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### Our Vision

Options is a national leader in services to people with disabilities that result in active citizenship, rewarding employment, and fulfilling relationships within the community.

### Our Mission

Options exists to partner with people with disabilities and their communities to bring about self-directed and fulfilled lives.

#### Options Administrative Staff

Susan Rinne, Executive Director  
Nancy Crandall, Chief Financial Officer

#### Options Update Editor

Holly Rennie, Executive Assistant

#### Options Update mail-out volunteers

Members of  
Retired and Senior Volunteer Program  
(RSVP)

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# Options Update

Spring  
2005

Partnering with people with disabilities and their communities  
to bring about self-directed and fulfilled lives.

This Issue's  
Focus:  
**HOUSING**

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Picnic  
**TBA August  
2005**

## Homeownership Can Be a Reality

*(Reprinted from the Housing Information Sheet available at Options)*

In recent years there has been a tremendous change in the lives of people with disabilities. There has been a shift from placing people in large institutions to providing assistance for people living in their own homes in their own community. People with very significant disabilities are moving out, holding jobs, developing relationships and making decisions that impact their lives. With this shift to community living, there is an increased need for housing and housing services.

According to Indiana's 2002 Consolidated Plan, people with disabilities are more likely than the general population to encounter difficulties with housing. A survey of local communities found that the majority of respondents did not believe that housing needs were adequately met for people with disabilities, nor were services sufficient. Over 20% of complaints about housing discrimination are related to disability issues. Homeownership is simply a dream for the vast majority of people with disabilities. There are, however, more and more resources available to assist people with disabilities in renting or owning their own home.

The Fair Housing Act is the law that covers housing accessibility. It was amended in 1988 to cover discrimination based on disability. Both the Indiana and Federal Fair Housing statutes cover disability discrimination in housing and commercial real estate. The Act covers all kinds of housing-related transactions, including but not necessarily limited to; rentals, home sales, mortgage lending, homeowner's insurance, home improvement, and zoning. More specific information on the Fair Housing Act can be found at: <http://www.fairhousing.com/>

*(Cont. on Page 3)*

## Options Participates in "Remember Me" Rally at the State House

On March 24th of this year, a rally was held at the Indiana State House in support of programs and services for children and adults with developmental disabilities and their families. The "Remember Me" rally was sponsored by The Arc of Indiana, an affiliate of the Arc of the United States, an advocacy group for people with developmental disabilities. The rally was organized to coincide with the state budget preparations. The intent was to create and send a message to our Indiana State legislators: **Community based services work and Medicaid funding is important!**



A group from Options attended the event to support the "Remember Me" message. All participants first gathered in the North Atrium of the State House to hear several speakers.

Speakers and their topics included:  
Susan Hansen, Chairman, The Arc of Indiana Governmental Affairs Committee

- Remember to Continue Indiana's 317 Plan\*
- Remember the Need for Positive Medicaid Reform

*(Cont. on Page 7)*



## Options Membership

Members listed made contributions in the quarter prior to the publication of the Spring edition of Options Update.  
Donors will be acknowledged again in our Annual Report.

Options has developed giving circles for donors to the agency. There are 5 Circles and each has different rewards and privileges associated with them.

- 1982 Circle recognizes the founders of Options
- Legacy Circle recognizes donors who make a provision for Options through a planned gift
- Leadership Circle recognizes donors who make a contribution of \$10,000 or more
- Partnership Circle recognizes donors at various levels who make a contribution of \$5 to \$9,999
- Employee Giving Circle recognizes employee giving at three levels

We are still searching for an appropriate name for the employee giving circle and its levels. If you have any suggestions or would like more information on Options' giving circles and how to join, please contact Veronica Amarant at (812) 332-9615 / (800) 875-9615 or vamarant@optionsfbl.com

### 1982 Circle

Gene and Gladys DeVanne  
Stine Levy  
Nancy Martin  
Ray and Marie Murphy  
Terry and Dixie Patterson

Don and Carol-Anne Hossler  
Dixie and Terry Patterson  
Vonnie Peischl  
Stuart and Ellen Muffson  
Dr. and Mrs. Anthony Pizzo  
Brian O'Neill  
Becky Wann

### Employee Giving Circle

**\$100 to \$249**  
Samantha Hawkins  
Kellie Easterday

### **\$1 to \$99**

David Adamson  
Eric Carlson  
Ashley George  
Jason Hill  
Crystal Kent  
Scott Perez  
Michael Pierce  
Angelique Reynolds  
Ashley Bennet Robinson  
Tonita Scott

### In-Kind

Marie Murphy  
Pauline Sapara

### Grants

United Way of Lawrence County

### Legacy Circle

Bob and Julie Magee  
Fred and Mary Beth Roedl

### **Associate \$5 to \$99**

John Davenport  
Mr. and Mrs. Howard Gest  
Dawn Goss  
Rep. Mark Kruzan  
Ric and Shirley Heeter  
John and Margaret Knotts  
David and Phyllis Little  
Nature's Way (Jeremiah Young)  
Kathy Osborne  
Gordan and Pat Palmer  
Russ and Ellen Ross  
William and Karen Sartoris  
Janet Stavropoulos

