



# Home Ownership

Joe Wykowski  
Founder, Community Vision



*September 30, 2010*  
*4:00 p.m. – 7:00 p.m.*  
*Holiday Inn Express – Easton, MD*  
(registration and directions on back)

**(Dinner Included)**

Joe has 28 years experience in the DD field and he holds a BS in Psychology and Social Sciences, with an MS in Education. Joe is nationally recognized for his leadership in creating innovative services for people with developmental disabilities.

**Target Audience: Self-Advocates and their Staff, Invited Families, & Resource Coordinators**

Every citizen has the right to control their housing, to rent an affordable apartment or own a home of their own; the values of safety, security and the opportunity to acquire an asset belong to everyone in the United States. Participants attending this workshop will learn about housing opportunities through the examples of the presenters and persons with disabilities who have secured affordable, individualized rental and home ownership opportunities within Maryland and other parts of the United States.

**Purpose:**

Individuals experiencing a disability desire control of their housing for the same reasons other citizens choose to rent or own a home, safety, security, asset accumulation and the opportunity of securing long term accessibility. Participants attending the workshop will acquire knowledge of affordable, individualized rental and home ownership opportunities for persons with disabilities in Maryland.

This workshop will review:

- Maryland housing resources including grant programs, flexible loan programs and first-time home buyer programs
- Understanding of flexible loan products offered by various lending institutions
- Knowledge of the CRA process and lender products created to meet CRA requirements on a local and state level
- How to form relationships with local and state non-profit housing organizations and to interpret utilization of their programs
- Understanding of the Maryland rental market in relation to potential affordable housing opportunities
- How to communicate effectively with various stake holders including individuals seeking housing, family members, housing organizations, lending institutions, realtors, state housing representatives and non-profit organizations
- How to gain in depth knowledge of the Section 8 voucher program and Section 8 Homeownership programs
- Knowledge concerning individual development accounts in relation to their operation and availability to homebuyers
- In depth knowledge of the mortgage qualification and homebuyer process
- How current regulations and practice can be a barrier to individualized housing opportunities and how to overcome those barriers

## **Directions**

Holiday Inn Express  
8561 Ocean Gateway  
Easton, MD 21601  
(410) 819-6500

### From the West:

Merge onto Ocean Gateway/US-50 E toward Ocean City  
Make a U-turn at Lomax Street onto Ocean Gateway/US-50 W  
End at 8561 Ocean Gateway (Holiday Inn Express is on your right)

### From the East:

Follow US-50 W toward Easton  
End at 8561 Ocean Gateway (Holiday Inn Express is on your right)

## **To Register:**

Contact Tammy Welch at [twelch@dhmh.state.md.us](mailto:twelch@dhmh.state.md.us) or (410) 334-6920.

If you have any questions or need special accommodations, please contact Andrea Jones at [ajjones@dhmh.state.md.us](mailto:ajjones@dhmh.state.md.us) or (410) 334-6936.