

# Overview

- The need for affordable housing for people with developmental disabilities
- The Lanterman Act and Regional Centers
- The current shift in housing and services
- Various approaches to housing for people with developmental disabilities
- How the disability, housing, and banking community can work together to increase the supply of affordable, accessible housing

# Individuals with Developmental Disabilities in California

222,000 individuals in California have a developmental disability

## Developmentally Disabled Population is Growing Rapidly

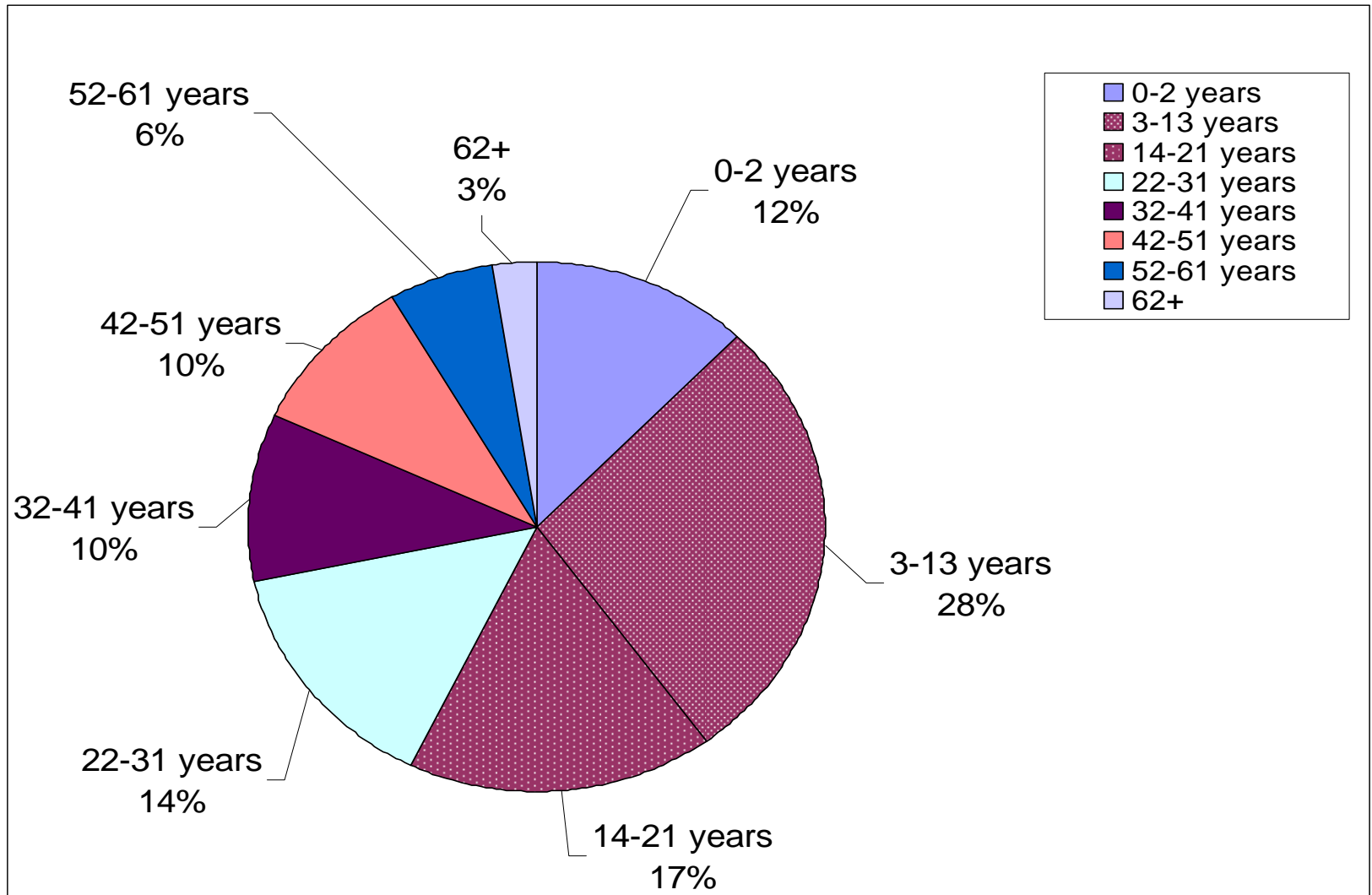
Between 1996 and 2006:

