

Homeownership

Scholars concerned with social policy have explored the relationships among housing, employment, and financial assets since the early years of the twentieth century. Unfortunately, until very recently, disability services professionals and policymakers have not acknowledged the existence of these relationships in the lives of individuals with disabilities. As a result, and again until very recently, housing and employment programs and policies have done a better job of creating slots and services than neighborhoods, homes, careers, and supports. In his 1991 book, *Assets and the Poor*, Michael Sherraden [1] encourages us to shift our social programs and policies away from programs that foster dependence toward those that encourage the accumulation of financial assets.

For most adults, homeownership and employment are our greatest financial assets. When we acknowledge that people with disabilities are individuals who want and need neighborhoods, homes and careers, then we must also acknowledge them as individuals who need access to assets in order to realize their dreams.

In this issue of the *Journal of Vocational Rehabilitation*, an example of one such social program, the emerging homeownership movement, is discussed. Individuals with varied backgrounds contributed to this topical issue, including (a) homeowners with disabilities and parents, (b) homeownership initiative professionals, (c) private sector partners, (d) researchers, and (e) policymakers.

The articles in this journal focus on the values, legislation, professional roles, consumer, and family roles, and emerging outcomes of a national homeownership movement for individuals with disabilities. We are confident that they will stimulate a new way of thinking about the choices in community housing we provide to people with disabilities. We believe that these articles provide a new way of thinking about the relationships among housing, employment, and money in the lives of people with disabilities. In addition, we hope that they will encourage a new way of exploring these relationships in future research, advocacy efforts, policies, program development, and personnel preparation.

In the opening article, Klein describes the history of the homeownership movement in the United States, with an emphasis on the values, relevant funding sources and legislation that have influenced, and will continue to influence, its growth and development. He concludes with a discussion of the overall impact of a federally supported national homeownership initiative, the *Home of Your Own Alliance*.

In the second article, Klein and Nelson describe the findings of a national survey of homeownership initiatives. They begin by describing the programmatic characteristics and consumer demographics of the responding initiatives. They conclude by summarizing the characteristics common to the majority of responding programs. They identify four characteristics: (1) use of a person-centered team approach; (2) education for homebuyers and personnel development for key partners; (3) collaboration with key partners; and (4) arrangement of financing. These characteristics lay the foundation for the issues addressed in the remainder of the journal.

The third article presents the story of one family's journey to homeownership as told by a mother and her son. In the next article, McCarthy describes the person-centered process and journey experienced by many homeowners in more detail. He describes the steps and tools associated with a specific model, personal futures planning, and provides specific strategies and examples of how the model can be used to assist potential homebuyers with disabilities to become successful homeowners.

Next, Robertson and Desfrene describe how a person-centered process can be used to identify the knowledge, roles, and responsibilities needed by professionals to support potential homebuyers successfully through the process. In the sixth article, Robertson et al. describe the various community partners who are necessary members of homeownership initiatives, along with the roles they can play and the resources they can offer. They conclude with a discussion of strategies for developing and strengthening these relationships at a local and state level.

Next, Blumberg et al. describe the use of a personal support agent and service brokerage to demonstrate successful homeownership. They describe how these two strategies enhanced the control and self-determination skills of one homeowner with disability.

The final two articles provide evaluation data on one state's homeownership initiative. First, Everson and Wilson describe a focus group used to investigate the impact of homeownership from the perspective of homeowners with disabilities. They identify themes associated with ownership, neighborhoods, neighbors, perceptions, and self-determination. In the final article, Wilson and Everson describe the results of a series of social validation strategies. Their evaluation revealed four findings. First, homeowners and their support team members are satisfied with the homes the homeowners purchased. Second, the homes they purchased are rated as desirable by other potential homeowners with similar incomes but without disabilities. Third, financial benefits because of purchasing homes are

beginning to accrue and are projected to increase over time. Lastly, neighbors are accepting and supportive of homeowners with disabilities.

We believe this issue presents an array of articles that address emerging practices and research related to homeownership. After reading this issue, we hope you will join us in thinking in new ways about the relationships among housing, employment and assets in the lives of people with disabilities.

Jane M. Everson
Philip G. Wilson
Guest Editors

Reference

- [1] M. Sherraden, *Assets and the Poor: A New American Welfare Policy*, Armork, NY, 1991.