



Winter 2005

DELAWARE

A collaborative effort of the Center for Disabilities Studies & the Delaware Developmental Disabilities Council

The Housing Crisis: An Overview



Housing is a critical step in achieving the goals of independence and community access for all citizens. Recognized as a basic human need, housing fosters independence that greatly affects a person's sense of security and self-esteem. Living in an accessible, affordable, and safe home of one's choosing increases community involvement, self-determination, and quality of life for many people, regardless of disability. However, many individuals with disabilities cannot choose where and how they live for several reasons. The major roadblocks to housing for people with disabilities are affordability, accessibility, and the lack of community-based services.

Housing costs often limit housing options for many people; a disproportionate number of individuals with disabilities live below the poverty level due to low wages, unemployment, and/or reliance on social security or other limited government assistance to cover their living costs. Physical barriers and discrimination also prevent some from living independently in homes where they choose. For individuals living in institutional settings or at risk of being institutionalized, the barriers to housing can also include the lack of the services needed to live independently in the community.

According to Vivian Davis, Housing and Development Administrator of the Arc of Delaware, "People with severe disabilities typically lead segregated lives, do not participate in their communities, and some have difficulty speaking up for themselves. We want to change this and help people reach their potential as contributing members of society."

Affordability

Many individuals with disabilities are not given the supports or opportunities needed to acquire full-time employment.

Dan Atkins and Christi Guisti of the Community Legal Aid Society write in, *The Confluence of Poverty and Disability*, that people with disabilities often work fewer hours and in lower-paying jobs or lower-skilled positions than people without disabilities. The lack of competitive employment opportunities for individuals with disabilities compounds the housing crisis.

For many individuals, the primary source of income is Social Security payments, Supplemental Security Income (SSI), and other federal and state government assistance. According to the Social Security Administration, in December 2002, 11,238 people with disabilities received federally administered SSI payments in Delaware.² Employment is not an option for many of these individuals because, as income increases, they may have to forfeit the benefits needed to live independently. However, SSI alone does not often cover the cost of an individual's basic needs.

The housing wage, according to the National Low Income Housing Coalition, is the income needed to reasonably afford housing costs; reasonable housing

costs are 30% of one's income or less.³ To reasonably afford renting a one-bedroom apartment in Delaware, an individual needs a housing wage of \$11.75 an hour working full time in 2002. Using 2002 statistics, SSI payments translated into an hourly wage averages to only \$3.17 an hour.⁴ With rents increasing at a higher degree than SSI benefits for the past two years and a high number of people with disabilities receiving SSI or other social security benefits, increased housing costs disproportionately affect people with disabilities. In addition to economic barriers, people with disabilities are also prevented from becoming full participants in the community when housing units are not accessible because of discrimination and/or physical barriers.

Accessibility

Discrimination

Discrimination originates in prejudice and misinformation often equal to the physical barriers that prevent people with disabilities from living where they choose. While legislation has been enacted to fight blatant discrimination, intolerance and prejudice still prevent many from accessing homes of their own choosing.

Title VIII of the Civil Rights Act of 1968 prohibits discrimination in the sale, rental, and financing of dwellings based on race, color, religion, sex, or national origin. Through the Fair Housing Amendments Act in 1988, protections were extended to include discrimination based on disability and familial status (pregnant women and families with children under the age of 18).

Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990, not only prohibit discrimination against people with disabilities by federal or state agencies but also prohibit discrimination in the provision of public housing by state and federal governments. While these regulations are significant in addressing discrimination, many individuals are still prevented from living in the community of their choosing because of the intolerance and prejudice of some community members.⁵

Discrimination often occurs in decisions on where dwellings for people with disabilities can be built. "NIMBYism" refers to the "not in my backyard" attitude of people who object to locating a certain group or facility in their neighborhood because of perceptions of unpleasant or dangerous effects; however, they have no objection to locating the facility elsewhere.

Discrimination of this nature often occurs in Delaware in the location of group homes and has resulted in lawsuits, most recently in Sussex County regarding converting a farmhouse into a group home for eight men with mental illness. (For more information, see the Winter 2004 issue of *delAware* available at www.udel.edu/cds).

