

Intellectual and Developmental Disabilities Homeownership Policy

Purpose

In an effort to build a more equitable, inclusive, and healthy community, Housing Resources Bainbridge (HRB) endeavors to make it possible for people of diverse backgrounds to purchase its community land trust homes.

HRB recognizes that people with intellectual and developmental disabilities (IDD) encounter acute housing-related challenges, and though many may be able to live on their own, they do not have the financial means to do so.

Accordingly, HRB will consider making the following exceptions to our program requirements for individuals with intellectual and developmental disabilities on a case-by-case basis.

1. Current policy: Purchaser(s) must live in the home as their primary residence.

Exception: At HRB's discretion, in cases where the IDD person does not have the capacity to sign legal documents and/or financial means to qualify, HRB may allow a home to be purchased on behalf of an individual with an IDD by their legal guardian.

2. Current policies: Gift funds limited to \$50,000 and required minimum buyer contribution of \$1,000.

Exception: At HRB's discretion, HRB may allow for up to the full purchase price and closing costs to be contributed in gift funds towards the purchase of a home for an individual with an IDD.

3. Current policy: All household members must be considered in determining program eligibility and household size.

Exception: Whether part-time or full-time, live-in professional caregivers will not be considered a part of the total household size with relation to eligibility requirements but may be considered with need for an additional bedroom.

Conditions

Documentation that the person who will reside in the home as a primary residence has an IDD must be provided. Acceptable documentation may include:

- Letter from medical doctor confirming disability.
- Supplemental Security Income (SSI) benefits letter.
- Social Security Disability Insurance (SSDI) benefits letter.

All possible exceptions are subject to the following:

- IDD person must live in the home through the duration of ownership.
- Purchaser(s) other than person with IDD will not reside in the property unless they meet program requirements or are the designated caregiver for the person with the IDD.
- Total housing costs must be verified to meet program affordability ratios for the parties to any applicable financing.

HRB is not a supportive housing provider. At no point will HRB be involved in the coordination of services for care.