- Persons served by **DDS** increased 60.5%
- California's population increased by **18.3%**



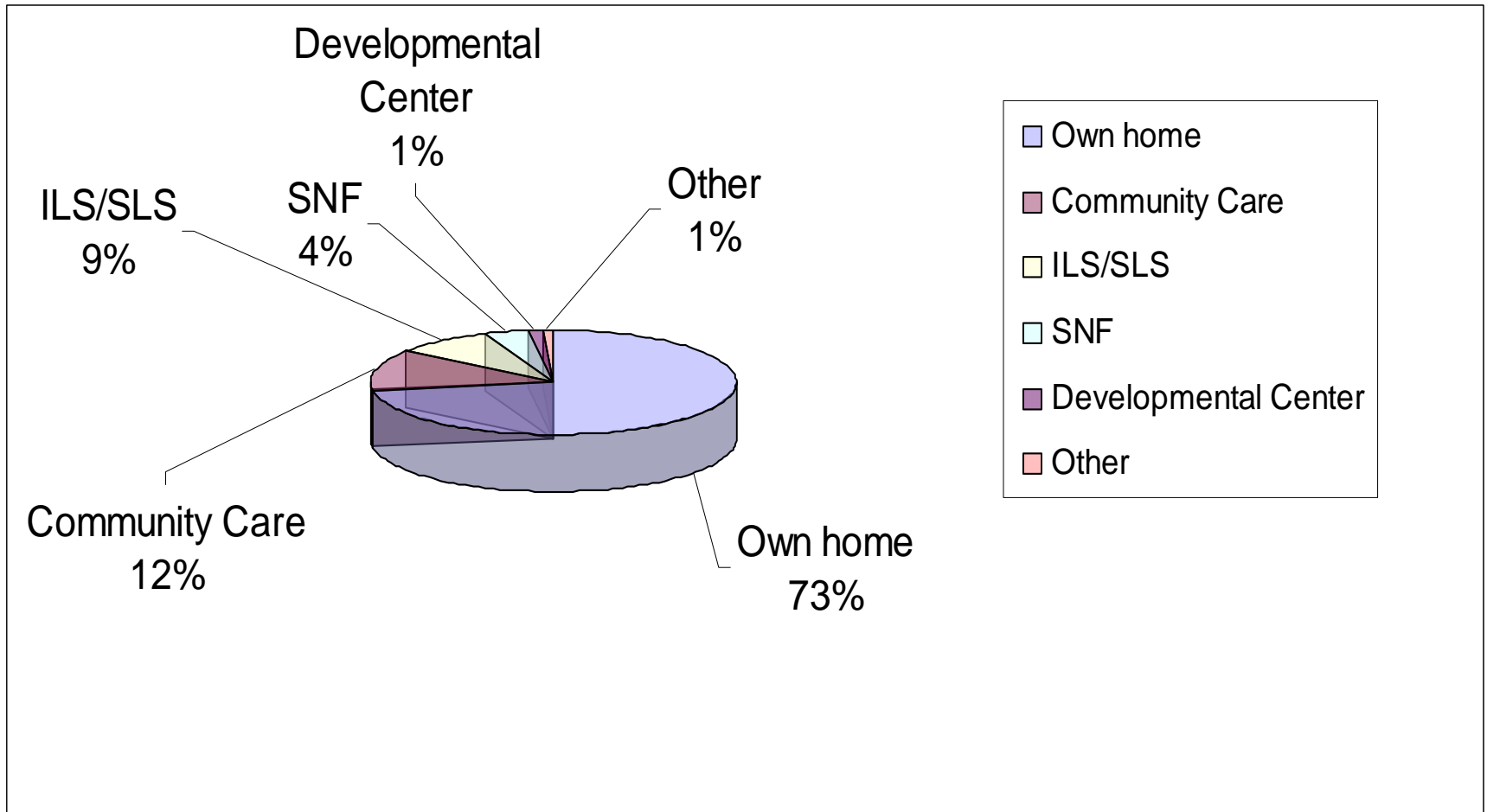
Source: Department of Developmental Services, Fact Book, Tenth Edition April, 2008.

