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# NEWS ON TAP

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*The NEWS ON TAP Newsletter is part of OHCD's Housing and Disability Technical Assistance Program (TAP) concerning issues related to housing for persons with disabilities in the City of Philadelphia.*  
*Winter 2003 - 2004*

## **Liberty Resources - Champion of Consumer-Driven Model**

By Peggy Robertson

### ***History***

Liberty Resources, Inc. is a non-profit consumer-driven organization whose mission is to advocate for, and work with persons with disabilities to ensure their civil rights and equal access to all aspects of life in the community. In keeping with its mission, 100% of the Board, as well as 60% of the employees are persons with disabilities.

Liberty Resources, Inc. is one of the first Centers for Independent Living (CIL) established in Pennsylvania. It started as a storefront in West Philadelphia. The roots of all Independent Living Centers (ILCs) lie within the Disability Rights Movement of the 1970's - a movement initiated to enable individuals with disabilities to have the same life choices as non-disabled persons. Liberty Resources was created in 1980 and was incorporated in 1983. In concert with the standards and assurances of all Centers for Independent Living, Liberty Resources maintains a commitment to work to continually advocate for the rights of individuals with disabilities.

### ***Inside this edition...***

<i>Finding Affordable Accessible Housing.....</i>	<i>5</i>
<i>Abridged Olmstead Report Released.....</i>	<i>7</i>
<i>New Websites Available.....</i>	<i>8</i>
<i>Larry Segal Named State Housing Director ..</i>	<i>9</i>
<i>Mailing List Update.....</i>	<i>10</i>

### ***Partnership with OHCD***

Liberty Resources has been able to strengthen its role as a successful advocate by working collaboratively with other agencies. One important collaboration for Liberty Resources is with the Philadelphia Office of Housing and Community Development (OHCD). OHCD has long consulted with Liberty Resources and other public and private agencies to better meet the housing needs of people with disabilities in Philadelphia. For example, Liberty Resources is one of the agencies that critiques and provides input into the City's annual Consolidated Plan that is prepared by OHCD.

In 1998 Liberty Resources, Inc. served as one of two primary referral sources for the Philadelphia Homeownership Demonstration Project for Persons with Disabilities, a special initiative coordinated by OHCD that linked special needs service providers with advocates, housing counseling agencies, and low-interest financing in an effort to promote homeownership within the disabled community. Under this initiative, proceeds of a \$1.5 million bond from the Philadelphia Redevelopment Authority were used to provide 3% mortgages for homebuyers with disabilities. The initial goal was to enable approximately 30 people with disabilities to purchase their own homes.

*(Continued on page 2)*

*(Liberty Resources continued from page 1)*

OHCD went one step further in order to better meet the needs of low-income persons with disabilities. They invited staff members from all of the city-funded housing counseling agencies to participate in trainings on how to deal with the unique issues that may arise when working with, and trying to find housing for people with disabilities. The training sessions sponsored by OHCD focused on disability awareness, and on budgeting and credit issues, resulting in reciprocal benefits for all parties involved. Fran Fulton who works with Liberty Resources, has been leading these disability awareness workshops since 1999. The housing counselors are now better prepared to work with people with disabilities. In fact, individuals with disabilities who worked with a housing counseling agency had better success at finding housing than those who did not utilize a housing counseling agency.

### ***Housing Assistance***

Liberty Resources has always been a strong advocate for consumer choice in obtaining affordable and accessible housing. They officially established a Housing

Department in December of 2002 that works to meet the housing needs of individuals with disabilities, including promoting homeownership in Philadelphia and Delaware Counties. The staff is also active in community efforts to direct city officials and resources to address the housing crisis in Philadelphia and to increase the number of safe, affordable, accessible units. On September 29, 2003, Liberty Resources launched its accessible housing inventory database, a new resource that is part of an effort to assure maximum occupancy of accessible housing by people with disabilities in Philadelphia.

Barbara Prince, who has been with Liberty Resources since 2000, was recently appointed the Housing Advocacy Program Director. She noted, "We have strengthened the housing program through our involvement with other agencies. Our affiliation with the Self-Determination Housing Project of Pennsylvania (SDHP) and the Delaware County Local Housing Option Team have been good ways for information and resource sharing to take place. We have been able to find out what is happening on a statewide level with issues such as VisitAbility."

