Movin' Out provides a range of housing services to adults with disabilities and to families that include children with disabilities.

Movin' Out's Mission
Movin' Out, in partnership with people with disabilities and their allies, creates and sustains community-integrated, safe, affordable housing solutions.

Movin' Out, Inc. provides information and resources covering a wide range of housing options to Wisconsin households that include a family member with a permanent disability.

I & R: Movin' Out housing counselors manage a wealth of information and can provide information and referral to resources covering a wide range of housing issues including home ownership, rental, rehab, fair housing, and accessibility.

Housing Counseling and Home Ownership: Movin' Out helps low-income people with disabilities purchase their own homes by providing tailored housing counseling and an individualized housing plan. For many home buyers, Movin' Out can line up sources of down payment subsidies in the form of deferred loans.

Rental: Home ownership isn't the housing answer for everyone. Sometimes, finding a way to sustain affordable rental housing may be the best solution. Movin' Out develops or acquires rental properties, rehabs them to include individualized accessibility modifications, as needed, and reserves them for low-income tenants with disabilities.

Housing Trust: Movin' Out’s WISH housing trust offers a tailored trust option to families that include aging parents and adult sons and daughters with disabilities. A family can use the pooled trust to insure that the family member with a disability can stay in the familial family home for a lifetime, even after the parents pass away. Movin' Out oversees the trust and provides all the maintenance required to sustain the home over the long term.

Housing Development: Movin' Out has partnered with other developers to create new mixed-income, owner-occupied housing. Movin' Out leverages subsidies to include units affordable to low income households and reserves some of these for low income people with disabilities.

Who is eligible for assistance from Movin' Out?
Income status
Movin' Out, Inc. provides training, information and referral, and housing counseling regardless of income, as its resources allow. Movin' Out, Inc. provides deferred loans for down payment and closing costs to individuals and families with low income, as defined in HUD regulations.

Disability Status
Movin' Out, Inc. assists people who have permanent developmental, physical, sensory, medical or mental health disabilities or a combination of impairments.
Movin' Out Down Payment Assistance
Movin' Out down payment programs target first-time home-buyers.

Down payment assistance is one of the strategies Movin' Out can use to help low income home buyers with disabilities purchase their own homes.

This assistance comes in the form of deferred loans—that means these loans do not require monthly payments. Some types of down payment loans are forgivable after five years of successful home ownership. Others require repayment of the principal at the time of resale.

AHP Down Payment Assistance Program / AHP Purchase Rehab Program
Our AHP Down Payment Assistance Program and AHP Purchase Rehab Program are available to eligible first time home buyers throughout the state of Wisconsin. The programs are competitively funded by the Chicago Federal Home Loan Bank. For our AHP down payment program, our FHLB member bank is Anchor Bank which holds the mortgage that secures the AHP loan. For our Purchase Rehab program, Bank Mutual is our member bank.

Movin' Out City of Madison HOME and EDI down payment loans
Movin' Out may be able to reserve deep subsidy down payment loans for qualified home-buyers purchasing in the City of Madison.

Movin' Out Dane County HOME, CDBG or American Dream down payment loans
Movin' Out may be able to reserve deep subsidy down payment loans for qualified home-buyers purchasing in most Dane County communities (but outside Madison city limits).

Movin' Out State HOME down payment loans
Movin' Out may be able to reserve deep subsidy down payment loans for qualified home-buyers purchasing in Door County.

Sustainable Home Ownership
Movin' Out provides information and assistance to help households sustain ownership over the long haul. Movin' Out can lend up to $7,500 to eligible homeowners who need repairs to make their home safer, sounder or more accessible. The rehab loan can be used to fix a roof, repair or replace a furnace, build or repair a ramp, install handrails, and many other types of improvements. These loans are funded by the Affordable Housing Program of the Chicago Federal Home Loan Bank through our partner bank, Bank Mutual. Loan payments are deferred—no monthly payments. The loan is forgiven after five years if the home remains the household’s primary residence.

Rental Housing
Movin' Out owns rental housing in several communities that it reserves for people with disabilities who rely on long-term support services administered by the county. Call Movin' Out for more information.

Housing Trust
Movin' Out operates a charitable, pooled housing trust that can hold and manage homes for lifetime use by people with disabilities. Call Movin' Out for more information.

Getting started
To find out more about Movin' Out or to get started on the path to finding your own individualized housing solution, contact Movin' Out by email at info@movin-out.org, or call 608/251-4445 x7 or toll free 877/861-6746 x7.

Movin' Out is a non-profit 501 (C) (3) organization. Our funding comes from public and corporate grants and individual contributions. You may make a contribution using our secure Internet website, www.movin-out.org, or send a check to Movin' Out, 600 Williamson St, Madison WI 53703. Movin' Out will provide written acknowledgement of your tax-deductible, charitable contribution.
Movin' Out, Inc.

