

## Hallmark Homeownership Program for People with Developmental Disabilities



The National American Association on Intellectual and Developmental Disabilities honored Bob Laux at the Community Access Unlimited Hallmark Homeownership Program for People with Developmental Disabilities at the National Conference in Atlanta, Georgia, June 2007. CAU and the City of Elizabeth were honored as well in receiving the Excellence in Affordable Housing Award from the New Jersey Community Development Association at their June conference.

The following article explains why.

Mark Straka grinned broadly as he snipped the wide red satin ribbon stretched across the doorway of his two-bedroom condominium, as the crowd gathered outside cheered and shouted congratulations. Wednesday Aug. 23 was a momentous day for Mr. Straka. December 19 was Mary Kurnos' day to beam. "It felt great to sign all the papers. It felt like we were somebody." On Dec. 19 she and her husband Ed became the owners of the two-bedroom condominium on West Grand Street where they have rented for the last six years. Why the fuss? All three new homeowners are low income and have a developmental disability.

The purchases were made possible through the combined effort of Community Access Unlimited (CAU) and the city of Elizabeth. CAU is a nonprofit organization that provides support services for people with developmental disabilities. Mr. Straka and Mr. and Mrs. Kurnos are CAU members. Mr. Straka and Mrs. Kurnos work for CAU.

CAU, the Elizabeth Housing Authority, and the city's Home Improvement Program joined forces to help Mr. Straka and the Kurnoses buy the condominiums where they have lived as renters. "Now have my own condo and I am proud of it," Mr. Straka said. "I'm not worried about paying the mortgage," he added. "It's just another bill."

CAU, a pioneer in the low-income housing field, was one of the first nonprofits to take advantage of a federal tax credit program, the Community Reinvestment Act. The program offered incentives for investors to partner with nonprofits and create low-income housing, and in the late-1980's CAU acquired over 50 housing units throughout Union County. Now the agency has taken another pioneering move by offering some of that housing stock to members who are qualified to own, rather than rent, their homes.

Bob Laux, of Bethel, ME, works to help people with disabilities acquire housing, and he is helping CAU convert rental units owned by the agency into home ownership opportunities. "Most organizations try to build capital, but CAU wants to create opportunities for their members to own their own homes." The closings are part of a larger effort on the part of CAU to convert rental units to home ownership opportunities. CAU intends to sell between 8 and 12 units to members who are currently renting them.

The city of Elizabeth, which will benefit since the properties once owned by a nonprofit agency, and therefore tax exempt, is now on the tax rolls, played a key role in both purchases. The purchases involved converting his Section 8 federal rental subsidy to a mortgage subsidy under a new Section 8 home ownership program—the first time this has been done in Elizabeth. Bill Jones, Executive Director of the City of Elizabeth Housing Authority, said, "We hope that this is the first of many Section 8 home ownership opportunities in Elizabeth." He also praised the partnership that CAU had achieved with his agency. "We do the red tape and they provide the support."

Elizabeth Mayor Christian Bollwage sent his congratulations to Mr. Straka and the Kurnoses in realizing their dreams. "In Elizabeth we know that a home serves not only as a place to live, but is an important component to improving the quality of life for our residents."

Now, CAU is working with Union County officials to open up home ownership opportunities in a range of areas, such as Garwood, Hillside, Roselle, and Linden. The organization will also work with the state government, specifically the New Jersey Department of Community Affairs and the Housing and Mortgage Finance Agency in Trenton, which aim to create affordable housing throughout the state.