Physical Barriers

People with physical disabilities are often prevented from obtaining housing because of physical obstacles that hinder entry or mobility within. Steps to doorways,

ABOUT THIS ISSUE

This issue of *delAware* is the second of a trio of newsletters about community living. Our Summer 2004 issue focused on the role assistive technology plays in enabling individuals to participate in community activities. Direct support professionals assist individuals as they live, work, and play; and this spring, we will devote an issue of *delAware* to highlight the role these valuable resources play in the lives of people with disabilities. Housing is an imperative theme in the discussion of community living, and in this issue, we focus on the barriers to accessing housing and provide a range of existing housing programs in Delaware.

A continuum of housing options is needed to meet the housing needs of people with disabilities. These options need to be driven by the individual choices of people with disabilities and their families and caregivers. The lack of housing options nationwide is daunting, but we hope that by outlining the major barriers to housing, we can continue to focus on providing opportunities for all people to live as they choose.

This issue provides you with a snapshot of some current programs in the community. The new Homes For Life Foundation group home near the University of Delaware campus, the Division of Developmental Disabilities foster care program, and the

Arc of Delaware home ownership program are featured in this issue. An overview of activities to incorporate Universal Design features in new home construction in Delaware is provided to illustrate how seamless universal design features serve to make homes more functional for everyone.

One goal of the REAL Project of the Center for Disabilities Studies is to fill a gap that exists in continuing education opportunities for adults with disabilities. This innovative new program will provide individuals with classes focused on employment, independent living, health and safety, fine arts, and leadership and advocacy. The REAL project independent living track will educate participants on different types of housing, the costs associated with these options, and other topics related to independent living.

Accessible, affordable, and safe housing of one's choosing can facilitate an active community life, which can lead to increased self-determination and quality of life. Overcoming existing barriers to meet the goal of providing a comprehensive range of housing options to all individuals can seem overwhelming, but continued discussion and continued activities that provide education and options can help us move in a positive direction.

Sincerely,

Tracy L. Mann, Editor

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counter space that is too high, and bathrooms with inaccessible tubs and showers are but a few of the reasons why it is difficult for people with physical disabilities to find housing in the general community.

Recent regulations prohibit discrimination in rental housing like access to general areas (e.g., community rooms, pools, and fitness areas) and mandate reasonable modification allowances. While federal law requires

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that only 5% of dwelling units in public housing must be accessible to people with mobility impairments, the owner of a building also must allow reasonable modifications to the housing unit. Public housing authorities are subject to Section 504 obligations, requiring them to allocate money and pay to assist tenants in achieving reasonable accommodations and modifications. Private landlords, on the other hand, have no obligation to modify dwellings under the Fair Housing Act.⁶

Builders of new homes can use a design concept that eliminates or alleviates many physical barriers to accessibility. Universal Design features include no-barrier entryways, lower countertops, lower light switches, and other design features at minimal cost that make housing much more accessible to people with physical disabilities. Unfortunately, Universal Design is currently not commonly used in Delaware. While thoughtful design adds no significant cost to new homes, modifying an existing house can be costly. Projects are underway in Delaware to build a model home using Universal Design features (For more information on this project and Universal Housing Design, see page 3).

Lack of community-based supports

Nationwide, almost 2 million people with disabilities were living in "institutions, nursing homes, and unsafe board and care homes" in 2002. Over half a million individuals remain in the homes of their aging parents. Many others are living on the streets or at risk of homelessness.⁷ The lack of support needed to live independently, prevents many of these individuals from accessing community-based housing.

In *Olmstead v. L.C.* in 1999 the Supreme Court ruled that the unnecessary segregation of individuals with disabilities in institutions is a violation of the Americans with Disabilities Act. In the fall of 2003, the State of Delaware created the Governor's Commission on Community-Based Alternatives to address community-based services in Delaware. The Commission, through the work of a housing subcommittee, has begun examining the housing crisis and will develop recommendations on how to improve the housing situation for Delawareans with disabilities.

Opportunities

While current laws and regulations aim to protect the rights of persons with disabilities, much of the monitoring of inaccessible and discriminatory practices falls to individuals and advocacy groups. Continued efforts to increase the affordability and accessibility of housing will help ensure that all Delawareans have the opportunity to live in safe, affordable housing of their choosing.

1 www.housingforall.org/ROP_0304.htm

2 www.ssa.gov/policy/docs/quickfacts/state_stats/de.html

3 www.nlihc.org/

4 *Priced Out in 2002*; www.c-c-d.org/od-May03.htm

5 www.hud.gov

6 *Delaware County Fair Housing News*, June 2000 issue, Special Disability Edition (www.fhosp.com)

7 *Priced Out in 2002*; www.c-c-d.org/od-May03.htm

"Home for Life" Built on South College Ave.



