



Supporting People with Developmental Disabilities
A Faith-based Approach to Medicaid Reform



LSA
Lutheran Services in America
Signos en español
DISABILITY NETWORK

A Partnership Funding & Economic Recovery Proposal

An Oregon Economic Recovery Program

Background and Ideology compiled for Bethesda Lutheran Homes



Currently 7346 Oregonians are sitting in pre-foreclosure status.

1055 homes are currently being sold in Sheriff sales.

5131 Oregonians are in foreclosure.

Currently 2231 families are filing Bankruptcy and may soon join one of the previous statistics.

Currently 17,054 family homes have tax lien problems and may join the previous statistics.

12% of the current working population is not.

I could include the department of Human Services, food stamp and welfare statistics but I do not want this document to be any more depressing.

More than a million Oregonians have no Health Insurance.

Houston, WE HAVE A PROBLEM...and I have a very simple solution.

The Solution is right in front of us. HOUSING IS THE ANSWER

Like many Americans, I lost my job and a year later my home went into foreclosure. I never dreamed that I could become a statistic. The downturn in the economy seemed to catch everyone, 'asleep at the wheel'.

I was a Realtor and Developer in the '80's and owned a small research company that provided supporting data and statistics for low income housing and have always designed homes and interiors. In December of '08 I collaborated with a Builder who had a unique concept of affordable housing by allowing the purchaser to participate in the construction much like the Habitat for Humanity idea, but with a twist. Habitat has a long waiting list and can only do a few homes here and there and many worthy applicants cannot qualify for the application criteria.

Bethesda has in her name both House and Mercy, and I cannot envision a more worthy project than providing housing for the poor and families in need. In addition to doing a charitable service it would provide a steady source of funding for the Good Shepherd communities. Furthermore this forward thinking project would provide a solution to the economic recovery of Oregon. I am currently working on some business strategies for a group of attorneys who have reviewed the project and seem to think it is not only viable but brilliantly simple.

Carpenters, Electricians, Flat-workers, Plumbers, Roofers are all back to work and a family that may have lost a house to foreclosure, has a property free and clear.

We have our Builders design 4 home plans based on a 'Green Design', using sustainable resources, on-demand hot water, mildew resistant insulation, wall panel construction, zonal AC, energy star rated etc. Homes are modest 3/2 design @2200 Sq. Ft., final house plan will be determined by winner.

The auction will be for \$300,000.00 to allow **\$50,000** back to the non-profit to pay administration and costs to implement the auction. A trust account will hold the ticket sales up to \$300,000 and any excess will open a new account for another house and so on it goes. Our goal is ONE house auction per month.

Tickets are \$100 if you are employed, \$50 if you receive UI benefits and \$10 if you have no income other than state aid, or you are homeless.

The tickets have contact information and a box that is checked for Employed, Unemployed with UI Benefits, or Unemployed, Homeless, etc. Just check the appropriate box. NOTE; IF YOU WIN AND YOU HAVE LIED AFTER INVESTIGATION, YOU WILL BE DISQUALIFIED AND ANOTHER TICKET DRAWN.

Criteria and details of ownership would be determined such as homes must be owner occupied, and you must be a resident of Oregon, and only a preset amount (\$10-\$20,000) in equity may be borrowed for furnishings in the first 3 years of ownership.

The federal tax implications would have to be mirrored like Habitat for Humanity.

Once the winner is drawn, the Builder is picked from a pre-approved list of integrity and performance., and funds are released from the bank in a standard builders/construction draw format disbursed by construction completion and draw request. Winner receives title, free and clear with no encumbrances. Some neighborhoods may have fees for lawn maintenance or small HOA fees so that there is no gentrification of the neighborhoods.

Builders are back to work. Homeowners with a zero mortgage have discretionary money to spend. Housing begins to thrive again. Oregon is back working and needy Oregonians have a shot at home ownership. This program is only available to legal or naturalized American citizens.

This program can be implemented in every County in Oregon and the model can be used in every state to make housing affordable for everyone. Parents can be parents again. A parent may CHOOSE to work instead of having to work so that one parent can be at home again to care for the children, and maybe our country will improve as a whole. It pains me to realize that the bad guys got bailed out with funds from our pockets that would have paid off every mortgage in the United States.

It is time to think smartly with precision and innovation. Governor Kulongowski could be our nations Hero with a NEW DEAL attitude reflected in the shadow of Roosevelt, and support for the project would nearly be universal politically.



- Initial goal is one auction per month in Oregon for the pilot program
- If successful then program will be increased to provide homes in every State.
- Tickets are sold until \$300,000.00 is deposited in the Trust Account
- \$250,000 is set aside for a construction draw in 3 completion payments
- \$50,000 is awarded for Administration and Advertising Costs
- People are back to Work
- People have affordable homes
- People pay property taxes
- Families use schools and services
- Then we repeat the process one house at a time, Nationwide.
- Providing homes and stability is Prayer in Action.
- Goal is 3 Auctions per month, per State or \$150,000 every 90 days for Bethesda.



Sleep on It

Service locations Synopsis

Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Missouri, Minnesota, Nebraska, New Hampshire, New Jersey, New Mexico, New York, North Dakota, Oklahoma, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Utah, Virgin Islands, Virginia, Washington, Wisconsin

Give it a Good Think

Year 1 Goal Plan

One Home monthly
in Oregon only.

12 x
\$50K=\$600,000

Year 2 Goal Plan

One Home
monthly per State

\$600K x 35

Year 3 Goal Plan

One Home monthly
per County in 35
States.

\$600K x 35 x 12

Once the model is refined, tax implications corrected, Advertising perfected, Affiliate programs announced, Important political relationships nurtured, Grants obtained, financial plan determined (Whether it is financially prudent to pay off each house, or to be obligated for mortgage payment only, leaving \$\$\$ liquid and possibly solving tax implications.) The Catholic and Mormon Churches solves their funding issues, by utilizing private sector businesses and are considered two of the richest corporations in the world. This project deserves in depth scrutiny to provide funding for Bethesda and improving economic recovery.

God dreams in the Rock

Sleeps in the Plant

Stirs in the Animal

and Awakens in Man...

Stewardship is the Obligation of Capacity