

**No Place Like Home Communities helps adults with disabilities build economic and emotional equity. We envision a world where everyone can participate in the American Dream of self-determination and self-sufficiency.**

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No Place Like Home Communities tailors all of its organizational activities to the unique needs of people who are mildly to moderately cognitively impaired due to developmental and learning disabilities, traumatic brain injuries, and other neurological conditions. Many have a dual diagnosis of mental illness, and some also have physical impairments. We provide:

- **accessible, affordable apartment-style living**
  - in a combination of homeownership and rental units in an intentional community with 24-hour emergency coverage
  - using a unique financing model of public and private funding
  - with access to specialized mortgages and rental subsidies
- **supportive services for independent living**
  - life skills development, benefits coordination, and personal support
  - benefits coordination
  - specialized financial literacy, tax preparation and savings programs
- **technical assistance for organizations serving adults with disabilities**
  - supportive affordable housing development
  - access to specialized financing
  - ongoing incubation and consultation

People with mild to moderate intellectual impairments usually want to live independently and work. But they are often living unhappily in group homes or foster care, or living with their aging parents and delaying the inevitable displacement. In fact, NPLHC was initiated because parents of children with disabilities needed an answer to the most pressing question they face: “Who will care for my adult child with a disability when I am gone?”

Individuals with intellectual impairments are the lowest income group in America. They also make up a significant percentage of our homeless and incarcerated population. They can be easily preyed upon, and may make potentially life threatening decisions when lapses in judgment and cognitive function make it hard to grasp the consequences. This can lead them in a downward spiral toward homelessness, chemical dependency, prostitution, and crime.

But this is just looking at their disabilities. With just enough support and stability, residents keep up their homes, work, pay taxes, volunteer, vote, attend religious services, and participate in the economy like all the rest of us. We need every one of us actively engaged in community life to make our society work.

NPLHC is ready to apply the lessons learned in its successful pilot project in Robbinsdale, Minnesota. We are seeking partners to make full use of the organization's skills and capacity in meeting the needs of about 150 Minnesotans who are vulnerable to homelessness, but have untapped capacity to contribute to our community. When we have met this objective in Minnesota, NPLHC will begin working with other states to meet the needs of adults with intellectual impairments through our relationship with the National Coop Bank Development Corporation.

**How does the NPLHC financial model work?** While the model sounds complex, it is based on a simple principle of fairness. While all of the residents with disabilities who will live in NPLHC housing are below 30% of area median income, some of their families have adequate assets to buy an affordable unit with supportive services for their family member with a disability, while others require public subsidy even to rent a unit with services.

Because there is not enough funding to make supportive affordable housing available for all the low income adults with disabilities who need it, we make favorable end-user financing available for families who are able to buy units (thus giving them peace of mind about permanent housing for their family member). We make subsidized rental housing available to those individuals whose families do not have adequate assets to purchase a unit.

NPLHC intentional communities are structured as condominiums or coops, with 50% of the units owned by the supplemental needs trusts of individuals with disabilities whose families have adequate assets to buy the unit, and 50% of the units owned by NPLHC and rented on a subsidized basis to individuals whose families do not have adequate assets to purchase a unit. All of the individuals living in an NPLHC intentional community receive supportive services regardless of their assets, because each of the adults is low income.

NPLHC means tests all families who make application for their disabled adult family member to live in one of our intentional communities. NPLHC's pilot site in Robbinsdale contains 15 purchased condominium units, and 15 rental units purchased through deferred mortgage financing from HUD funds (HOME and CDBG), MHFA and Hennepin County Affordable Housing Incentive Funding. Rental subsidy is provided for the fifteen rental units through Project-Based Section 8.

**NPLHC: Increasing Economic and Emotional Equity:** NPLHC has learned from the people with intellectual impairments who pioneered its first intentional community the importance of "emotional equity." The residents of NPLHC invest in their homes. They manage their lives independently, and each day those lives appreciate in value.

In the past, homeownership and other forms of asset development have not been much available to people with disabilities. For most, independent living and self-direction were just a mirage. But that is changing, and No Place Like Home is an important part of making those dreams come true.

Each of us has required a bit of support of some kind to participate in the American Dream. Whether it was an inheritance, or a mentor, or a tax break, or a grant to go to school....almost all of us got by with a little help from our friends. Let this be true for individuals who by no fault of their own have had very few ways out of enforced poverty.

NPLHC is one of the few organizations in the country focusing on asset development with adults with cognitive impairments. Asset development strategies have, for years, been effectively used to lift Americans out of poverty. However, they have not before been adapted to address the specific needs of the poorest of Americans – adults with cognitive impairments. NPLHC’s focus on asset development with people with disabilities is one of the qualities that make the organization truly innovative.

**Leadership** of NPLHC is provided by a 20 member, community-based Board of Directors. Board members include: *Sue Donkersgoed*, parent and paraprofessional; *James Duffy*, Attorney, Briggs and Morgan; *Sue Elkins*, Community Lending Vice President, Bremer Bank; *Tom Gagner*, Vice President, Miller Johnson Steichen Kinnard Investment Securities; *Bob Gorg*, parent and founding partner of Collisys; *David Hagen*, project manager and senior planner at Loucks Associates; *Ralph Hargrom*, Senior Vice President, International Multifoods Corporation; *John Hetterick*, retired international business executive and Joseph P. Kennedy Foundation Fellow, 2004, and *Kathe Hetterick*, community volunteer; *Tom Judd*, Attorney, Moss & Barnett; *Sherri Larson, Ph.D.*, Research Director, Institute on Community Integration, University of Minnesota; *Judy Lysne*, President of Life Works; *Bridget McKehey*, CPA and partner at Johnson and Co.; *Martha Meyers*, former Minnesota state senator; *Brian Pergament*, Pergola Management; *Ross Rogers*, President/Principal, GlobalBridge, Inc.; *Don Sabre*, Hennepin County CFASD/housing and licensing services program manager; *Dianne Seim, Ph.D.*, founder of Working Families, Inc; *Scott Thuleen*, financial planner at Anchor Investment Management; and *John Tschida*, Vice President of Public Affairs, Courage Center. The board is chaired by *John Lobben, Ph.D.*, Superintendent of ISD #287.

**NPLHC’s full-time staff** includes: *Emily Fuerste*, Executive Director (ext. 202); *Trudi Greaves*, Business Manager, (ext. 204); *Rose Greninger*, Essential Living Services Coordinator (ext. 201); *Chris Haley-Walden*, Director of Programs (ext. 205); *Randy Hoversten*, Director of Finance and Asset Management (ext. 203); and *Lisa Reynolds*, Director of Development and Community Relations (ext. 207).