Slumping economy opens door of opportunity in housing market

Home prices declined during first quarter 2009 in nearly 90 percent of U.S. cities, including several in Indiana, according to “The Associated Press.” The average Indianapolis home price dropped to $124,117 in April 2009, down 10.9 percent when compared to April of last year, according to RE/MAX.

June is National Homeownership Month. Despite the ailing economy, the housing market is favorable for buyers. “For Hoosiers with disabilities looking to buy a home, this is a good time to consider doing so,” said Deborah McCarty with Back Home in Indiana Alliance, a program that addresses housing issues for people with disabilities. “With a little research, potential homebuyers can find a wide range of assistance and opportunities.”

Buying a home

As part of the federal economic stimulus package, first-time homebuyers can receive a tax credit of up to $8,000 that does not have to be repaid. To learn more, visit www.federalhousingtaxcredit.com.

There’s also an opportunity for Hoosiers to purchase foreclosed properties. The Indiana Housing and Community Development Authority (IHCDA) established the Market Stabilization Fund to help low- to moderate-income Hoosiers purchase foreclosed homes. Homebuyers could qualify for up to a $15,000 loan, which doesn’t have to be repaid as long as the foreclosed property is used as a primary residence for at least 10 years.

To qualify, homebuyers must be at or below 120 percent of the area’s median income, and the home being purchased must be in an area designated as a neighborhood needing economic stimulation. Eligible homebuyers could also receive a $10,000 loan from the Federal Home Loan Bank of Indiana to apply toward closing costs and a down payment. Visit www.in.gov/ihcda and click on “Home Buyers” for more information. Go to www.indianahousingnow.org to determine if a property is eligible.

Keeping a home

On the other side of the coin, the economic recession has put many Hoosier homeowners at risk of losing their homes to foreclosure. In 2007, the Indiana Foreclosure Prevention Network (IFPN) was established as a coalition of community service and housing-related organizations, government agencies and others. A toll-free
Housing resources for Hoosiers

Whether you're looking to buy a home or just trying to avoid foreclosure, there are several valuable resources that may help.

- [www.IndianaHousingNow.org](http://www.IndianaHousingNow.org), sponsored by the Indiana Housing and Community Development Authority, helps individuals locate housing that best suits their needs. The resource can also be accessed by calling (877) 428-8844 (toll free, voice), available Monday through Friday, 8 a.m. to 7 p.m. (CST).
- [www.OurIndianaHome.org](http://www.OurIndianaHome.org) offers resources and information about a variety of topics for Hoosier homebuyers and homeowners.
- The Indiana Department of Housing and Urban Development (HUD) offers resources for everything from purchasing a home to filing fair housing complaints. Visit [www.hud.gov/local/index.cfm?state=in](http://www.hud.gov/local/index.cfm?state=in) or call (317) 226-6303 or (800) 743-3333 (toll free, TTY).
- The Indiana Family and Social Services Administration (FSSA) offers help with housing and other issues. Visit [www.in.gov/fssa](http://www.in.gov/fssa) or call (800) 545-7763 (toll free, voice).
- The Indiana Civil Rights Commission enforces fair housing rights for Hoosiers. To file a complaint or get information, visit [www.in.gov/icrc](http://www.in.gov/icrc) or call (800) 628-2909 (toll free, voice) or (800) 743-3333 (toll free, TTY).

For more resources, visit [www.in.gov/gpcpd](http://www.in.gov/gpcpd) and click on “Resources.”
NCD releases annual progress report

The National Council on Disability (NCD) recently submitted a new report, titled "National Disability Policy: A Progress Report," to President Barack Obama and Congress. The report focuses on the current quality of life for people with disabilities in the United States and the emerging trends that should be factored into both the design and evaluation of the federal government’s disability policies and programs. The report provides several recommendations to address the most pressing concerns for people with disabilities. Report highlights include:

**Emergency Preparedness and Homeland Security:** The NCD has identified preparedness gaps during natural disasters and evacuations, including a lack of accessible emergency shelters, vehicles, temporary housing and broadcast information. They have suggested the U.S. Department of Homeland Security establish and staff an Office of Disability that would be responsible for ensuring the Department addresses disability concerns and complies with the Americans with Disabilities Act (ADA).