Access to affordable housing for people with disabilities and their families in Wisconsin

Services

Movin' Out, Inc. is a housing organization providing information and assistance, housing counseling, and gap financing for purchase and rehabilitation to Wisconsin households with a member who has a permanent disability.

Housing Counseling

Movin' Out, Inc. partners with people seeking to improve their housing situation. Movin' Out, Inc. housing counselors help people with disabilities and their families craft an individualized housing plan. For almost a thousand households this has meant either purchasing housing or coordinating necessary modifications to owner-occupied housing.

The scope of housing counseling could include any or all of the following:

- Exploring whether to own or rent
- Prioritizing location preferences and needs
- Looking at affordability and calculating budgets to account for expenses such as property taxes, insurance and home maintenance
- Evaluating eligibility for down payment assistance programs and rehab funding options
- Considering the impacts of housing resources and choices on public benefits, SSI, SSDI, Medicaid and Medicaid waiver programs
- Helping home buyers complete applications for home ownership financing
- Consulting with attorneys, lenders and realtors chosen by the applicant
- Negotiating with developers, landlords and contractors regarding special adaptations for health or physical accessibility needs
- Helping home buyers and their families to direct family resources or open trusts to offset housing costs
- Exploring alternatives to ownership such as use of a charitable, tax-exempt housing trust
- Evaluating impacts on taxes, estates and wills, and working with families who want their home deeded to their family member with a disability (This would involve outside professionals as Movin' Out does not give legal or

Programs

Movin' Out provides information, assistance and referral on a statewide basis to people with disabilities, their families, and others assisting them in securing safe and affordable housing. Movin' Out works collaboratively with many local and statewide housing organizations.

Movin' Out AHP down payment assistance can be used to purchase homes anywhere in Wisconsin.

Movin' Out AHP Purchase and Rehab program can be used to purchase and rehab homes anywhere in Wisconsin.

Movin' Out AHP Rehab program is offered in 18 counties in south central Wisconsin.

Movin' Out down payment assistance from Dane County CDBG and HOME programs can be used to purchase homes in 52 Dane County towns, villages, and cities. Projects in the city of Madison are not eligible for Dane County funding.

http://www.movin-out.org/services.html

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tax advice,

- Linking with support service providers to coordinate housing and support needs.

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Who is eligible?

Income status

Movin' Out, Inc. provides training, information and referral, and housing counseling regardless of income, as its resources allow. Movin' Out, Inc. provides housing subsidies and loans only to individuals and families with low income, as defined in HUD regulations.

Disability Status

Movin' Out, Inc. provides services to people who have developmental, physical or mental disabilities or a combination of physical and mental impairments that have these characteristics:

1. Severe in degree
2. Permanent in duration
3. Substantially impairs ability to live independently as demonstrated by substantial functional limitations in one or more of the following areas of major life activity:
   - Self-care
   - Receptive and expressive language
   - Learning
   - Mobility
   - Self-direction
   - Capacity for independent living
   - Economic self-sufficiency

The disability is not a result of the process of aging or the infirmities of aging AND are of such a nature that functional limitations could be reduced or eliminated by more suitable housing conditions.

More suitable housing conditions may or may not include potential of home ownership.

During the loan application and underwriting process, Movin' Out, Inc. gives priority for financial assistance to persons with disabilities that result in substantial functional limitations in three or more areas of major life activity, and that are characterized by the lifelong or extended need for individually planned and coordinated care, treatment or other services. Priority for services may be given to other individuals based on individual circumstances.

Other eligibility factors

Movin' Out down payment assistance programs target first-time home-buyers.
Movin' Out, Inc.

Access to affordable housing for people with disabilities and their families in Wisconsin

Home  Partners
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Funding Partners

These funding partners enable Movin' Out to provide comprehensive housing counseling tailored to home-buyers with disabilities, down payment assistance, rehab assistance, and a wide range of information and technical assistance to families, lenders, realtors, developers, contractors, and the community at large:

- Chicago Federal Home Loan Bank Affordable Housing Program
- City of Madison Department of Planning and Development CDBG Program
- Dane County CDBG/HOME program
- Dane County Human Services
- Madison Community Foundation
- United Way of Dane County
- Wisconsin Department of Commerce, Division of Housing

Partners

Lenders

Mortgage lenders successfully partner with Movin' Out housing counselors when working with home buyers eligible for Movin' Out down payment assistance. We have information specifically tailored to what you need to know as a lender and tips for making our collaboration work smoothly. View Lender Information

Realtors

Realtors and Movin' Out housing counselors have the same goal: help a home buyer find the right home that will provide stability, affordability and satisfaction. Please think of Movin' Out when you are working with home buyers who may be eligible for Movin' Out down payment assistance. Note that Movin' Out needs to be involved BEFORE the buyer submits an offer to purchase. We have information specifically tailored to what you need to know as a Realtor and tips for making our collaboration work smoothly. View Realtor information

Contact us

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http://www.movin-out.org/partners.html