For many adults with disabilities and their families, the search for a safe and comfortable home can seem endless. Finding a home characterized by comfort, safety, and affordability can seem daunting. Some families search and wait for housing options for years before finding an appropriate house or apartment. For some individuals, a group living situation is the answer.

Custom built by Ryan Homes for the Homes For Life Foundation, a new group home on South College Avenue was dedicated and officially opened on June 8, 2004. The six-bedroom, two-bath brick house is home to four men with disabilities and two live-in staff members who live in attached accommodations.

Terry Hagan and his housemates, Ryan Bell, Kenneth Schroeder, and Jay Weist, have decorated their rooms and common areas with photos of family and friends, mementos of Special Olympics, and keepsakes of their hobbies and interests. Terry Hagan and his family had waited years before finding an appropriate home for him. Now that Mr. Hagan has been living in the home for a few months, his mother, Norma Hagan, is pleased with how well the transition has gone for him and their family. According to Ms. Hagan, "He couldn't be in a better place. The staff members from Bancroft NeuroHealth working at the home have been welcoming."

Micki Edelson, Homes For Life Foundation Treasurer, knows firsthand about the challenges of finding housing for adults with disabilities from her own experience of finding housing for her

son, Robert, who has a cognitive disability. Many years ago, while Robert was still a child, Ms. Edelson began to think about her son's future. Confronted with a lack of housing, Ms. Edelson set to work creating housing options for adults with cognitive disabilities.

As a result of her efforts, the Homes For Life Foundation was created in 1989 to raise funds to create housing options for adults with disabilities living in Delaware. Twenty-two houses have been built and furnished in Delaware since Ms. Edelson began fundraising.

The creation of the house on South College Avenue was a collaborative process from the beginning. Once the house was constructed by Ryan Homes for the Homes For Life Foundation, ownership was deeded to the Arc of Delaware, which maintains the property. Through a partnership with the Division of Developmental Disabilities Services (DDDS) and provider agencies, such as Bancroft NeuroHealth, staff members are hired to work in the house. A unique collaborative relationship between the University of Delaware and the house provides opportunities for students to work and volunteer in the home to study quality services for adults with disabilities.

Ms. Edelson stresses the vital importance of the connection with the University. An important aspect in the success of group homes is the process of recruiting and retaining qualified staff to work in the homes. In order to fill the large gap that exists in the field of disabilities studies around quality services



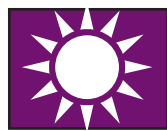
Jay Weist, Ryan Bell, and Kenneth Schroeder

for adults with disabilities, Ms. Edelson and her husband, Lanny Edelson, have also raised one million dollars to endow the Robert Edelson Chair in Disabilities to study and teach about services for adults with disabilities. "I am trying to raise the bar by raising the level of service," Ms. Edelson says.

The partnership between Homes For Life and the University offers promising opportunities for people with disabilities and for the field of disabilities studies. The new endowed professorship will provide opportunities for students to connect with the community through the Homes For Life Foundation, the Center for Disabilities Studies, and other community partners.

The Homes For Life Foundation has been a huge force in Delaware for people with disabilities in need of appropriate housing. By raising money to build homes, as well as advocating for the housing and community-based needs of people with disabilities in Delaware, the Foundation has impacted the lives of Delawareans with disabilities in a positive way. Perhaps most importantly, the homes created by the Homes For Life Foundation have made it possible for some individuals with disabilities to experience life in a place they can call home.

Get REAL! Continuing Education Program offers an Introduction to Independent Living and Other Courses



The lack of information about housing for people with disabilities is one of the barriers that often compromises the pursuit of independent living for many people with disabilities. Questions regarding types of housing, housing costs, and how to organize a move are frequently asked when a person with a disability decides to live independently. In an effort to meet the emerging needs of Delawareans with developmental disabilities who want to live independently, the Center for Disabilities Studies, with funding provided by the MBNA Helen Graham Foundation, the Administration on Developmental Disabilities and DFRC, Inc., has initiated a pilot adult continuing educa-

tion program designed for Delawareans with disabilities.