Liberty Resources has also successfully pooled resources with the Philadelphia Council for Community Advancement (PCCA), a HUD-certified housing counseling agency that has been in operation for 40 years, in order to provide direct housing services to people with disabilities. Consumers can go to Liberty Resources, which is fully accessible, where they have an opportunity to take advantage of services offered by PCCA. Televideo Counseling, referred to as the Remote Online Housing Counseling Services (ROHCS), is a feature offered by PCCA to assist and service consumers in remote areas or where counseling/counselors may not be available. Using video cameras installed atop a desktop computer, individuals at Liberty can now access comprehensive housing counseling services including pre-purchase, mortgage default, money management, credit repair, reverse mortgage services and anti-predatory lending.

Ms. Prince explained, "Most of our consumers who are interested in homeownership and/or finding accessible housing need counseling. Many people need financial help,

*(Continued on page 3)*

*(Liberty Resources continued from page 2)*  
 assistance in locating accessible housing in a desirable location, learning how to work with realty companies and banks, getting instruction on how to apply for a mortgage and maintain a home. PCCA's facility is not accessible and now consumers can access PCCA's housing counseling services at Liberty Resources through the teleconferencing equipment that is set up and connected to PCCA."

Ms. Prince said that currently there are twenty-two people who are interested in becoming homeowners. One person is going to closing on a \$134,000 property. In collaboration with PCCA, Liberty Resources is now able to walk individuals through the entire process of becoming a homeowner. Ms. Prince explained, "I have found that the area where people need the most help is getting their finances in order. When someone comes in and expresses an interest in buying a home, the first step is to sit down and assess their individual needs. We formulate a plan which includes whether or not a person is financially ready to become a homeowner. We then discuss the type of housing a person wants and what

formal and informal supports are already in place. After we put together a written assessment the next step is to get in touch with the housing counseling agency. If an individual is ready to start the homeownership process, finding a home and securing a mortgage are the next steps." Ms. Prince noted that one of the goals of Liberty Resource is to become a Housing Counseling Agency within the next few years, but until then they benefit greatly from their collaboration with PCCA.

Ms. Prince continued, "Many times our consumers have difficulty coming up with the down payment needed to purchase a home. One of the lending institutions that we work with, Citizens Bank, has been very cooperative. They are also interested in doing mortgages for people who have Section 8 Homeownership Vouchers and we have four consumers with vouchers that are starting to look for housing."

Paulette Carter, Assistant Vice President with the Citizens Mortgage Company explained, "We have provided loans to about seven people who have the Section 8

Homeownership Vouchers through the Philadelphia Housing Authority. This has worked well for us. We are happy to work with the referrals from Liberty Resources. We work with people with disabilities who have taken advantage of other programs that we offer. Our Neighborhood Plus Program offers a discounted interest rate and a grant that is 1½% of the sales price of the home. This program is available to anyone who is below 80% of the median income or purchasing a property which is located in a low or moderate income neighborhood. In addition, because we are a member of the Federal Home Loan Bank (FHLB) we can enroll people who are below 80% of the median income into the Homebuyer Equity Fund Program. Citizens Bank registers eligible customers and these funds are then set aside for them. For every one dollar from the customer, FHLB will provide a three to one match up to \$3,000. At this time the program is almost out of funds, but hopefully these funds will be reissued next year."

#### ***Additional Housing Efforts***

A major focus for Liberty Resources is to move people with disabilities out of

*(Continued on page 4)*

*(Liberty Resources continued from page 3)*  
institutions and transition them into permanent housing in the community. They work proactively with people who are “stuck” in nursing homes in order to help them find safe, affordable, accessible housing.

Liberty Resources continues to push for affordable and accessible housing resources in Philadelphia. They:

- Conduct training for Property Managers within the City of Philadelphia, Office of Housing and Community Development
- Present testimony before City Council for the City’s Consolidated Plan
- Create awareness of the critical need to obtain an increase in the number of Section 8 vouchers for people with disabilities
- Serve as an affiliate of the Self-Determination Housing Project of PA
- Participate in the Housing Crisis Committee, the PA Coalition on Housing and the Philadelphia Affordable Housing Coalition

Liberty Resources is part of the Housing Crisis Coordinating Committee and

Ms. Prince said that they are currently assisting approximately 40 people with disabilities in extreme crisis looking for housing. One way Liberty Resources is trying to help alleviate this problem is by making referrals for a pool of 100 Section 8 vouchers designated for people with disabilities that were released by the Philadelphia Housing Authority.

#### ***Educational Opportunities***

Liberty Resources is also committed to educating its consumers and has a contract with the Fair Housing Council of Montgomery County to provide updated information on fair housing. In addition, a Law Instructor along with his students from Temple University hold a pro bono legal clinic at Liberty Resources once a week and work with consumers on a variety of issues such as landlord/tenant issues. They have also provided free legal representation to consumers.

