

DETROIT

NATIVE SUN

--RALPH BUNCHE from page 1
A complaint was filed with the Fair Housing Act working in partnership with the Americans with Disabilities Act (ADA) that is celebrating its 35-year anniversary on July 26.

"The point of the ADA is not disability - it is discrimination. The ADA is a mandate for equality," Robert Burgdorf Jr., Professor of Law Emeritus at the University of the District of Columbia's David A. Clarke School of Law, who played an essential role in writing the initial ADA legislation, said.

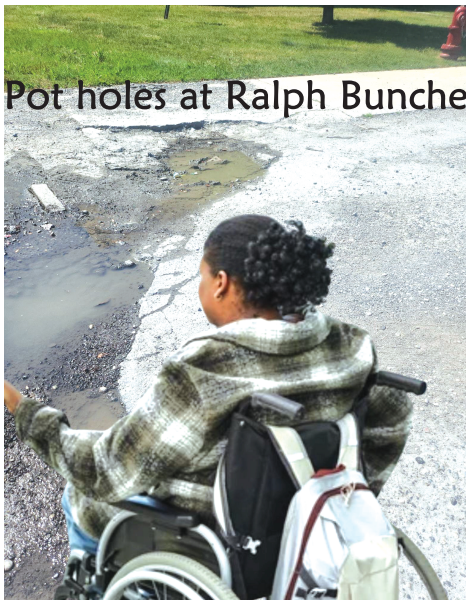
Violations to ADA standards come with hefty fines.

"Businesses and cities found to be in violation face a \$75,000 fine for the first incident and \$150,000 for any additional failures to comply," the ADA noted on their website. "A person with a disability may request the HOA to make reasonable accommodations or modifications for them. A reasonable accommodation is a change or adjustment to a rule or policy that will allow the person with a disability to use and enjoy a dwelling in a manner equal to everyone else. An example of this is when a disabled person asks the association to make changes to its parking rules to provide them with better access. On the other hand, a reasonable modification is a structural change to a dwelling or space that will allow a person with a disability full enjoyment of the premises. An example of this is installing a wheelchair ramp at various entrances or widening doorways to allow a wheelchair-bound person easier access to facilities. Failure to make a reasonable accommodation or modification can put the association in trouble with the law."

Ralph Bunche's association board failed to respond to email and telephone messages questioning Brown receiving an eviction notice for making and paying for a needed modification. Diamond Searcy, president, rudely hung up the phone then forwarded other calls to voicemail when the Detroit Native Sun informed her of our investigation.

Spectrum Legal Services, of Southfield, is planning to file a lawsuit against Ralph Bunche's property management and board in response to the notice and ADA violations.

"Persons with a disability should have an equal opportunity to use and enjoy



Pot holes at Ralph Bunche

their home or common space like everyone else," the law firm said. "Failing to install and maintain an ADA compliant sidewalk or curb ramp slope that allows safer access to public areas is a human right. Crumbling stairs, steep curbs, and broken sidewalks create a trip hazard for everyone who uses them. For those with poor vision or use a walker or wheelchair, they are an obstacle to safe access and present added risk of accident and injury."

Maneuvering her daughter's wheelchair across a grassy lawn onto a sidewalk, and through the parking lot, Brown swirls around a large hole.

"It would be so much easier if the management company would fix the curve in front of our house. I'm unable to use the portable ramp, because of the potential danger," Brown said. "My daughter has already endured multiple surgeries and an unexpected pregnancy with twins. It would be nice, if she was able to come and go with ease and be able to use the outdoor fitness center or go to the neighborhood market. Simple things such as entering and leaving your home is taken for granted. The HOA and management would have a change of heart, if they could walk in our shoes for one day. I pay the same fees as everyone else and have the right to enjoy the same services. Having a disability doesn't lessen our ability to perform everyday tasks with accessibility."

Down payment options are unlocking homeownership for more Americans



(StatePoint) Saving for a down payment is one of the biggest barriers to buying a home, but it doesn't have to be. Not only are down payment assistance programs helping people unlock homeownership, but some mortgage programs make it possible to put down as little as 3%. Here's what to know:

Navigating PMI

Contrary to the popular belief that down payments must be 20% or more, the typical homebuyer makes a down payment between 5% and 20%. However, if you make a down payment of less than 20%, you may have to pay private mortgage insurance (PMI). PMI, which protects the lender if you are unable to pay your mortgage, is a monthly fee rolled into your mortgage payment. If it's required, you'll only need this insurance until you've built up 20% equity in your home.

Securing the Right Loan

There are many types of private and government-sponsored low down payment loan options available. For example, some private lenders have options designed specifically for low- to moderate-income borrowers. Freddie Mac's Home Possible mortgage provides down payment options as low as 3%, financial flexibility and reduced PMI. Some qualified buyers can even attain this mortgage without a credit score. Likewise, Freddie Mac's HomeOne loans, meant for first-time homebuyers and borrowers who need flexible financing, offer similar benefits.

The Federal Housing Administration (FHA) offers down payment options as low as 3.5%. Obtained through lenders but insured by the federal government, they allow lower credit scores than most conventional loans. However, they require PMI and tend to be more expensive.

Looking to build or buy a home in a rural area? The United States Department of

Agriculture's (USDA) two loan types make doing so more affordable for eligible low- and moderate-income buyers. The Single-Family Housing Guaranteed Loan Program has a PMI premium but no down payment, whereas the Single-Family Housing Direct Home Loan Program provides down payment assistance to increase applicants' repayment ability.

U.S. Department of Veterans Affairs (VA) Loans are made to eligible members of the military community. VA loans may not require a down payment or PMI and have additional features that can make homebuying more affordable for military families.

Speak with your lender to learn more about these loan options.

Finding Assistance

If you're short on cash for your down payment, help may be available. Many state, county and city governments provide financial assistance for well-qualified people in their communities ready for homeownership. This help can come in the form of grants, second mortgage loans that come with low or no interest rates and deferred payments, as well as tax credits that free up more of your money for your down payment or closing costs. Having a certain kind of job, such as being a teacher or firefighter, or moving to a specific neighborhood, such as one that has been identified as needing economic growth, could also qualify you for down payment assistance. Your housing counselor or lender can help determine which programs you are eligible for.

For more homebuying insights and information about affordable homeownership, visit myhome.freddie.com.

With low down payment loans, PMI solutions and support from assistance programs, owning a home is more accessible than you may realize.

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