

# Disability Connection Newsletter — April 2016

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## 10 Things to Know about Housing

- 1. Equal Access to Housing.** The [Fair Housing Act](#) protects you from discrimination when you're renting, buying or getting financial help for any type of housing. When it's time to rent or buy a home, you should [know your rights and signs of possible discrimination](#). The U.S. Department of Housing and Urban Development's (HUD) [Fair Housing Accessibility FIRST](#) initiative outlines [seven basic standards](#) that must be met to comply with the Fair Housing Act's design and construction requirements. These include both interior and exterior spaces, as well as common areas. Learn about [reasonable accommodations](#) for people with disabilities under the Fair Housing Act, including the use of [service animals](#) and [emotional support animals](#). The Easter Seals brochure, *[Easy Access Housing for Easier Living](#)*, includes a Home Adaptability Checklist, as well as a section that highlights common accessibility problems and offers simple solutions to remedy them. Looking for accessible housing? [Accessible Space's website](#) can help you find affordable accessible housing options for people with disabilities and seniors in certain states. If you believe you have experienced housing discrimination, you can [file a complaint online](#) with HUD or call the [HUD Office](#) nearest you. Read *[FAIR HOUSING: Equal Opportunity for All](#)* for information on the Fair Housing Act, the housing rights of people with disabilities and families with children and what happens when you file a fair housing complaint.
- 2. Rental Assistance.** [Public housing](#) and other rental assistance programs, formerly called "Section 8" [housing choice vouchers](#), help seniors, people with disabilities and low-income families afford rental housing. Since [income limits](#) for rental assistance vary from state-to-state, and even from county-to-county, you should contact your local [public housing agency](#) to find out what options are available and if you're eligible for assistance. In general, there's no limit to the amount of time you can stay in public housing, as long as you follow the terms of your lease and your income continues to meet the eligibility requirements. Learn about HUD's [Section 811 Supportive Housing for Persons with Disabilities](#) program. Visit [HUD.gov](#) for information on [government-funded rental assistance programs](#) or use the [Low-rent Apartment Search](#) tool to find affordable housing in your community. If you live in a rural area, you may qualify for help from the U.S. Department of Agriculture (USDA). Contact the [Rural Development agency](#) in your state to get started. In addition, some [Community Action Agencies](#) and organizations such as [Lutheran Services in America](#) provide housing and rental assistance.

3. **Tips for First-time Homebuyers.** Buying your first home is an exciting step. At the same time, you may feel overwhelmed about making such a large purchase. HUD's [Buying a Home](#) section and the National Association of Realtors' article, [10 Ways to Prepare for Homeownership](#), can help you get started. Tips include figuring out how much you can afford, requesting [your credit report](#) and getting preapproved for a loan. If you're a first-time homebuyer, it's a good idea to use a realtor who can help you navigate the home-buying process and stay within your price range. Check out [12 Questions to Ask a Potential Realtor](#) to learn more. You may also want to read HUD's [Looking for the Best Mortgage](#) booklet or use one of [Freddie Mac's Calculators](#) to see how different terms and down payments will affect the amount of your mortgage payment. In addition, [HUD-approved housing counselors](#) can give advice about which options might work best for you, as well as help you look at [homes for sale](#) by the federal government.
4. **Making a Move.** When moving to a new home, it's important to plan carefully and stay organized. This [moving checklist](#) from the U.S. Department of Transportation's Federal Motor Carrier Safety Administration (FMCSA) provides helpful tips and information for planning a move that will go smoothly. Be sure to [know your rights and responsibilities](#) when hiring a moving company. When it's time to hire movers, you can search for a company using the [FMCSA's Mover Registration Search tool](#). Follow these guidelines to [protect yourself against moving fraud](#), including getting estimates from several different moving companies and checking the company's record through the [Better Business Bureau](#). Protect your possessions by choosing either [Full Value Protection insurance or Released Value](#) insurance in case something happens while a moving company is transporting them. Should something happen to any possessions during a move, you can [file a complaint](#) with the FMCSA's National Consumer Complaint Database. As soon as the move happens, fill out the Official United States Postal Service [Change of Address form](#) and [update your address](#) through the local Department of Motor Vehicles.
5. **Does Your Home Fit Your Needs?** Making certain changes to living environments can help people with disabilities [live independently](#) and older adults "[age in place](#)" in their own homes, instead of moving to nursing homes or assisted living facilities. These changes can include building ramps, widening doors and installing hand rails. United Spinal Association's [Guide to Home Modifications](#) has information about [accessible home design](#) and different types of home modifications. There are also programs to help people with disabilities and [seniors](#) pay for [home modifications or repairs](#). Check with your local [Center for Independent Living](#) or [Area Agency on Aging](#) to learn more. The Department of Veterans Affairs (VA) [Specially Adapted Housing and Special Housing Adaptation](#) grants help Veterans with service-related disabilities build or modify a home to meet their needs. The VA also offers [home loans](#) to help Veterans pay for repairs. Take AARP's [HomeFit Quiz](#) to learn how to make your home better fit your needs. Use the [Eldercare Locator](#) to find programs in your area (choose "Home Repair & Modification" from the Search by Topic menu).
6. **Supportive Housing.** [Supportive housing](#) provides people with disabilities and individuals and families who are homeless, or at risk for becoming homeless, with [affordable permanent housing and support services](#). Supportive housing can help people

