

## Homeownership Initiatives and Outcomes for People with Disabilities

Celia S. Feinstein, Robin M. Levine, James A. Lemanowicz, Wendy C. Sedlak, Jay Klein and David Hagner

---

*Owning one's own home has only recently been considered a viable residential option for individuals with disabilities. This study reports the development of homeownership initiatives and the results of an outcome study of homeownership programs for people with disabilities in nine states with regard to choice and control, community participation, and participation in the local economy. In-person interviews were conducted with 129 individuals representing successful, pending and unsuccessful homeowners. Individuals in the successful group experienced greater levels of choice and control and participation in the local economy. The implications of these findings for expanding residential options for individuals with disabilities and more fully including individuals with disabilities as contributing members of their communities are explored.*

---

**Keywords:** disability, self-determination, housing, homeownership initiatives

There have been significant changes in housing for people with disabilities in the United States over the past 30 years. The number of people with developmental disabilities living in large institutions, for example, decreased from 192,000 in 1974 to 44,252 in 2002 (Braddock, Hemp, Parish, & Westrich, 2004). However, the majority of these individuals have been moved into nursing homes, intermediate care facilities, group homes, boarding homes, or adult foster care residences. These housing options are rarely owned and controlled by the individuals with disabilities who live in them. Many are congregate residences that, although physically located in the community, provide few opportunities for residents to become full participants in their communities. The U.S. Census Bureau (McNeil, 1997) estimated that of the 53.9 million people with disabilities, less than half (48%) either owned or rented their own homes.

Homeownership provides a number of important benefits to both the individual homeowner and the community. These include a greater degree of choice and control over one's residence (Galbraith, 2001), an improved sense of community attachment and stability (Mesch & Manor, 1998; O'Brien, 1994), fuller participation in the economic life of a community (Page-Adams & Sherraden, 1997), and enhanced community status (Everson

---

Celia S. Feinstein, Robin M. Levine, James A. Lemanowicz, and Wendy C. Sedlak are at the Institute on Disabilities at Temple University, 1801 North Broad Street, Philadelphia, PA 19122. <http://www.temple.edu/instituteondisabilities>. Jay Klein and David Hagner are at the Institute on Disability, at the University of New Hampshire. <http://www.iod.unh.edu>.

& Wilson, 2000). Homeowners are also more likely to provide stability in a neighborhood, improve neighborhoods, and be involved in civic affairs (DiPasquale & Glaeser, 1998). Until recently, homeownership was rarely considered an option for people with disabilities. It was widely believed that people with disabilities would not be able to make the choices and control the decisions necessary to become successful homeowners (McCarthy, 2000). The purpose of this study is to describe recent initiatives that are developing opportunities for individuals with disabilities to become homeowners, and to report the results of an interview study exploring the impact of homeownership on choice and control, participation in community events, and participation in the local economy for individuals with disabilities interested in homeownership.

## **Homeownership Initiatives for People with Disabilities**

Self-determination is being increasingly recognized as an important factor in providing support for individuals with disabilities (Henderson, 1994; Stancliffe, Abery, & Smith, 2000). An underlying assumption of self-determination is that all adults can and should have control over their lives when given the appropriate support (Bambera, Cole, & Kroger, 1998; Olney, 2001).

The degree of self-determination experienced by individuals with disabilities is in part a reflection of the environments in which they live (Duvdevany, Ben-Zur, & Ambar, 2002). A study by Stancliffe, Abery and Smith (2000), for example, found that people with disabilities who lived with fewer other residents and in a setting that allowed more independence reported higher levels of self-determination skills, attitudes and knowledge than residents of more congregate and more restrictive settings. Duvdevany, Ben-Zur and Ambar (2002) found that individuals with developmental disabilities were more satisfied with smaller, more individualized residential settings. And a study by Witz and Reiss (2003) found that many residents of group homes vary widely in their feelings of friendship and compatibility with their housemates. Thus, as part of the effort to advance the self-determination of individuals with disabilities, it is important to examine the feasibility of offering individuals the level of choice and independence involved in owning one's own home.

In 1993, based on the promising results of a homeownership demonstration project in New Hampshire, the Institute on Disability at the University of New Hampshire created a national information and technical assistance center on homeownership for individuals with disabilities. The focus of this National Home of Your Own Alliance was to design and implement strategies to increase opportunities for people with disabilities to own and control their homes.

