

## APPENDIX II

To: Medical Professionals  
MD, DO, ND, OD, DPM, PhD, MSW

From: Homeownership Division  
Washington State Housing Finance Commission

Subject: HomeChoice: Definition of Americans with Disabilities Act of 1990

The Washington State Housing Finance Commission sponsors a Homeownership Program entitled HomeChoice Downpayment Assistance Program (DPA). The HomeChoice DPA Program loans are available to low-to-moderate income people with disabilities and people who have family members with disabilities who live with them.

Eligible HomeChoice DPA borrowers include persons with a disability, as defined by the Americans with Disabilities Act of 1990. This includes people with physical or mental impairments that substantially limit their ability to perform basic functions that the average person can perform with little or no difficulty. There are generally three tests:

- 1. He or she has a physical or mental impairment that substantially limits one or more of his/her major life activities.**
- 2. He or she has a record of such an impairment**
- 3. He or she is regarded as having such impairment.**

Your letter should state that the person meets **one or more of the tests indicated above and that their disability complies with the ADA of 1990. We do not require that you disclose the exact nature of the disability as protected by privacy laws.**

Should you have any questions please contact Karen Carlson at 206 287-4413 or toll free at 800 767-4663 (413) or email at [Karen.carlson@wshfc.org](mailto:Karen.carlson@wshfc.org).

Sincerely,

Karen Carlson  
Second Mortgage Program Administrator  
Homeownership Division  
[www.wshfc.org](http://www.wshfc.org)