-unit laundry		
Parking		
Community area		
Other:		
Assistance accepted: (vouchers, subsidies, etc.)		

Housing Comparison

Unit Comparison	Unit 1	Unit 2	Unit 3
Location:			
Type of Property:			
Bedrooms:			
Bathrooms:			
Accessibility:			
Amenities:			
Other:			
Utilities Included:			
Assistance Accepted:			

Cost Comparison	Unit 1	Unit 2	Unit 3
Security Deposit/ Down Payment:	\$ _____	\$ _____	\$ _____

Compare to Amount I Have Saved: \$ _____

Monthly Rent/ Mortgage Payment:	\$ _____	\$ _____	\$ _____
Utilities (not included):	\$ _____	\$ _____	\$ _____
Other:	\$ _____	\$ _____	\$ _____
Total Housing Expenses:	\$ _____	\$ _____	\$ _____

Compare to My Maximum Monthly Housing Amount: \$ _____ (from page 58)

Joint Ownership (housemates)

HomeWorks

- Consider Joint ownership - known as “tenancy in common” for 2 or 3 (sometimes 4) housemates to share costs & reduce support costs by sharing staff. HomeWorks is also referred to as a *limited equity partnership*.
- Sharing costs be essential to make home ownership financially viable.
- Need compatibility between co-owners and family members.

Joint Ownership – Housemates

- Have written agreement between co-owners regarding decision making & disposition of ownership when one co-owner dies or moves out (exit strategy).
- Consider creating “Mini-Board” with owners, family & other supportive persons to provide guidance & support to homeowners. Note: HomeWorks was incorporated as a 501(c)(4).

For Demonstration Purposes Only. Please consult with an attorney.

TENANCY IN COMMON AGREEMENT

THIS AGREEMENT made as of the ____ day of _____, 2010 (the "Agreement") between Kelvin Alston, Michael Anderson and William Keech (collectively referred to as the "Owners" and, individually, as an "Owner" or by their last names), residing in PA (the "Property").

WITNESSETH:

WHEREAS, the Owners are three adult males enrolled in the Pennsylvania Department of Public Welfare's OBRA Waiver, a Home and Community-Based program that provides services to people with developmental physical disabilities to allow them to live independently in the community;

WHEREAS, the Owners purchased the Property together, financed part of the purchase price with a loan from the Pennsylvania Housing Finance Agency ("PHFA Loan") secured by a first mortgage on the Property ("PHFA Mortgage") and paid for renovations to make the Property accessible;

WHEREAS, each Owner, being a separate economic unit and separately responsible for the costs and expenses of the Property, entered into an Agreement (attached as Exhibit 1) in March 2008 to establish each Owner's respective financial obligations and rights in regards to the Property and to satisfy the Social Security Administration of the economic independence of each Owner receiving SSI; and

WHEREAS, Owners desire to further memorialize in writing their agreement about their rights and responsibilities as co-owners of the Property;

NOW THEREFORE, in consideration of the mutual agreements contained in this Agreement, and for good and valuable consideration, the parties agree as follows:

Exhibit 1. The provisions of Exhibit 1 are fully incorporated herein by reference.

Voting Shares and Voting. Each individual Owner shall have one voting share with respect to any decisions concerning the Property. All decisions and actions with respect to the Property shall be made by consent of the majority of the Owners, except as otherwise provided herein. However, any amendment to this Agreement must be in writing approved by all Owners.

Board of Directors. The Board of Directors of HomeWorks of Montgomery County (the "Board") shall have the authority to take certain actions with respect to the Property, as specified in this agreement.

Transfer of Ownership. Option to Purchase as Condition Precedent to Transfer and Transfer Value.

(a) **Restrictions on Voluntary Transfers.** No Owner shall, except in strict accordance with this Agreement, sell, transfer, lease, mortgage, encumber or assign all or any portion of his or her interest in the Property.