Liberty Resources is now offering a new resource to its consumers. They have designated a full-time person to set-up and maintain a data base of accessible housing in Philadelphia. This technology has been funded by Citizens Bank.

#### ***Future Commitment***

Liberty Resources, now in its

20<sup>th</sup> year since incorporation, is true to its mission and committed to helping people who are willing to work toward greater independence. Under the dynamic leadership of new Executive Director Thomas Earle, Esq., Liberty Resources is continuing to expand its services and move forward. Mr. Earle would agree that much of their success is because the people running the agency represent the disability community. He stated, “It is critical that Liberty always continue to champion the consumer-driven model. The community is responsible for attracting more and more people to Independent Living. That means we have to work on community integration, including job opportunities, accessible and dependable public transportation, and affordable and accessible housing. When it comes to social change, I’m an eternal optimist.”

For more information about Liberty Resources, call 215-634-2000 or visit their website at [www.libertyresources.org](http://www.libertyresources.org).

## How To Find Affordable, Accessible Housing

By Peggy Robertson

### ***New Initiative***

There is an exciting new resource that will provide information on available accessible housing units in the City of Philadelphia. The Model Affirmative Marketing Plan (MAMP) has been developed by Diana T. Myers and Associates, Inc. (DMA) as part of the Housing and Disability Technical Assistance Program (TAP), a resource sponsored by The Philadelphia Office of Housing and Community Development (OHCD). The MAMP is designed to help assure maximum occupancy of accessible housing by people with disabilities in Philadelphia. Diana Myers stressed, "Our main goal with this project is to have 100% of the accessible units occupied by people with disabilities that need those accessibility features."

Last year OHCD conducted a survey of a sample of OHCD-funded developers and property managers as well as individuals with disabilities and learned the following:

- People with mobility impairments occupied only approximately 50% of wheelchair accessible units in the sites contacted;

- Many property managers were not aware of the 30-day marketing period for an accessible unit during which time they are required to try to locate a tenant who needs the accessibility features of the unit;
- Managers found it difficult to find appropriate tenants in a timely manner;
- The low income of individuals with disabilities is a major impediment to their ability to rent units in these OHCD-funded properties.

OHCD has taken several steps to remedy this situation. They have:

- Adopted a new city policy that will ensure that people with disabilities have maximum opportunities to learn about vacant accessible units. The policy states that *developers and property managers of all OHCD-funded housing are required to leave accessible units open for a minimum of 30 days at initial rent-up or sale, or following vacancy by the previous tenant unless the unit is leased by, or sold to a household with a*

*person needing the accessibility features of the unit.*

- Developed a MAMP that identifies specific marketing techniques that can be used by developers and property managers to reach people with disabilities so that accessible units can be leased or sold to appropriate people in a timely fashion.
- Created the "Home Finder", an interactive website that can be used by developers and property managers to list accessible units, and by people with disabilities to find units in the neighborhood of their choice.

The MAMP clarifies both city policy and federal regulations on marketing accessible units. It provides strategies for effectively marketing accessible units to people with disabilities by providing a range of techniques to assist property owners and managers in complying with this new policy.

### ***Two-Tiered Approach***

The MAMP involves a two-tiered approach: citywide marketing and neighborhood marketing.

*(Continued on page 6)*

*(MAMP continued from page 5)*

Citywide marketing enables people throughout the city to have knowledge about available housing resources, thereby maximizing the likelihood of accessible units being occupied by individuals needing the accessibility features. It is recommended that information on the availability of accessible units be disseminated to all city-wide or regional agencies and organizations that have contact with people with disabilities through mail, fax, e-mail or a website.

The neighborhood marketing strategy is based on the assumption that many people with disabilities prefer to remain close to relatives, friends, religious, organizational and other community supports. Therefore when considering a move, they will choose options that will enable them to stay near these essential supports.

### ***The "Home Finder"***

The "Home Finder", an interactive page that will allow developers/managers to directly post the availability of accessible units has been added to the TAP website. The site, which will serve as a clearinghouse for information on available

accessible units, is expected to be up and running in December 2003, at which time individuals with disabilities will have access to this new resource in order to learn about:

- Availability of NEW UNITS that will be accessible
- Vacant accessible units in EXISTING buildings

Ms. Myers explained, "If a person living in an accessible unit gives 30 days notice to his or her landlord, the unit should be posted on the "Home Finder" right away. That way, it will be advertised for up to 60 days or until the unit is rented by a person with a disability." Developers and property managers of OHCD-funded properties will be given password protected access to the site so that they can list their available accessible units.