The Recreation Enhancement And Learning (REAL) Project began evening classes in February 2005. REAL consists of five tracks: Exploring Employment, Independent Living, Health and Safety, Fine Arts, and Leadership and Advocacy. A six-week curriculum of six courses leads to a Certificate of Mastery in the elected track. Students from each track also participate in one relevant community activity. Examples of community activities include attending a job fair, a housing fair, a theatre production, or a safety information session.

Much of the content of the Independent Living track focuses on housing issues. "In order to have independent liv-

ing in the truest sense, the natural place to start our classes is with an emphasis on housing options," stated Cory Nourie, REAL Project Director. The first three classes of the independent living track address the variety of housing options available ranging from sole ownership to sharing an apartment with a roommate. Housing costs, insurance, and saving for home ownership are also addressed. Other topics in the Independent Living track include managing personal finances; finding, interviewing, hiring, and managing personal care attendants; and considering relationships, marriage, and family.

Strategies for finding and maintaining community-based employment are part of the Exploring Employment track.

Additional topics include conducting job searches, resume and cover letter writing, interviewing skills, dressing for success, understanding job expectations, and on-the-job communication.

The Health and Safety track focuses on living a healthy lifestyle. Class participants discuss and learn about nutrition, exercise, personal hygiene, and drug/alcohol education. Students learn about safety issues including safety in the community and relationship safety.

The Fine Arts track allows students to have hands-on experience with both visual and performing arts. In addition to drama and interpretative expression, classes in sculpting, drawing, painting, and creative movement are offered.

The Leadership and Advocacy track will cover self-determination, self-advocacy skills, negotiation strategies, communication skills, components of leadership, and advocacy skills.

All classes are taught by instructors from the community. Classes are held on Wednesday evenings. A pizza dinner is provided at 6:30 pm before class begins at 7:00 pm. After class, students have a chance to socialize during a coffee hour.

Students interested in future sessions of REAL can contact Cory Nourie at the Center for Disabilities Studies at 302-831-1705 or nourie@udel.edu or visit www.udel.edu/cds/real.html for more information. Class attendance is limited to 15 students per track.

Advocates Promote Accessible Housing Design Features



Steve Tull, a builder from Seaford, Delaware, first began using universal housing design features out of a desire to ensure that his son was able to access all of the rooms in their house. His efforts have gone far beyond meeting his family's needs to include advocating for accessible housing designs in the construction of new homes throughout Delaware. A pioneer in the area of universal design building in Delaware, Mr. Tull believes that "seeing is believing" for buyers of houses that encompass universal design features.

The intent of universal design is to create products and spaces without barriers that prevent people from accessing them. According to the Center for Universal Design at North Carolina State University, an organization at the forefront of universal design research and education, homes that incorporate universal design features are safer and foster social inclusion.

Universal design features can be introduced at varying levels of construction—for entire buildings, first floors, rooms, or parts of rooms. Some specific features of universal housing design include wide entryways, a front entrance with no steps, and an accessible first floor bathroom. Additional features include levers for doorknobs, roll-in showers, and lowered kitchen counters and appliances. The Center for Universal Design at North Carolina State University has developed the Principles of Universal Design, available on their website at www.design.ncsu.edu/cud/.

Mr. Tull includes universal design features in all of the homes he builds. He also advocates for the use of universal design features to the contractors and builders with whom he works. Mr. Tull's goal is to increase public awareness to shape future construction trends toward including designs that include all people, and he believes the future construction of a model home in Sussex

County is an important step. An accessible housing coalition, which includes Mr. Tull; Beth Mineo Mollica, Director of the Delaware Assistive Technology Initiative; Al Rose of the Delaware Developmental Disabilities Council; and other agency representatives are exploring ways to promote universal design awareness and initiatives in Delaware.

Mr. Tull also recognizes the marketing advantages of universal designs. As the number of people with disabilities increases, so do the number of people who know people with a disability. While it will take time for builders to warm up to a new idea, Mr. Tull believes builders are always looking for ways to set themselves apart from their competition. Some builders and disability advocates stress the need to reflect this trend of inclusion in the construction of new homes. "It is not an exaggeration that some people are going to be forced to live in nursing homes [because of lack

of accessibility to people with disabilities]," Dr. Mineo Mollica asserts.

While some may initially resist these designs because they mistakenly assume that accessible housing will look different from other designs, seeing a home that encompasses these design principles often changes their opinions. When Mr. Tull shows an accessible house to those that are not specifically in the market for one, potential customers often comment on the spaciousness of the house.