Restrictions Related to Sale

(b) **Option to Purchase.** If an Owner desires to sell his or her entire interest in the Property, he or she shall notify the other Owners in writing of such intention. The remaining Owner(s), pro rata as determined by their ownership interests, shall have the option, but not the obligation, for a sixty (60) day period commencing the first day of the month following the giving of such notice, to purchase the departing Owner's share for the Transfer Value, defined below.

Management Ideas

- Shared management responsibility:
 - Circles of support / “Micro or Mini-Boards”
 - Self-directed support corporations

Develop these supports before purchasing the home.

Miniboard (Microboard) Resources

- <https://www.communityworks.info/articles/microboard.htm>
- <https://www.heretohelp.bc.ca/visions/supporting-adult-children-vol15/microboards>

HomeWorks At-A-Glance

Goal: To build a creative, sustainable, affordable community for people with disabilities *through homeownership*. This community is called **HomeWorks**.

What is HomeWorks? HomeWorks is a home for three men who have physical disabilities. The men own the house through a Tenancy-in-Common agreement, which incorporates features of a limited equity cooperative.

Why Was HomeWorks Created? There is a tremendous need for affordable, accessible housing. Three men were all entering periods of their lives when they were ready to live independently -- in their own homes and not in the homes of their parents.

HomeWorks Model: A Tenancy-in-Common agreement with an incorporated mini-board that supports and advises the three owners.

Funding Partners:

PENNSYLVANIA HOUSING FINANCE AGENCY	OFFICE OF LONG-TERM LIVING (HOME AND COMMUNITY BASED WAIVERS)	GRANTS	SPECIAL NEEDS TRUSTS	SUPPLEMENTAL SECURITY INCOME (SSI) OR SOCIAL SECURITY (SS)
Mortgage: Keystone Product along with two "soft" mortgages: Access Downpayment & Closing Costs and Access Home Modification Loans	Home modification and assistive technology grants through individual service plans	Self Determination Housing Project of PA, Community Design Collaborative, and the Hankin Foundation	Can be used to buy-down the purchase price of the house so that the monthly mortgage payments can be paid from SSI or SS	Monthly benefits pay for the mortgage

Legal Assistance:

Regional Housing Legal Services (RHLS)	Pennsylvania Health Law Project (PHLP)
Provided counsel with housing model, participated in house closing, created Tenancy-in-Common documents, and conducted all legal work associated with incorporation. www.rhls.org	Provided counseling and overall support with understanding waivers, special needs trusts and Supplemental Security Income. Partnered with Community Legal Services of Philadelphia in proceedings with the Social Security Administration. www.phlp.org

Important Resources

- Pennsylvania Housing Finance Agency
 - PA Health Law Project
 - Regional Housing Legal Services
 - Community Development Financial Institutions (CDFIs)
 - State Department of Community and Economic Development
 - U.S. Department of Agriculture
-
- Special Needs Trusts
 - ABLE Accounts (currently) <https://www.ablenrc.org/>

Adult Decision-Making

- Decision-Making Power Given By the Person (Power of Attorney, POA; durable POA; advance directive)
- Representative Payee
- Guardianship
- Supported Decision-Making

<https://supporteddecisions.org/>

Supported Decision-Making: From Justice to Jenny to Justice for All! By Jonathan Martinis and Peter Blanck

Lessons Learned

- Long term commitment (forming a new family)
- Be open about money
- Don't underestimate the importance of stable, accessible housing
- Develop ways to provide support (e.g. Housing Manager, snow removal)
- Establish rules for the house – for everyone (homeowners, family members, friends and staff)
- Host regular house meetings and parties (communication, planning for the future, engagement)
- Be good neighbors (Self-Determination Project of PA's Prepared "Renters" Program)

HomeWorks Manual

For more information about the HomeWorks joint ownership model, download a copy of the manual:

http://patf.us/wp-content/uploads2013/12/homeworks_final.pdf



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