Over a five-year period, the Alliance built coalitions on homeownership in 23 states. These state coalitions reported assisting approximately 900 individuals with disabilities to become homeowners. This was accomplished in part by building partnerships with financial institutions, community housing agencies, and organizations involved in providing disability services to access over \$20 million in funding. Funds were used to (1) buy-down mortgages, (2) provide soft second loans for down payments, closing costs and rehabilitation, (3) fund program operating costs, (4) provide homeowner counseling, and (5) offer below-market loans or grants (Klein & Nelson, 2000; Silver, Bradley, & Semple, 1998). During this same period, Fannie Mae created HomeChoice, the first national secondary market mortgage product specifically designed to address the needs of low-income borrowers with disabilities. This HomeChoice program has made over \$175 million in mortgage funds available to people with disabilities and low incomes across the country (Keeler, 1996; Fannie Mae, 1999).

## **Outcome Study of Homeownership**

In 1999, the Institute on Disability at the University of New Hampshire and the Institute on Disabilities at Temple University began collaboration on a three-year study to examine the outcomes of homeownership for individuals receiving supports from the state projects affiliated with the National Home of Your Own Alliance. As part of this study, face-to-face interviews were conducted with people with disabilities who had participated in the process of obtaining a home in nine participating states<sup>1</sup>. Three groups of participants -- successful homeowners, people who were actively involved in the pursuit of homeownership but had not yet purchased a home, and people who tried to obtain a home but were unsuccessful for a variety of reasons (generally a lack of financial resources or a change of mind about taking on the responsibilities of homeownership) --were compared in order to measure the impact of homeownership on choice and control, community participation, and participation in the local economy.

### *Method*

A homeownership project coordinator in each state received a packet of postage-paid postcards addressed to the project staff at the Institute on Disabilities at Temple University and a letter explaining the study and asking for volunteers to participate. The local state homeownership coordinator sent the postcard and letter to their own program participants. Upon receipt of a signed return postcard, an interview was scheduled at the individual's home. Because the manner in which records and mailing lists were maintained and utilized across the nine state coalition offices differed widely, it was not possible to calculate an overall response rate. In addition, because participants in this survey were self-selected, it is not possible to determine to what extent those surveyed were representative of the entire population of homeowners.

A total of 20 data collectors conducted interviews in the nine states. Ten of these were people with disabilities, three were family members, and seven were people with experience working with people with mental retardation and other disabilities. Data collectors participated in a half-day training session. All of the interviews were conducted at the person's home. The interviews lasted between 60 and 90 minutes. Participants were told in advance that questions about finances (e.g., their monthly utility bill) would be asked as part of the survey, and suggested to have records available if needed for these questions. In response to an initially disappointing rate of response, participants beginning in the second year of the project were offered an honorarium of \$10.00 at the completion of the interview to express appreciation for their time.

The instrument developed for use in this project, the Homeseekers Survey, was a modification of an instrument with demonstrated reliability that was utilized in a previous study (Feinstein, Levine & Lemanowicz, 1998). Wherever possible, the questions were asked directly of the individuals. In situations where an individual was unable to give their own responses, a person who knew the individual best completed the survey on their behalf.

Data were collected for a total of 129 individuals. All respondents to the interviews were adults with intellectual or other developmental disabilities. Of this group, 69 were successful homeowners, 31 were pending homeowners, and 29 were in the unsuccessful group. The three groups were similar in terms of demographic characteristics. Respondents were most likely to be female, single (either never married, divorced or separated), white, and approximately 40-44 years of age.

**Table 1. Participant Demographics**

Variable	Successful	Pending	Unsuccessful	Overall
<b>Gender</b>				
% Male	45%	48%	28%	42%
<b>Race</b>				
% White	93%	58%	55%	76%
<b>Age</b>				
Mean	44	40	44	43
Standard Deviation	9.94	10.17	12.05	10.53
<b>Marital Status</b>				
% Never Married	61%	52%	33%	53%

## Results

In addition to demographic information, the survey asked about (a) control over the residence and related aspects of the individual's life, (b) inclusion in events in the community, and (c) participation in the local economy. Data were analyzed using analysis of variance to test for differences among the three groups.