# Ages, 2006



Source: Department of Developmental Services, Fact Book, Tenth Edition April, 2008.

# Where People Live



Source: Department of Developmental Services, Fact Book, Tenth Edition, April 2008.

# Kathleen



# Avanti



# Jane



# The Benefits of Affordable Housing

- Creates healthy communities
- Provides housing at all income levels
- Ensures that the most fragile portion of our community has the means to stay in their community near their support system

# The Problem

- According to the Wall Street Journal, of the top ten most unaffordable rental Counties in the U.S., 5 are in California, (January 15, 2008).
  - San Francisco
  - Orange
  - San Jose
  - Ventura
  - Los Angeles

# The Solutions

- Promote mixed-income California communities that foster healthy interaction with people with developmental disability
- Create housing where people can choose their service provider- separation of housing ownership from services
- Provide extremely low-to-moderate income California households with long-term affordable housing and services designed to meet their needs and in proximity to hospitals, public transit and any other services they regularly need

# The Shift in Housing Models

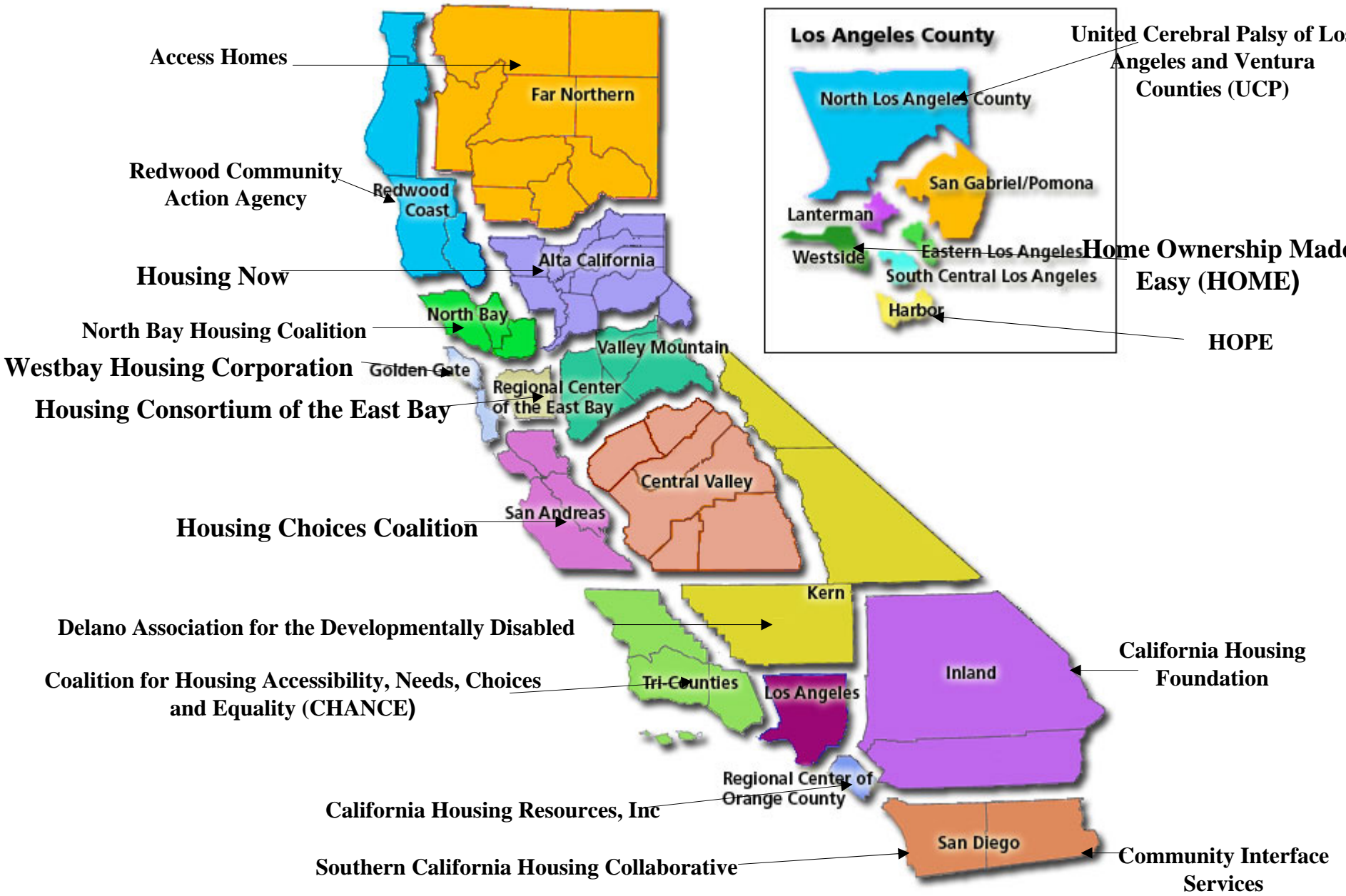
- Developmental Centers
- Residential Care Facilities
- **Integrated Community Living**



