



Housing Solutions for
People with Disabilities

Movin' Out, Inc.
2008 Annual Report



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

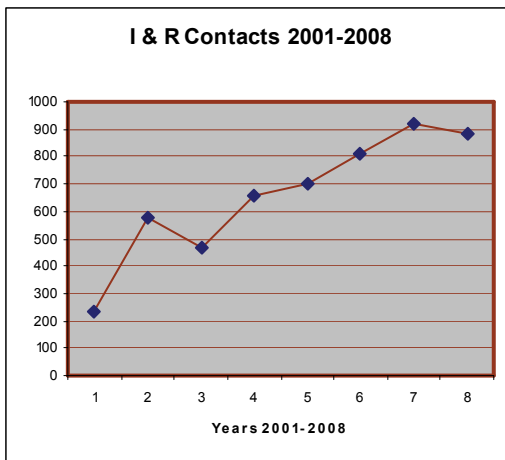
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Madison, WI 53703*

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(608) 251-4446

2008 Recap

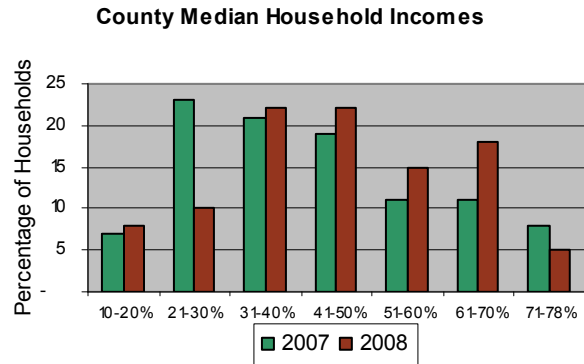
In 2008 Movin' Out experienced another year of growth while still feeling the impact of a declining housing market and a worsening economy. Our data indicate that for people with disabilities, fewer households are seeking information about making a change in their housing situation. Over time Movin' Out has provided information and referral services (I & R) to all 72 Wisconsin counties and ten other states. The graph below shows that from 2003 through 2007 there was a steady and significant increase in the number of contacts made each year. That trend slowed and even slightly decreased in 2008.



Another sign of the economy impacting housing at Movin' Out was a 13% decrease from 2007 to 2008 in the number of households able to purchase or rehab their home. We attribute the decrease to a substantial loss in the availability of mortgage and home equity financing for low income households. Movin' Out also experienced fewer households at the lowest income levels able to purchase a home in 2008 than in 2007.

The median household income rose from 42% to 45% between 2007 and 2008. The graph below depicts the differences between income groups served in 2007 and in 2008.

In 2008 there is a significant drop in the number of households worked with that fall into the 20-30% county median income category.



All of the households that work with Movin' Out are low income but as is evidenced, even with the 2008 percentage increase in income groups, we continue to work with some of the poorest households in the state.

The growth seen by Movin' Out was in two areas. The number of counseling hours went up in 2008 even though the number of households closing on a home or rehab project went down. There was a 17% increase in hours of counseling provided to all of those who applied for assistance at Movin' Out.

The greatest growth and the biggest change at Movin' Out was in the rental program. Not only was a new position filled, that of Real Estate Developer, but Movin' Out increased its rental properties from 14 to 20 with a corresponding increase in renters. Movin' Out went from having rental properties in two counties (Dane and Milwaukee) to four counties, adding Shawano and Washington. Further growth is anticipated in the coming year with a number of projects already underway. We're looking forward to another challenging year ahead.

Jean MacCubbin
President, Board of Directors

2008 Financial Statement

ASSETS

Current Assets	\$323,350
Fixed Assets	\$740,490
Non-current Assets	\$2,256,947
Total Assets	\$3,284,787

LIABILITIES AND NET ASSETS

Current Liabilities	\$93,409
Long-Term Liabilities	\$2,656,406
Total Liabilities	\$2,749,815
Total Net Assets	\$534,972