### Partnership Circle

**Patron (\$500 to \$999)**  
Mr. and Mrs. John Stierwalt

### **Friend (\$250 to \$499)**

Mike and Mary Edwards  
Fred and Marybeth Roedl

### **Advocate (\$100 to \$249)**

Babbs Supermarket  
Carol Ehrich

*Have you put Options for Better Living in your will? If so, please let us know so we can thank you.*

## Community Training Offered at Options

Available classes are: Technical Skills – How to Assess, Plan, and Document, Medication Administration, Personal Assistance & Health and Safety, Community Integration, Supported Employment & Safe Driving, Teaching Toolbox, Communication & Emotional and Behavioral Support, CPR / First Aid, and Disability Awareness. These courses can be taken at Options or provided on site of individual business or agency. **For more information about class scheduling or pricing, contact Jennifer Howlett, Employee Development Coordinator, at (812) 332- 9615 ext. 231, or at [Jenniferhowlett\\_obl@hotmail.com](mailto:Jenniferhowlett_obl@hotmail.com).**

## Housing Information, cont.

Section 8 is a federal program that provides people with a subsidy to pay rent. People who receive Section 8 vouchers find their own rental housing and use the vouchers they receive from their housing agency to help pay the rent. Local public housing authorities administer this funding. Unfortunately, there can be long waiting lists.

There are also housing counseling agencies throughout the country that give advice on housing issues. The federal agency, Housing and Urban Development (HUD), provides funding for these agencies. To receive a listing of these agencies call 1-888-466-3487.

A greater number of people with disabilities are now purchasing their own homes and, as a result, gaining more control over their lives. Buying a home can be overwhelming and there may be many obstacles. It means working successfully with lenders, realtors, and others. The resources listed below can assist the first time buyer in navigating the complexities.

The following homeowners programs are administered by the **Indiana Housing Finance Authority** and can assist low income individuals, with or without disabilities, with down payment assistance, low interest loans, tax credits, etc.

- ☞ First Home 100 works with Indiana Housing Finance Authority's existing First Home program and Rural Development's Direct Loans program to stretch resources and reach a broader number of eligible borrowers. It is available in areas that are served by Rural Development, the agency that administers the program.
- ☞ First Home/One Down is a program that allows qualified first-time homebuyers to obtain mortgages with a down payment of as little as one percent. It is a partnership with Fannie Mae, the nation's largest source of financing for home mortgages.
- ☞ First Home offers first-time homebuyers a below market interest rate loan through banks that participate in the program.
- ☞ First Home/PLUS offers a First Home loan as well as a 5% or 10% down payment assistance second mortgage, capped at \$3,500 or \$7,000 respectively, with zero interest, forgiven if the borrower remains in the home for five years.

The use of **Section 8 vouchers for homeownership** gives many Americans who have low incomes the opportunity to purchase their own homes using Section 8 vouchers. Public housing authorities can elect to allow eligible individuals and families to convert current Section 8 vouchers from rental supplements to mortgage supplements. People with disabilities can use up to a year's worth of vouchers to finance the down payment on a home. The local housing authority administers the program.

Recommendations: Housing is a critical component of supporting people with disabilities as a part of their community. To ensure adequate housing is available communities must:

1. Ensure the local housing counseling services and housing agencies understand the needs of people with disabilities.
2. Plan for the availability of affordable AND accessible housing.
3. Support the use of federal, state, and local dollars to promote homeownership.

### References:

Housing Technical Assistance Project. (1989). *Financing housing for people with disabilities*. The Arc, National Association of Home Builders, and NAHB National Research Center; Washington, D.C. (To obtain, contact National Association of Home Builders, 15th and M Sts., NW, Washington, D.C. 20005.)

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O'Connor, S. & Racino, J.A. (1989). *New directions in housing for people with severe disabilities: A collection of resource materials*. Syracuse, N.Y.: Center on Human Policy.

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Taylor, S. J., Bogdan, R., & Racino, J. A. (Eds.). (1991). *Life in the community: Case studies of organizations supporting people with disabilities*. Baltimore: Paul H. Brookes Publishing Co.

Fannie Mae and the National Home of Your Own Alliance have recently published a new text called, "A Home of Your Own Guide: A Resource for Housing Educators and Counselors to Assist People with Disabilities." You can order a paper copy of the new Guide by calling the Fannie Mae distribution Center at: (800) 471-5554.

Options has the Home of Your Own Guide available for check out from our library. Contact Jennifer Howlett at 800-875-9615.

## 2005 Options Annual Meeting

### *Service, Dedication, and Achievements Recognized*

The 2005 Annual Meeting was held on April 27th at Mayfields Ballroom. There was a wonderful turnout of customers, family members, staff, Board members, donors and community members. Everyone was thanked for their involvement with Options and helping us to reach our goals in 2004. Recognition was given to nominees and winners of our 5 special categories—Dan Day Memorial Award (staff member), Lois Edwards Memorial Award (customer), Employer of the Year, Volunteer of the Year, and Certificates of Merit. Board members and donors also received acknowledgement. In addition, employees in service with Options for 2, 5 and 10 years were awarded certificates and service pins. The new officers for the 2005-2006 Board of Directors were announced and a special thank you given to Bob Magee for serving as President for 2004. Congratulations to all.