**Health care:** To address misinformation, stereotypes about disabilities and lack of provider training and individual accommodations, the NCD has suggested President Obama establish a commission to identify gaps in health care financing for people with disabilities. The commission would develop a more comprehensive, cost-effective health care financing system that would include access to home- and community-based health services and equal access to health care providers.

**Home- and community-based services:** The NCD report says that Medicaid’s funding structure forces people out of their homes and into nursing homes and other institutions to access services. According to the report, the home- and community-based services that most people with disabilities want and need are optional, meaning states are not required to provide these services. To alleviate such problems, the NCD recommends that Congress pass the Community Choice Act and make the Money Follows the Person program, a grant program to help individuals transition from institutions into the community, available in all states.

**Housing:** The NCD believes incentives are needed for creating and maintaining livable communities (i.e. communities with accessible mass transit, opportunities for services and facilities that are in close proximity, convenient shopping, etc). It recommended that Congress enact legislation requiring lending institutions to mandate compliance with the Fair Housing Act and the ADA in all real estate and commercial loans.

**Employment:** The employment rate of people with disabilities is an important measure of the nation’s progress in meeting the goals of key disability legislation and policy. The NCD recommends Congress fund a series of demonstration projects to educate the general public, help match employers with persons with disabilities, and encourage youth with disabilities to explore careers in science, technology, engineering and mathematics. Also, it was recommended that the president issue an executive order requiring all federal agencies to educate human resource personnel about the benefits of hiring people with disabilities.

**Transportation:** The NCD believes the Department of Transportation should evaluate the effectiveness of the pilot transportation initiatives for people with disabilities, develop permanent funding mechanisms to expand effective approaches, and propose ongoing
funding mechanisms to increase transportation options for the growing population of people with disabilities. Also, the Department of Transportation should set a minimum sound standard that must be met by hybrid and electric vehicles so pedestrians with visual impairments may travel safely and independently in urban, rural and residential environments.

**Technology:** The ADA was passed prior to the Internet-boom of the 1990s; therefore, many Web sites are still not accessible for all people with disabilities. The NCD recommends Congress pass legislation that requires: access to telephone and television equipment and services available through the Internet; decoder circuitry in all video-programming devices; captioning of Internet-based television; audio description of television and access to emergency broadcasts.

To access the full report, visit www.ncd.gov and click on “Publications.”

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**Partners take action during legislative session**

The Indiana General Assembly wrapped up the four-month long legislative session April 29. Lawmakers addressed several pieces of legislation relevant to people with disabilities. Several Hoosier advocates, including graduates and members of the Partners in Policymaking Academy, played major roles in initiating legislation and getting laws passed.

- **HB 1049 — MRDD name change:** This legislation, signed into law by Gov. Mitch Daniels, changes the name of the Commission on Mental Retardation and Developmental Disabilities (MRDD) to the Commission on Developmental Disabilities. Partners graduates Melody Cooper and Betty Williams testified at legislative hearings for the bill.

- **HB 1455 — Autism training:** This new law requires certain firefighter and law enforcement personnel to undergo training for interacting with individuals with autism. It also requires the Indiana Department of Education to create and distribute to school corporations a document, for non-certified employees, that explains the various aspects of autism. Alishia MacKinnon, also a Partners graduate, testified at a legislative hearing for the bill.

- **HB 1603 — Service animals:** This bill, also signed into law, mandates that educational and employer facilities must allow individuals to have their service animals accompany them at all times. Gary Johnson, a Partners graduate, worked with Rep. Dan Leonard (R), who authored the bill, to initiate the legislation.

- **SB 0014 — Accessibility of voting locations:** This bill died in conference committee during the legislative session. Greg Meyer, also a Partners graduate, worked with Sen. Patricia Miller (R) to initiate the bill, which would require early voting areas, such as satellite locations and clerks’ offices, to be accessible.

To learn more about these bills or other legislation, visit www.in.gov/legislative. Click on “Bills and Resolutions,” then type the bill number (not including HB or SB) into the search box. If you don’t know the bill’s number, type appropriate keywords into the second search box.
Indianapolis named winning disability-friendly city

The Governor’s Council for People with Disabilities congratulates Indianapolis for winning the 2009 Accessible America Award for being a disability-friendly city. Indianapolis Mayor Greg Ballard accepted the $25,000 award, sponsored annually by the National Organization on Disability (NOD).