TOTAL LIABILITIES AND NET ASSETS **\$3,284,787**

Revenue & Expenditures

2008 Funders

The Bader Foundation

City of Madison

Dane County CDBG and Dept of Human Services

Federal Home Loan Bank of Chicago

HOME Consortium

Madison Community Foundation

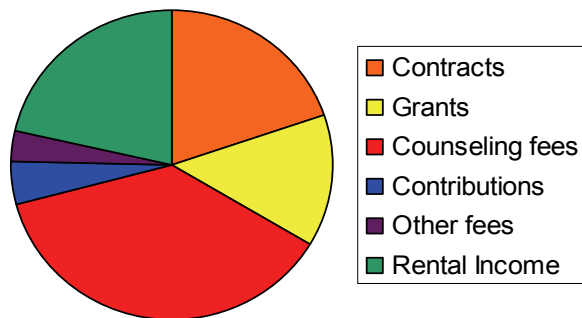
Shawano County Human Services Department

State of WI Dept of Commerce

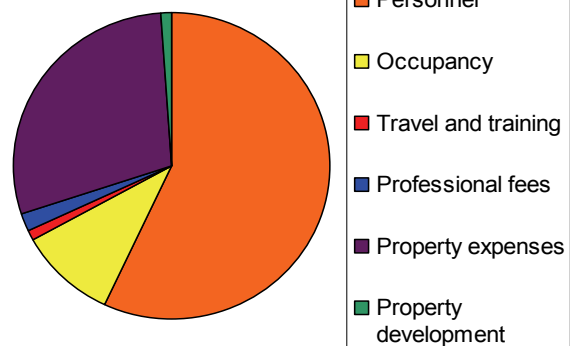
United Way of Dane County

Wisconsin Developmental Disabilities Network

Sources of Revenue



Expenditures



Housing Solutions

Movin' Out finds solutions through an active process of housing counseling, planning, referral and collaboration. **ACTIVITIES** in which Movin' Out engages day to day include all of the following:

Information and Referral
 Outreach
 Data Management
 Property Development
 Program Management
 Housing Counseling
 Marketing
 Grant Writing
 Property Management
 Planning and Advocacy



OUTCOMES

- HOMEOWNERSHIP
- HOME OWNER REHAB
- AFFORDABLE, STABLE RENTAL HOUSING
- PARTICIPATION IN A POOLED HOUSING TRUST
- A LONG-TERM HOUSING PLAN

2008 MEASURES

<i>Number of New First Time Home Buyers in 2008</i>	80
<i>Number of Home Rehab Projects in 2008</i>	19
<i>Number of New Home Buyers who also did Rehab in 2008</i>	8
<i>Number of Renter Households.....</i>	20
<i>Total Number of Home Owner Households</i>	107
<i>Number of Home Owner Minority Households</i>	16
<i>Number of Children in Home Owner Households</i>	131
<i>Number of Home Owner Households with Children</i>	55
<i>Number of Households Headed by a Woman</i>	48
<i>Number of Persons Per Household</i>	2.75
<i>Number of Unduplicated Renters</i>	46

Programs

Rental

A firmly established rental program furthers Movin' Out's mission to find housing solutions for people with disabilities. With the acquisition of each new property we are able to offer another household appropriate, safe, affordable and stable housing for the long term.

Movin' Out now has rental properties in four counties and in each case staff worked closely with the human services staff in identifying candidates to occupy the rental units. In fact, tenants were generally identified prior to locating the property. In doing so Movin' Out is able to search for and modify a property so that it meets individual needs.

Housing is one of the more difficult pieces to fit into the puzzle that is long term care. Movin' Out can make a difference between a community integrated living situation and an institutional placement. We anticipate working with more Care Management Organizations (MCOs) and Aging and Disability Resource Centers (ADRCs) as Family Care is established throughout the state.

Homeowner Rehab

Movin' Out can lend funds to eligible homeowners who need repairs to make their home 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.

This loan is available in about half of Wisconsin counties. It is a deferred, zero % interest, secured loan. If the homeowner remains in the home for five years, the loan is 100% forgivable.

Down Payment

The statewide AHP (affordable housing program) down payment loan is a forgivable, deferred, zero % interest, secured loan. It can be used for down payment and closing cost assistance. There are no monthly payments and the loan is forgiven after 5 years.

Additional down payment loans are available in varying amounts in specific counties in the state. These can be administered by Movin' Out or another agency to which Movin' Out housing counselors can refer a household. Generally these are deferred loans with repayment due upon the sale of the house.

Almost all homebuyers need a first mortgage to purchase a home. A first mortgage can be provided by any reputable lending institution.