#### **2 Years of Service**

Gail Atkinson, Kristen Blake, Greg Blakemore, Amanda Cassidy, Lindsey Clipfell, Pete Cook, Nancy Cross, Heather Dow, Tiffany Dyar, Cynthia Engel, Abbey Friedman, Jaqueline Guntzel, Sara Hall, Kim Hieftje, Patrick Holquin, Eric Hubbard, Kassie Jensen, Jennifer Howlett, Victoria McDonald, Alexis McCloud, Matt McGlocklin, Linda Mullins, Carol Novak, Leona Ohler, Kelsey Overpeck, Colleen Reilly, Idarousse Shariff, Stephanie Shelton, April Sims-Clark, Bryan Smith, Dion Stevens, James White, John Wilman

#### **5 Years of Service**

Veronica Amarant, Pete Conway, Cindy Fleetwood, Ann Huff, James Knoy, Bachie Thompson, Kathryn Tippetts, Brenda Wilk

#### **10 Years of Service**

Cathy Truelock

#### **Dan Day Memorial Award**

Winner—Erica Hubbard

*Nominees:*

Ron Benson, Victoria Burke, Stacie Christenberry, Pete Cook, Teresa Day, Megan Ewing, Paula Horen, Lori Napier, Lori Nei, Jane Spurgeon, April Strasler

#### **Lois Edwards Memorial Award**

Winner—David Knight

*Nominees*

Sandy Bloyd, Joyce Hawkins, Jeweldine Stone

#### **Certificates of Merit**

*Awarded to:*

Teresa Day, Susan Dixon, Patricia Dowden, Sandy McKamey, Jane Spurgeon, Minor and Marion Steirwalt

#### **Volunteer of the Year**

Winner – Laney Chaney

*Nominees:*

Teena Freeman, Natalie Myers, Amy Ripberger, Merilynn, and Members of The Art of Chocolate Committee (Sue Allmon, Pat Bailey, Carol Damon, Joanna Davis, Candace Grover, Sandy Moberly, Jill Patrick, Jan Ryan, Becky Wann)

#### **Employer of the Year**

Winner-Rosebud Hills Retirement Community

*Nominees:*

Goodwill, Goody's Family Clothing Store, Hoosier Heights, Indiana Memorial Union, Kroger, Neannie's Café



## Successful Partnerships Create Opportunity and Growth

### Customer Focus: Jeff Taylor

Options for Better Living, Inc is a nonprofit organization that supports people with a variety of disabilities to live, work, and be part of their communities. The mission of Options is to partner with individuals with disabilities and their communities to bring about self-directed and fulfilled lives. Options serves over 230 people in south central Indiana. It offers person centered service, enabling customers and their families to make their own choices about the support they need for community life. The following story is the third in a series illustrating the power of community support and Options services.

Jeff Taylor was born in Springfield, Illinois in 1963. His family moved around the United States until finally settling down in Bedford, Indiana when Jeff was 14 years old. Jeff has dealt with cerebral palsy throughout his life with many trials and tribulations. For example, at the age of 10, Jeff had surgery to stretch the tendons in his legs so he could walk better and was in a body cast from the waist down for months. Six years ago, Jeff's family enlisted Options for Better Living to receive residential services. These services were very minimal because Jeff's mother refused extended services and was doing most of his care at the age of 80. Options staff would take Jeff out in the community for 6 to 9 hours a

week doing grocery shopping and going bowling.

In April of 2004, Jeff's mother had suffered some health problems and was in the hospital. Jeff's sister had to move from Cincinnati to assist Jeff



Jeff Taylor and Staff Member Tom Bennett

while their mother was in the hospital, since there were no 24 hours services in place for Jeff. Jeff's mother was placed in a nursing home during her recovery and Jeff moved from his home to the same nursing home

in order to be closer to her. During his mother's recovery period, Options introduced the idea of 24 hour service for Jeff to his sister. Although the family was very apprehensive, it was explained to them that Jeff would lose his Medicaid waiver if action were not taken immediately because one month is the maximum someone can stay in a nursing home and still keep their waiver. Options worked diligently with Jeff's family, his new case manager, and hiring staff to get him to be able to come home and live with his mother when she recovered.

Currently Jeff and his mother are living happily at home with 24 hour services from Options. Jeff's sister, who is also his Advocate and Power of Attorney, is very pleased with Jeff's services and his continued growth and independence. Jeff has 3 jobs volunteering now, one of which is at the Options office in Bedford. He also does household chores, grocery shopping, bowling, is a member of the Options Leadership Team, and will soon be getting internet access to work on his webpage and email his friends and family. He also has a brand new wheelchair and a talking communication board. This major turn in Jeff's life has greatly increased his choices, access to the community, and relationships with those in the community.

For more information about Options Services call 1-800-875-9615 or visit our website at [www.optionsfbl.com](http://www.optionsfbl.com)