The "Home Finder" and the MAMP can be accessed through the HOME PAGE of [www.newsontap.org](http://www.newsontap.org) which now looks like this:

### ***People Looking for an Accessible Unit***

People looking for an accessible unit should click on the top icon. This will lead them to a map of the City of Philadelphia. They can then click on the section of the city where they would like to live. This will then take them to all of the listings of available affordable, accessible OHCD-funded housing in that section of Philadelphia. The listings will include:

- Address
- Number of Bedrooms
- Monthly Rent or Sale Price
- Accessibility Features
- Eligibility Criteria
- Date Available
- Contact Information for More Information, Including the Phone Number of the Management Agent

### ***Training***

In order to maximize the effectiveness of the "Home Finder" for both consumers and property owners, TAP is

*(Continued on page 7)*

#### **Are you looking for accessible housing?**

[Go to the Home Finder to view a list of vacant accessible housing units.](#)

#### **Are you a property manager or developer?**

[Go to the Home Finder to list or remove accessible units.](#)

#### **Do you want more information about marketing accessible units?**

[Go to the Philadelphia Office of Housing and Community Development's Model Affirmative Marketing Plan \(MAMP\).](#)

(MAMP continued from page 6)

conducting a series of training sessions or providing information on the MAMP and the "Home Finder" to: consumers, housing counseling agencies, disability organizations, city staff, and property owners and managers.

Liberty Resources has also been a partner in this project. They are advocates of housing rights and housing issues for people with disabilities and are continually launching new initiatives to increase affordable, accessible housing. On Thursday, October 9, 2003 they hosted a housing training session for consumers. Tom Earle, Executive Director, and Barbara Prince, Housing

Advocacy Program Director presented information on individuals' rights under Fair Housing Laws as well as on Liberty Resources' Accessible Housing Database. This was followed by a presentation on "How to Find an Affordable Accessible Housing Unit" by Diana Myers and Associate Barbara Hodas. Over 25 people were in attendance to learn about these newly developed housing resources.

The MAMP and "Home Finder" will benefit everyone. With internet access to thousands of people with disabilities, property managers and developers can post their units and be able to fill them more quickly, and

people with disabilities will have timely information on vacant accessible housing units. For those individuals who do not have internet access at home, there are alternatives for accessing this information. Liberty Resources, many housing counseling agencies and the public libraries all have computers; in fact, representatives of housing counseling agencies who attended the meeting at Liberty said they would be willing to print out information for individuals looking for accessible units. It is anticipated that these new resources will have a significant impact on assuring that all accessible units in Philadelphia are occupied by the appropriate households.

### ***Olmstead: Reclaiming Institutionalized Lives - Abridged Version of Report Available on Web***

The National Council on Disability released an abridged version of its report *Olmstead: Reclaiming Institutionalized Lives*. The report, which is an analysis of federal and state implementation of the Supreme Court's Olmstead decision, says community-based services work, but more needs to be done.

The report measures progress to date in the implementation of the landmark U.S. Supreme Court decision in *Olmstead v. L.C.*, 527 U.S. 581 (1999), and related federal and state government initiatives.

The abridged version is available at <http://www.ncd.gov/newsroom/publications/reclaimabridged.html>.

Single copies can be obtained by sending e-mail to [sbrown@ncd.gov](mailto:sbrown@ncd.gov).

## **New Websites Available**

### **Website Raises Awareness About Rights To Fair Housing**

A new website is now available to access essential information on the legal protections against unfair housing practices. The website, which is designed both for fair housing advocates and those who may have been subject to housing discrimination themselves, is part of a new multimedia campaign by the Leadership Conference on Civil Rights Education Fund, HUD, the National Fair Housing Alliance, and the Ad Council.

Among the resources the site provides are basic examples of housing discrimination, answers to frequently asked questions, and an easy-to-use database of various state and local statutes that ensure fair housing rights.

To visit the site, go to <http://www.fairhousinglaw.org/>

### **Website Devoted To Public Policy Issues Affecting Individuals With Disabilities And Their Families**

A new disability policy website containing training materials, policy papers and policy briefs prepared by Robert "Bobby" Silverstein is online. Bobby is the Director of the Center for the Study and Advancement of Disability Policy (CSADP) in Washington, D.C. and former staff director and chief counsel to the U.S. Senate Subcommittee on Disability Policy, chaired by Senator Tom Harkin.

The address for the website is: <http://www.disabilitypolicycenter.org>.