Pooled Housing Trust

Movin' Out's charitable, pooled housing trust can hold and manage homes for the lifetime use of people with disabilities. The trust offers a way for parents to contribute to ensuring that a safe, secure home is permanently available to their son or daughter with a disability, and that their home is part of a legacy of permanent, affordable housing for people with disabilities. When a home is placed into the trust Movin' Out provides any needed property management for that home which can increase as needs increase or family and friends are no longer available to help out.

Thank you for Your Contributions

2008 Individual Donors

Marjorie	Aiello
Brian	Alme
Art & Nancy	Benzschawel
Diane	Bowen
Marcella	Brost
Howard	Cagle
Jeanette	Collins
John	Franz
John	Gleason
Ken	Golden
Dianne	Greenley
Tom & Lynn	Hirsch
Ann Miller	Holman
Gail	Jacob
Kim	Kessler
Mary	Klopp
Joyce Clark	Knutson
Peter	Leidy
Nancy	Livingston
Jean	MacCubbin
Howard	Mandeville
Yurgen	Markewycz
Amy	McGrath
Duncan	McNelly
Charlotte	Meyer
Melissa	Mulliken
John & Connie	O'Brien
Nino	Pedrelli
David	Porterfield
Ron	Rosner
Jonathan	Rost
Diane	Schobert
Betsy	Shiraga
Henry	Steinberger
Tom	Swant
Mark	Sweet
Susan	Tess
Kim	Turner
Peg	Volkman
Jayn	Wittenmeyer
Dan & Laura	Wyatt

Professional Services

Dane Net, Inc.
Madison Firefighters Local 311
Roy Froemming, Main Street
Justice
Tim Radelet, Foley & Lardner,
LLP
Melissa Auchard Scholz, Scholz
Nonprofit Law, LLC

Corporate Donors

Anchor Bank
Associated Bank
Bank Mutual
Bruner Realty
Coldwell Banker Success
Cummins Business Services
Dane County Title
Fairway Mortgage
First American Title
First Choice Mortgage
First Unitarian Society
First Weber Group
Gorman & Co
Grampa's Gun Shop
Haack Homestead Inspection
Harbor House Equities
Johnson Block & Co
LandAmerica
Liberty Mutual
Madison Firefighters Local 311
Preferred Title
Prudential Community Realty
Realtor's Association of South
Central Wisconsin
Scooter Software
Stonebridge Equities
Suby, Von Haden and Assoc
Summit Credit Union
Universal Home Protection
West Bend Insurance

Board of Directors

Jean MacCubbin, President
James Carter, Vice President
Howard Cagle, Secretary
Maureen Arcand
Susan Helgesen
Dee Hoff
Carol Keen
Ron Miller
Nino Pedrelli
Arlyn Sandow
Sinikka Santala
Mary Skadah



