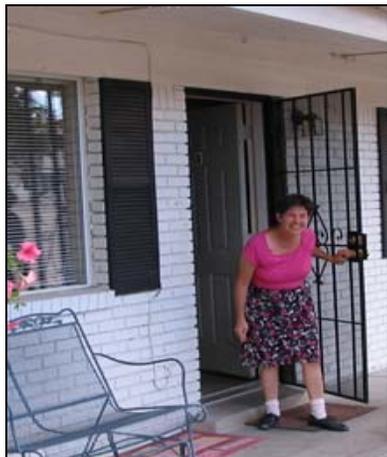


## Becoming a Home Owner©

By Marilyn A. Martinez



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Becoming a homeowner – fulfilling the dream of almost every American – was the kind of battle for me that really showed both the difficulties the system creates and the ones that people create in how they view other human beings who happen to have disabilities.

I was on the Bernalillo County Section 8 waiting list to buy a condominium for two and a half years, calling every month to see if my application had moved any higher on the list as other people managed to find what they were looking for. After I finally made it to the top of the list in August 2004, I had my first appointment to deal with the financial aspects of the purchase: verifying how much money I had in the bank, what I got from Social Security, how much I earned from my job, etc. Then I had an orientation appointment, and after that another meeting, and finally I got the voucher for the federal funds to make my purchase possible. But once that happened, there was only a short time for me to find the housing I wanted.

When people I knew found out I was buying a condo, some of them were shocked. “Oh, Jiminy Cricket, what a surprise!” one woman said.

Why does this seem so amazing? It’s because so many people see someone with a developmental disability buying a condo and look at just the disability first, instead of what the person can do. They want the person with a disability to live in an apartment the rest of her life and be treated like a vegetable: Stay safe, let the maintenance man do all the work, just be a child and don’t do anything. They just want us to fail, so they can say, See, I told you you couldn’t do it.

When I told my parents my plans to buy a condo, they said, How are you going to do that? Then I explained about the government voucher program. Really! they said. They were very surprised, too.

I told my mother I didn’t want to keep wasting my money on an apartment anymore. It’s better than having a condo, she said. A condo is a big responsibility. But I believed I could handle the responsibility. And I’ve done it.

I hope my parents are proud of what I did. It might be a big responsibility when a person with a developmental disability buys a condo for the first time, but at least you’re building equity, which you’re not doing in an apartment.

Achieving the goal was definitely worth the wait and the work. At last, I could walk to nearby shops and church. And best of all, no more money for rent going down the drain. What a wonderful day that was!

After I decided that owning my own home was the only thing that made financial sense, achieving the goal took almost three years of hard, focused effort. When I finally did it, the only way to mark the occasion was with a party. Thirty-one of my closest friends and neighbors came over for an open house to help celebrate the momentous occasion of finally having my own condo.

During that long time when I was going through all the paperwork and waiting and red tape to get my condo, I had to move into another rental apartment, near San Mateo and Montgomery, that showed all too well why I was so eager to end my apartment days forever.

As soon as I moved in, I checked, of course, to make sure there was nothing wrong with anything there. I saw that the stove wasn't working, and the management fixed it, but when I found that the smoke alarm was broken, too, I had to go to the office three times to report it before someone finally came. The wires are all messed up, he said. It's going to have to wait till tomorrow. But no one showed up the next day to do the work, and it was a great many tomorrows before a maintenance man finally came and fixed it. The same thing happened later after a rack fell down in my clothes closet. With my own condo now, I can take care of getting things done myself – and that makes all the difference in the world!

When I sent my family pictures of the condo, my one of my family members congratulated me but said she didn't understand why I hadn't consulted the family in choosing it and making my big decision. I told her I had to decide right away because if I didn't move quickly, the real estate agent would have put the listing in the computer system and it would be gone, and the price was too good to pass up. But still, my family was disappointed.

When my mother talks about my "apartment," I tell her, "It's not an apartment; it's a condo." So she says, "Excuse me." But then she still calls it an apartment the next time. And again. And again.

I told her I didn't tell her about the condo because I knew she wouldn't approve. And she said, "Mar, what am I going to do with you?" Just like I was still a little girl.

I told her I looked at the condo three times, and when I heard the price, I couldn't pass it up. But she only said, Mmmm [which is her favorite expression], we didn't even know about it. But it's too late, she admitted. You're in it. If you're happy, I'm happy. Baloney! She's afraid that I will get hurt.

A year later, when I told my mom it was the anniversary of moving into my condo, she said: Already? No congratulations or anything like that. They don't give me any credit. I told her I was keeping the place up and paying my bills, and she didn't say a word. I told her I'd made chicken enchiladas that night and she said, Mar! That's hard! It was just another example of people thinking that if you have a disability, you can't do anything, and they treat you like a vegetable.