

# Mortgages

of Mental Retardation and Developmental Disabilities (OMRDD) and participate in home-ownership training sessions, given here by Neighborhood Housing Services of Staten Island.

"It's giving control back to people with disabilities," said Marcie Goldstein, project coordinator for the National Home of Your Own Alliance, a technical assistance center at the University of New Hampshire's Institute on Disability in Durham.

"When Gene first told me about it, I was scared at first," Ms. Catalano said. She was referring to Gene Spatz, executive director of West Brighton-based On Your Mark, a not-for-profit organization that provides a range of recreational, residential and support services for people with disabilities.

"I had to go to school and learn about how a mortgage is like paying rent to the bank and about taking care of my house," Ms. Catalano said. "Gene helps me get the plumber or the electrician if I need anything like that."

Working through David Louis of OMRDD, coordinator of the state program, "We're there every step of the way to support them and give them the information so they can make an informed decision," Spatz said.

"We've developed a program to make sure all the

supports are in place," said Ms. Goldstein of the national alliance. "There's a plan in place for repairs, ... who would cut the grass, where would the money come from if the roof leaks or your hot-water heater goes. We really do plan, and we look at all contingencies."

Established four years ago with funding from the federal Department of Health and Human Services (HHS), the national alliance center grew out of a three-year demonstration program in New Hampshire that helped 20 people with developmental disabilities buy homes. So far, 23 states are participating. Since the 1990 start of the New Hampshire program, there have been no defaults, Ms. Goldstein said.

Though the alliance is heading into the final round of HHS's five-year start-up grant, Ms. Goldstein expects the program to continue.

There have been 13 home purchases in New York since the state signed on last year, with a target total of 36 by the end of the two-year pilot program. SONYMA has backed the M&T Mortgage Corporation to loan \$2 million for the project, with the average loan around \$50,000, more in the city.

"I think the biggest success would be in how we changed the way the financial industry looks at individuals with disabilities who receive benefits,"

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Ms. Goldstein said. The alliance educated bankers and lenders "to understand that if a person receives SSI or SSDI [federal disability benefits], it's just like you and I receiving a paycheck. It's income."

Both Ms. Catalano and Quentin Davis work part-time and receive SSI, Supplemental Security Income.

Because SSI recipients cannot have more than \$2,000 in the bank, On Your Mark helped their clients cover closing costs through donations to the agency, Spatz said. The organization may have to seek donations to help process another Island family or two currently applying for the Home of Your Own Program, but Ms. Goldstein indicated there should be existing federal dollars available to cover such expenses.

On Your Mark is willing to invest staff time, and if necessary extra money in the program because it is so worthwhile, Spatz said.

"For people to have their own home is great. So many people [with disabilities] are still in this cycle of renting and moving place to place because of rent increases or because the landlords don't fix the place up," he said.

With the Home of Your Own Program, Spatz said, "They have security and stability. It's their home, and they take pride in that."