The website is organized by relevant topic areas. The following topics are included:

- Advocacy Training Materials
- Americans with Disabilities Act (ADA)
- Disability Policy
- Individuals with Disabilities Education Act (IDEA)
- Olmstead Supreme Court Case
- Personal Assistance Services (PAS)
- Rehabilitation Act
- State Medicaid Buy-In Programs and State Work Incentive
- Temporary Assistance for Needy Families (TANF)
- Ticket to Work and Work Incentives Improvement Act (TWWIIA)
- Vocational Rehabilitation
- Workforce Investment Act (WIA)

In addition, the website includes links to other disability policy-related websites.

## **Governor Signs Order Creating Office of Housing and Community Revitalization - Names Larry Segal, Long-Time Housing Advocate, as Executive Director**

On September 10, 2003, Governor Edward G. Rendell signed an Executive Order creating the Governor's Office of Housing and Community Revitalization to better coordinate state government's housing efforts. The Order also establishes the Governor's Housing Cabinet, which will consist of the secretaries of seven state agencies as well as other top-level state officials. "The challenge of providing safe, decent and affordable housing in communities throughout Pennsylvania is one that we need to deal with immediately," Governor Rendell said. "Until today, Pennsylvania has used an outdated, multi-agency system to address housing and community revitalization issues. Today, we are putting an end to that inefficient system. With the Office of Housing and Community Revitalization, we will be able to focus our efforts in a way that will result in better coordination of our programs and more effective and efficient use of our resources."

Governor Rendell named Larry Segal, a long-time housing advocate, as executive director of the office. Lisa Yaffe, director of the Housing Services Division for the Pennsylvania Housing Finance Agency, will serve as assistant director. Segal is the former director of the state's Office of Community Development and Housing. He also formed Impact Pennsylvania, Inc., a real estate development company focusing on major urban redevelopment projects throughout Pennsylvania. He has served on the boards of directors of the Pennsylvania Rural Development Council, the Pennsylvania Downtown Center, the Self-Determination Housing Project of Pennsylvania and served as president of Residential Living Options, Inc. He also served as chair of the Housing Finance Committee of the Pennsylvania Builders Association and as vice chair of the Tredyffrin Township Planning Commission.

"Larry Segal is a zealous advocate of affordable housing and meaningful community revitalization," Governor Rendell said. "His experience in state government, the private sector and the non-profit world will bring a broad-based perspective to our overall housing efforts. Mr. Segal commented, "As many of us who have worked in the housing and community revitalization arena know, the Commonwealth has been without leadership around these very important issues. Lisa and I are excited that Governor Rendell together with the Pennsylvania Housing Finance Agency has made affordable housing and the revitalization of our core communities a priority of this administration. Our goal is to work toward meaningful and effective housing policy that provides options for all citizens and work with communities to develop projects that impact their economy and their quality of life."

The Office will coordinate overall housing policy for the Commonwealth and serve as primary liaison among all state agency programs, resources and policy areas involved in housing and community revitalization. It also will represent the Governor in developing partnerships with appropriate public and private housing agencies. The Governor's Housing Cabinet will advise and assist the Governor and the Office in identifying opportunities to improve the management/operation of state government programs affecting housing and assist in the development and implementation of housing strategies and programs, including the identification of barriers to sound housing policy and program efficiency.

Congratulations go to both Larry and Lisa, who will provide the leadership necessary to address the housing needs in Pennsylvania. They understand the needs of Pennsylvanians with lower incomes and with disabilities, its seniors and its homeless, all of whom require greater attention and choice in housing alternatives.



**PLEASE NOTE:**

We have recently updated our mailing list. In the process, we eliminated duplications from the same agency. If you are receiving this publication, we would appreciate that you share this newsletter with other co-workers in your agency who you think may be interested.

If your agency would like more than one copy, or there is a different individual that should be added to our mailing list to receive this material, please notify Mona Weinstein, our Administrator, at 215-576-1558, or fax to 215-576-8650 or e-mail to [monaw@mycomcast.com](mailto:monaw@mycomcast.com).

Thank you for your understanding.

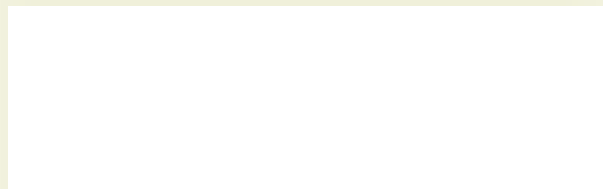
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If you would like more information about a project described here, please contact us at the following address:

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