### *Choice and control*

Respondents were asked questions about their control of their residence. Items included whether individuals had a key to their residence, whether they decided who else had a key to their residence, whether mail came to their homes with their name on it, whether they had control over house rules, having a pet, or using the phone, and whether they had privacy. Scores ranged from 37.5-100, with 100 indicating more control over the residence by the individual. Table 2 displays the totals for the three groups. The successful group had significantly higher scores than either of the other two groups ( $F=9.8$ ,  $df=2,126$ ,  $p<.001$ ).

**Table 2. Average Score on Choice and Control Scale**

Group	Mean	Standard Deviation
Successful	96.9	6.92
Pending	89.9	13.85
Unsuccessful	86.2	17.15

Additional questions in this category explored the extent to which respondents exercised independent control over basic areas of their life: where they live, who their support staff and roommates are, what they do during the day, what they do on weekends, what clothes they wear, who their friends and acquaintances are, and how their personal money is spent. These items were combined to produce an Independence Scale. Scores range from 47-100. Table 3 displays the average score by group. The difference between the successful group and the other two groups was again statistically significant ( $F=7.46$ ,  $df=2,126$ ,  $p<.001$ ). Owning one's own home clearly confers a level of choice over the affairs related to a residence and independent control over one's life that is unmatched by other residential options.

**Table 3. Average Score on Independence Scale**

Group	Mean	Standard Deviation
Successful	80.7	10.04
Pending	77.8	12.10
Unsuccessful	71.4	10.82

*Community participation*

Respondents were asked about the frequency with which they engaged in selected community activities. Activities expected to occur on a fairly regular basis included visiting with friends, relatives or neighbors, going to a supermarket or food store, going to a restaurant, going to a church or synagogue, going to a shopping center, mall or other retail store to shop, going to bars and taverns, and going to the bank produced a composite score that ranged from 0-87.

A second scale was computed looking at events that tend to occur on a less regular basis: going to the movies, a live theater performance, or a live music performance, going to a sports event, using athletic facilities, or participating in community/civic groups. Scores ranged from 0-64. Table 4 shows the average scores on each of these measures. Although the successful group reported slightly higher levels of participation, the difference was not statistically significant.

**Table 4. Frequency of Participation in Community Activities**

Group	Mean		Standard Deviation	
	Regular Events	Less Regular Events	Regular Events	Less Regular Events
Successful	49.1	21.9	14.37	16.14
Pending	45.4	23.1	14.10	16.75
Unsuccessful	43.3	19.7	13.45	19.26

*Economic participation*

Participation in the local economy through such transactions as paying property taxes and purchasing utilities and insurance contributes to the local economy, and we hypothesized that these types of activities would occur more often for homeowners than for others. We asked people in all three groups to estimate their payments for these items, and how much they paid to contractors for home repairs or improvements in the year before the interview.

The resulting scale indicates the extent to which individuals contribute to the local economy. As Table 5 shows, individuals in the successful group contributed significantly more ( $F=10.87$ ,  $df= 2,126$ ,  $p<.001$ ). On the average, the successful group paid \$9,163; the pending group paid \$2,957, and the unsuccessful group paid \$1,902. Clearly, these are areas where homeowners spend considerably more than those who do not own their own homes.

**Table 5. Participation in the Local Economy**

Group	Mean	Standard Deviation
Successful	\$9163	10985.46
Pending	\$2957	2363.09
Unsuccessful	\$1902	1988.45

## Discussion and Conclusion

This study represents the first large-scale examination of the impact of homeownership for individuals with disabilities. An in-person survey across nine states found significant differences between those who do and do not own their own homes in the areas of choice and control and participation in the local economy. Ownership of one's residence is associated with an enhanced experience of self-determination and greater connectedness to the local community.

Homeownership appeared to have little impact on the frequency of an individual's participation in community events. One explanation for this finding may be that the individuals interested in homeownership and in contact with a homeownership project already had high levels of social inclusion into their communities.

Homeownership is clearly an achievable and viable option for many individuals with disabilities. Although undoubtedly not appropriate for everyone, home ownership should be among the residential options available to those who are interested in it. People with disabilities have amply demonstrated that they have the capability and the determination to exercise choice and control over their own affairs. State-level partnerships and new financial mechanisms are able to offer home ownership opportunities to many individuals who historically had no option other than "placement" in a residence owned and controlled by others.