“Indianapolis is honored to be recognized with the Accessible America Award,” said Mayor Ballard. “A commitment to make our city more inclusive for people with disabilities and the aging population has spanned generations, and I am pleased our collective efforts are benefiting both our residents and visitors.”

Indiana’s capital city has become a national model for its focus on disability issues and successful design of programs, services and facilities that are accessible for citizens and visitors with disabilities.

The Accessible America Award competition, funded through a grant from the American Association of Retired Persons (AARP), is open to all cities and towns nationwide. Applicants demonstrate an exceptional commitment to offering their citizens with disabilities full and equal opportunities to participate in their communities, including access to jobs, education, voting, transportation, housing, emergency preparedness planning and services. The $25,000 award encourages further progress and can be used to fund local disability-related efforts.

Other 2009 contest finalists were: Alexandria, Va.; Denver, Colo.; Louisville, Ky.; New Haven, Conn.; Sioux Falls, S.D. and Surprise, Ariz.

For more information about NOD, please visit www.nod.org or call (202) 293-5960 (voice).

ADA Indiana, Council support local projects

ADA Indiana, with financial support from the Indiana Governor’s Council for People with Disabilities, recently awarded funding to five organizations through the 2008–2009 Keith Coros Community ADA Implementation Projects program. The program promotes increased implementation of the Americans with Disabilities Act (ADA) in Indiana communities.

- Future Choices, Inc. will present a monthly ADA audio conference series at several locations in Muncie.
- The Greater Bloomington Chamber of Commerce will provide local businesses with two ADA guides: “Making Places of Public Accommodation Accessible to All” and “Hiring and Supporting People with Disabilities.”
• The Indianapolis Resource Center for Independent Living (IRCIL) will help businesses and organizations in the Fountain Square neighborhood (southeast Indianapolis) become more accessible.

• The Indiana Chapter of the National Multiple Sclerosis Society and the Indiana Transportation Museum received funding to improve accessibility of the Indiana State Fair train.

• The City of Bloomington’s Council for Community Accessibility (CCA) will conduct two ADA trainings for architects, construction personnel, inspectors and municipal officials to improve accessibility prior to new building openings.

For more information, visit www.adaction-in.org.

Of Note

**Indianapolis native named Ms. Wheelchair Indiana 2009**

Emily Munson was recently named Ms. Wheelchair Indiana 2009, a competition organized by People on Wheels. Munson, 24, graduated from Hanover College with a bachelor’s degree in political science, and she’s currently pursuing a master’s degree at Indiana University-Purdue University Indianapolis (IUPUI). With her new crown and title, Munson plans to focus her efforts on encouraging people with disabilities to work with policymakers to ensure the disability community is involved in emergency preparedness planning.

**Nominate leading advocates for Community Spirit Award**

The Governor’s Council is accepting nominations for its annual Community Spirit Awards competition. One of the program’s honors, the Distinguished Leadership Award, recognizes individuals with disabilities and parents of children with disabilities for their outstanding advocacy efforts. The Disability Awareness Campaign Award recognizes a group or individual who organized an exemplary Disability Awareness Month Campaign. To nominate an individual or group, visit www.in.gov/gpcpd and click on the Community Spirit Awards logo. Nominations must be postmarked no later than Friday, Aug. 21.

**Free air travel guide**

The United Spinal Association has updated its free publication titled “Accessible Air Travel: A Guide for People with Disabilities” to include the expanded regulations that were added to the Air Carrier Access Act, which took effect May 13, 2009. This comprehensive resource provides travelers with disabilities and others information that can be helpful throughout the traveling experience. To access the booklet, go to www.unitedspinal.org. Scroll down and click on the “Free Publications” image.
Save the date!

The 2009 Conference for People with Disabilities, themed “Invest in People and Share in the Profits,” will take place Tuesday, Nov. 17, and Wednesday, Nov. 18, at the Hyatt Regency in downtown Indianapolis. Look for more details in future issues of “On Target.”

On Target is a monthly publication of the Indiana Governor's Council for People with Disabilities. We welcome your suggestions for newsletter content and ideas concerning the actions of the Council. on target is made available in accessible formats upon request.