"People like [universal housing design] because of the comfort level. [The houses] are easy to get around. No one ever realizes they do not have a front step," says Mr. Tull. He adds, "They are not just universally designed, they are very nice custom homes."

Universal design increases the cost of a home by about two to three percent, according to Mr. Tull. The costs are minimal compared to the expense of adapting a home that is not



accessible. Dr. Mineo Mollica emphasizes the long-term benefits of universally designed housing. "By looking for a home with universal design, you have automatically planned ahead and curbed a likely problem [associated with an acquired disability]," she says. Universal housing design concepts can be incorporated into houses of any price and size.

As Mr. Tull puts it, universal design is not just the "right thing to do," it is the smart thing to do. Greater understanding of the advantages of universal design will increase inclusive housing practices.

For more information on the Accessible Housing Coalition, please contact Al Rose of the Developmental Disabilities Council at 302.739.3623 or al.rose@state.de.us.

Foster Caregiving Provides Community Living Options



Over twenty years ago, Kathy Hughes' two young daughters welcomed a new brother into their lives when Ms. Hughes became the primary caregiver for Dean, a seven-year-old child with a developmental disability. Dean was placed in the Hughes home through the predecessor to the Foster Care Program of the Division of Developmental Disabilities (DDDS). Ms. Hughes recalls that introducing a new child to the family was a big transition, but her own children adapted to their growing family, and Ms. Hughes and her daughters are grateful to have Dean in their lives.

The Foster Care Program, widely unknown outside of the disabilities community, is a housing option for children and adults with disabilities. Individuals with developmental disabilities who choose not to or cannot remain in their homes or care facilities and want to live with others are provided opportunities to live in the homes of community residents. Currently, the foster care program serves about 240 individuals in homes throughout the state, and approximately five percent of the individuals in these placements are children. The program received about forty new care providers in 2003.

According to Joanne Sassi, Program Coordinator for DDDS, the purpose of the Foster Care Program is to provide services and supports to individuals with developmental disabilities, to allow them to live in the community. The program encourages community integration through the search and selection of safe foster care homes in a family setting, she says. The process of placing an individual in a home consists of many steps.

DDDS staff receives, reviews, and ranks many applications from prospective caregivers. Criteria for selection includes: expertise, reputation, the capacity to meet service requirements, the character of caregivers, and their family environment. According to Ms. Sassi, caregivers must demonstrate patience, reliability, adaptability, warmth, and acceptance.

After applying, all potential caregivers are required to participate in an extensive screening and orientation process. This process includes a criminal background check as well as formal training classes. The training program consists of classes such as: Introduction to

Developmental Disabilities, Essential Lifestyles Planning, Behavior Supports, Assistance with Medications, Health Awareness and Infection Control, and DDDS Placement Process, among others. Not only must potential applicants successfully complete the training sessions, their houses must also meet specific safety standards.

The Placement Review Committee of the Foster Care Program reviews applications and matches caregivers with individuals. Once a potential match is made, the provider and the individual meet. To further ensure an appropriate match, a trial visit for a weekend may also be scheduled. The committee staff attempts to find the most beneficial "fit" for both caregiver and individual. When a match is made between an individual and caregiver, individuals are assigned a case manager who conducts home visits and serves as a liaison between each client and other professionals. A behavior analyst and a nurse consultant are also assigned to be part of the caregiving team.

While Ms. Hughes is the primary care provider for Dean, his own parents remain the legal guardians and are still a part of his daily life. Although Dean has lived with the Hughes family for most of his life, his contact with his own biological mother and father is frequent. According to Ms. Hughes, entering the Foster Care Program can be a big transition for the individuals receiving care, the caregivers, and the individual's family of origin. "I see the value that Dean has added to the lives of my children," Ms. Hughes says. "Growing up with Dean as their brother has helped them by being a positive influence in their own lives and careers."

In some cases, the living situation provided by the Foster Care Program can be temporary, and individuals may live in a home for only a few days to a few months. But in other cases, as with the Hughes family, the client will become a member of the family they are living with. "Some matches don't last very long," Joanne Sassi says, "but others have lasted for more than thirty

years." According to Ms. Hughes, Dean has offered her one of the greatest learning experiences of her life, and the family relationship they have formed is priceless. "Some of the most valuable life lessons I've learned, I've learned from Dean," she said.

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In order to enhance the relationship between foster care providers and the individuals in their care, the University of Delaware's Center for Disabilities Studies coordinates a required certificate program for caregivers.