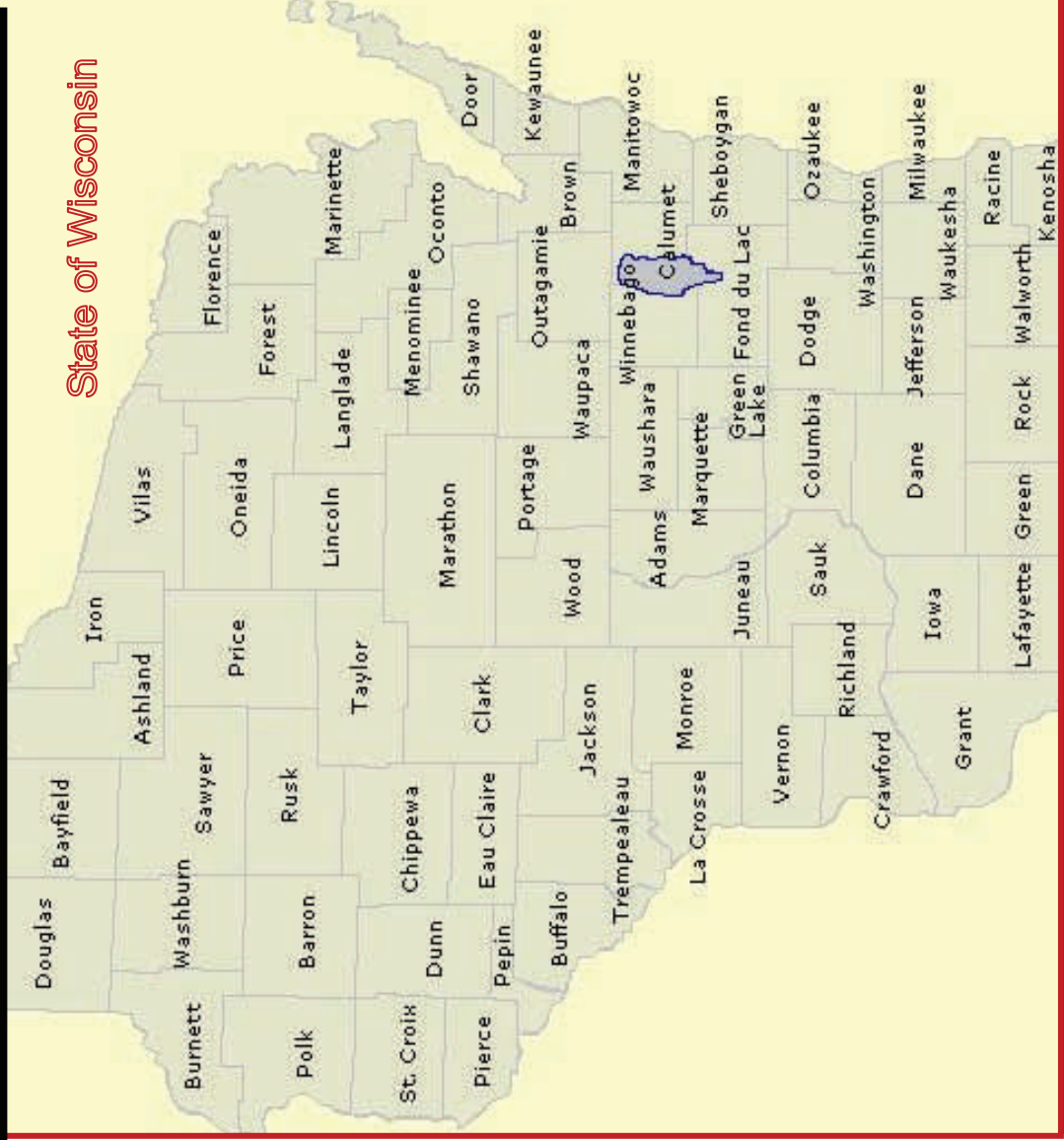
Movin' Out Staff

Howard Mandeville
Executive Director
Paula Tiffany
Housing Counseling
Amy Wedekind
Housing Counseling
Rebecca Wiese
Housing Counseling
Amy McGrath
Planning and Operations
David Porterfield
Real Estate Development
Mary Myers
Property Management
Andre Brown
Clerical Assistance

Providing Services Statewide Since 1996

Movin' Out offers some programs and services on a statewide basis and others in limited geographical areas. By 12/31/08, **1002 households in 67 Wisconsin counties** had worked with us to purchase a new home or to rehab or make accessibility modifications to an existing home.

State of Wisconsin



Adams	39	Marathon	4
Ashland	5	Marinette	9
Barron	2	Marquette	6
Bayfield	3	Menominee	0
Brown	54	Milwaukee	151
Buffalo	2	Monroe	4
Burnett	5	Oconto	11
Calumet	7	Oneida	11
Chippewa	5	Outagamie	25
Clark	1	Ozaukee	1
Columbia	16	Pepin	2
Crawford	26	Pierce	0
Dane	217	Polk	1
Dodge	15	Portage	17
Door	3	Price	0
Douglas	8	Racine	9
Dunn	3	Richland	29
Eau Claire	25	Rock	58
Florence	0	Rusk	4
FondduLac	5	Sauk	15
Forest	1	Sawyer	2
Grant	4	Shawano	3
Green	9	Sheboygan	8
Green Lake	4	St. Croix	1
Iowa	2	Taylor	1
Iron	0	Trempealeau	3
Jackson	1	Vernon	21
Jefferson	14	Vilas	2
Juneau	12	Walworth	13
Kenosha	8	Washburn	2
Kewaunee	1	Washington	2
La Crosse	30	Waukesha	2
Lafayette	4	Waupaca	2
Langlade	5	Waushara	12
Lincoln	2	Winnebago	22
Manitowoc	8	Wood	3