- **Homeownership**
- **Rental housing**
- **Parent's home**

# The California System for People with Developmental Disabilities?

- The Lanterman Act
- 21 Regional Centers
- Regional Centers link to Housing NPO's
- Triangle of Support
- Statewide Collaborations



# Successes

## 2007-2008 and 2008-2009 CPP Housing Funds

- \$11,626,027 in CPP Housing dollars;
- \$18,977,000 for other grants;
- \$17,665,973 bank loans;

# Models of Housing

- Scattered site acquisition and rehabilitation
- Homeownership for families
- Multi-family rental housing development
- HOME Community Land Trust
- Partnership with developers to create units for people with disabilities
- Planned giving programs that facilitate the donation of homes to a non-profit

# Home Ownership Made Easy (HOME)

- As of 12/2007 HOME has assisted 462 people with disabilities purchase their homes in California.
- Last year closed 125 loans through the CalHFA/Guild Mortgage/Fannie Mae/HOME program.
- Four percent, 30 year fixed mortgage

# HOME/Citibank

- Partner with Citibank who offers a below market rate for refinancing and no Private Mortgage Insurance (PMI) payments through their Citi/ACORN program
- Annual training from the NeighborWorks America Training Institute
- HOME has been certified in "Training the Trainer: Home Buyer Methods" , Foreclosure Education Training, Post Purchase Education Training.
- Citi Foundation also funds ongoing programs such as our current "Credit ReBuilding Program"

# HOME/Cathay Bank

- Partners with HOME to offer our Individual Development Empowerment Account (IDEA) matched savings program

# Housing Now



- Neighborhood Partners, LLC Developers
- Rochdale Grange at Spring Lake located in Woodland
- 44 units 16 units for Special Needs (developmentally disabled)
- 14 (1) bedroom and 2 (2) bedroom Special Needs
- Affordable rents



*Creating inclusive communities through  
affordable housing for people with developmental  
disabilities*

# **Lincoln Oaks Apartments**



Partnership  
with Satellite  
Housing

<b>SOURCES OF FUNDS:</b>	<b>Funds in during</b>	<b>Funds in at</b>
	<b>Construction (\$)</b>	<b>Permanent (\$)</b>
<b>CalHFA Construction Financing</b>	605,247	
HCD-MHP	605,246	355,247
HCD-NSSS	-	250,000
HUD 811	1,416,400	-
City of Fremont--RDA	131,350	-
City of Fremont--CDBG	760,000	-
City of Fremont--HOME	693,650	-
AHP Loan--Bank of the West	110,000	-
Developer Contribution	7,082	-
Deferred Developer Fee	-	-
Tax Credit Equity	-	-
<b>Total Sources</b>	<b>4,328,975</b>	<b>605,247</b>
<b>(Gap)/Surplus</b>	<b>(0)</b>	<b>-</b>

# West Bay Housing Corporation



# Housing Choices Coalition



San Jose, CA

Partnership with  
First Community  
Housing

## How Banks and Lenders can Help expand these successes

- Create funding opportunities for housing development
  - multi family housing
  - scattered site single family homes
- Funding opportunities for non profit operations and programs outside of AHP
  - Revolving loan programs
  - Disaster preparedness training
- Homeownership: mortgages that enable people to become and remain homeowners.

# Housing models, continued

- Facilitate the transfer REO properties to local NPO's
- Facilitate the purchase of single family homes by NPO's to provide housing for people with developmental disabilities
- Ensure that a portion of projects include people with disabilities
- Ensure that regulations are in line with other state funding agencies and disability philosophy

# Questions and Answers