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In order to enhance the relationship between foster care providers and the individuals in their care, the University of Delaware's Center for Disabilities Studies coordinates a required certificate program for caregivers. Presented in a distance-learning format through videos, the course is self-paced by the participants.

The video course focuses primarily on teaching caregivers about the importance of self-determination, empowerment, and independence in the lives of persons with developmental disabilities. The courses are also designed to teach caregivers how to identify and access community supports for persons with disabilities. Using worksheets, the caregivers and the person in their care work together to identify the person's likes and dislikes, and strive to remove barriers preventing the person with a disability from living a more fulfilling life. Care providers are urged to involve persons in their care in making decisions that affect their own lives.

Upon completion of the course, caregivers are interviewed by telephone by staff from the Center for Disabilities Studies. Caregivers have provided positive feedback about the courses and their own increased awareness. According to Kristin Chickadel, course evaluator, the courses have been described as not just educational but also useful and inspirational. "Through taking the course," she stated, "the foster care providers learn ways to involve the person in their care in daily decisions that affect their lives."

Individuals interested in participating in the Foster Care Program can contact the Foster Care Coordinator in their region: 302-369-2186 ext. 249 (New Castle County) or 302-934-8031 (Kent or Sussex County)

Finding a Home of Your Own



Living in an apartment was becoming increasingly frustrating for Michele Lombardi, a Newark resident. "I wanted something of my own," she declared, "not like an apartment where you keep paying rent and have nothing to show for it." Ms. Lombardi was looking for an opportunity to move into her own space where she could decorate, furnish, and spend time any way she wanted. When The Arc of Delaware's Home of Your Own program was introduced at a Delaware People First meeting, a self-advocacy group for adults with disabilities, Ms. Lombardi got involved and began the process of becoming a homeowner. Through the Home Of Your Own program, individuals interested in becoming homeowners receive advice and support throughout the process of buying a home.



Michele Lombardi

Participants in the program are connected to volunteer mentors who help guide the entire process. Bob Schulz, a long time volunteer of The Arc of Delaware, became Ms. Lombardi's mentor and worked with her through buying a home

by providing support and assistance with moving and continuing support after she moved. The first step in Ms. Lombardi's journey to buy her own home was homeownership training through the YWCA of New Castle County. Through her training, she learned about budgeting, applying for a mortgage, and other financial aspects of buying a home.

According to Ms. Lombardi, househunting was the hardest part of the entire process, because she wanted to find the house that fit her needs. She was grateful for her mentor's assistance when she looked at houses. "Bob always helped me when looking at houses and was very supportive of me. He is a really good mentor," she said. According to Mr. Schulz, his role was to help Ms. Lombardi find a house that not only fit her needs but was also in the neighborhood of her choosing.

In February, Ms. Lombardi moved into a ranch house in a small Newark community. She chose the neighborhood for the close proximity to shopping centers and public transportation, as well as having friends who live nearby. Her house has

plenty of privacy with three bedrooms, a living room, a large kitchen, and a yard she gardened in during the spring and summer. She has met some neighbors and found them to be very nice. Owning a home is not without challenges, she says, and with Mr. Schulz's support, she has dealt with plumbing and roofing problems since moving in. According to Vivian Davis, Housing and Development Administrator for The Arc of Delaware, "the post purchase assistance and support is critical to the success of the program."

Ms. Lombardi now educates others on the benefits and challenges of being a homeowner. In October, she presented at the People First Conference in Dover on the process of buying a home with the Home of Your Own program. "Michele did a wonderful job of answering questions that participants had about the classes she took, house hunting, and other aspects of buying a house," said Deborah Nock, The Arc of Delaware's Outreach Coordinator. Two individuals signed up for the Home of Your Own program following the conference, and Ms. Nock believes Ms. Lombardi's

ANNOUNCEMENT

The Arc of Delaware Home of Your Own Program

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For more information call Laurie Jackson at 996-9400

straightforward presentation about the struggles and joys of being a homeowner encouraged those interested in the possibility of homeownership to find out more about the program.

Other individuals living in apartments, group homes, and with their families have asked Michele about the program at work and have made inquiries with The Arc of Delaware. Michele stated, "I never dreamed I would live in my own home, but I did it! I am sure a lot of people want to get out and live on their own, and I am sure they can do it, too."

To inquire about the Home of Your Own program, please contact Laurie Jackson at (302) 996-9400 or ljackson@arcde.org.