The movement toward home ownership for individuals with disabilities is clearly significant from a community development perspective. Interdependent exchanges across community members and opportunities for choice and self-expression, twin outcomes that Bhattacharyya (2004) has conceptualized as "solidarity" and "agency," largely define the scope and focus of community development work. Owning one's home connects people with disabilities to the economy of their local community, allows people to be present in the community through such things as receiving mail addressed to their own name, and offers people the opportunity to make everyday choices such as who they spend time with, to a degree that group homes and other traditional residential settings cannot. Thus, the movement toward greater access to home ownership offers an important opportunity for linkage between disability supports and community development efforts.

## REFERENCES

- Administration on Developmental Disabilities (2006). *ADD fact sheet*. Retrieved July 13, 2006, from: <http://www.acf.hhs.gov/programs/add/Factsheet.html>.
- Bambera, L., Cole, C., & Kroger, F. (1998). Translating self-determination concepts into support for adults with severe disabilities. *Journal of the Association for Persons with Severe Handicaps*, 23, 23-27.
- Bhattacharyya, J. (2004). Theorizing Community Development. *Journal of the Community Development Society*, 34, (2), 5-34.
- Braddock, D., Hemp, R., Parish, S., & Westrich, J. (2004) *The State of States in Developmental Disabilities*. American Association on Mental Retardation. Washington, D.C.
- DiPasquale, D., & Glaeser, E. (1998). Incentives and social capital: Are homeowners better citizens? *Journal of Urban Economics*, 45 (2), 1-34.
- Duvdevany, H., Ben-Zur, H., & Ambar, A. (2002). Self-determination and mental retardation: Is there an association with living arrangement and lifestyle satisfaction? *Mental Retardation*, 40, 379-389.
- Everson, J., & Wilson, P. (2000). What do homeowners with disabilities tell us about being homeowners? A qualitative report. *Journal of Vocational Rehabilitation*, 15, 121-129.
- Fannie Mae. (1999, September). Fannie Mae commits \$125 million to Wisconsin Housing Opportunities for people with disabilities. *Newsletter for HomeChoice Initiative*.
- Feinstein, C., Levine, R., & Lemanowicz, J. (1998). *National Home of Your Own Alliance: Final report on the homeseekers survey*. Philadelphia: Temple University Institute on Disabilities.

- Galbraith, S. (2001). A home of one's own. In A. Tymchuck, K. C. Lakin, & R. Luckasson (Eds.) *The forgotten generation: The status and challenges of adults with mild cognitive limitations* (pp. 141-197). Baltimore MD: Brookes.
- Henderson, K. A. (1994). An interactive analysis of the teaching of decision-making in leisure to adolescents with mental retardation. *Therapeutic Recreation Journal, 28*, 133-146.
- Keeler, S. (1996, July). UNH collaborates with Fannie Mae on \$50 million project to fund homeownership for people with disabilities. University of New Hampshire Press Release, Durham, NH.
- Klein, J., & Nelson, D. (2000). Homeownership for people with disabilities: The state of the states in 1999. *Journal of Vocational Rehabilitation, 15*, 67-77.
- McCarthy, M. (2000). Finding the key: Using personal futures planning in the homeownership process. *Journal of Vocational Rehabilitation, 15*, 81-90.
- McNeil, J. (1997). Americans with disabilities 1994-5. Current population reports, household economic studies (United States Census Bureau No. P70-61).
- Mesch, G., & Manor, O. (1998). Social ties, environmental perception, and local attachment. *Environment and Behavior, 30*, 504 -520.
- O'Brien, J. (1994). Down stairs that are never your own: Supporting people with developmental disabilities in their own homes. *Mental Retardation, 32*,1-6.
- Olney, M. (2001). Communication strategies of adults with severe disabilities: Supporting self-determination. *Rehabilitation Counseling Bulletin, 44*, 87-94.
- Page-Adams, D., & Sherraden, M. (1997). Asset building as a community revitalization strategy. *Social Work, 42*, 423-434.
- Silver, J., Bradley, V., & Semple, A. (1998). *Making the dream a reality: The final evaluation report of the National Home of Your Own Alliance*. Cambridge, NH: Human Research Services Institute.
- Stancliffe, R., Abery, B., & Smith, J. (2000). Personal control and the ecology of community living settings: Beyond living-unit size and type. *American Journal on Mental Retardation, 105*, 431-454.
- Witz, J., & Reiss, S. (2003). Compatibility of housemates with mental retardation. *American Journal on Mental Retardation, 108*, 173-180.