with many types of disabilities, including mental illness, drug and alcohol addiction and chronic health conditions, such as [HIV/AIDS](#). Supportive housing options can include group homes or individual or single family units. Supportive housing residences are typically operated by nonprofit organizations (such as [The Arc](#)) and faith-based organizations (such as [Catholic Charities](#)) and funded through [grants](#) from the U.S. Department of Housing and Urban Development. The [supports](#) they offer vary, but usually include things like mental health and substance abuse counseling, job training and health care. Support services for people with intellectual or developmental disabilities may include independent living skills training and help with household tasks. The [Corporation for Supportive Housing](#) helps states and communities develop supportive housing programs, and the Technical Assistance Collaborative's [Resource Center on Supportive Housing](#) provides additional assistance. Visit Disability.gov's "[Supportive Housing](#)" section and use the "Locations" menu on the left side of the page to find supportive housing options in your community.

7. **Assisted Living.** Assisted living is an option for people of all ages with disabilities and elderly people who need assistance with certain tasks, but still want to live as independently as possible in a home-like setting. It's an [alternative to nursing homes](#). The [National Center for Assisted Living](#) has [affiliates in each state](#) that you can contact for information on assisted living options in your area. The Center for Excellence in Assisted Living has [resources on assisted living](#) that you can search by state. [Young adults with disabilities](#) may qualify for assisted living, through which they can have a [personal care assistant](#) and someone to help with tasks such as laundry or cooking. For older adults, the [Assisted Living Federation of America](#) offers a [senior living community search tool](#). When searching for assisted living facilities for older adults, use this [checklist](#) and [questions to ask fact sheet](#) to ensure that the facility is safe, clean and provides plenty of recreational opportunities.
8. **Help for People Who are Homeless.** There are many resources available that can help people who are homeless or at risk for becoming homeless. Visit the [Homeless Shelter Directory](#) or [National Coalition for the Homeless](#) to find local homeless shelters and directories of national, state and city services and organizations that may be able to assist you. You can also find [homeless assistance in every state](#) through HUD. Use the [HUD Resource Locator](#) to see a map of housing and homelessness resources, including local HUD offices, public housing authorities and resources for the elderly and people with disabilities. Before going to a homeless shelter, call first to find out if there's a waiting list. If you need help getting food, health care or housing, HUD has a [list of resources](#) for people who are homeless. If you're at risk for becoming homeless, call your local [2-1-1](#) telephone assistance line. Your local [Community Action Agency](#) can also help you learn about programs in your area that may be able to help you and [tips](#) for staying safe.
9. **Housing Options for Veterans.** The U.S. Department of Veterans Affairs (VA) provides many types of [housing assistance](#), including loans from private lenders through the [Home Loan Guaranty and Mortgage Protection](#) program. The VA also offers grants to Veterans with disabilities to build or make certain modifications to a home to make it accessible

through [Home Improvements and Structural Alterations \(HISA\)](#) and [Specially Adapted Housing \(SAH\)](#). A partnership between HUD and the VA Supported Housing program, known as [HUD-VASH](#), provides Housing Choice vouchers, as well as case management and supportive services, for Veterans in need of permanent housing. Read more about [HUD-VASH Certificates](#). Veterans who are homeless or on the verge of becoming homeless should visit a [VA Community Resource and Referral Center](#) to be connected with community-based services that can help them find permanent housing. Homeless Veterans in need of assistance can find help through the [National Coalition for Homeless Veterans](#) or by calling the [National Call Center for Homeless Veterans](#) at 1-877-424-3838.

**10. From Nursing Home to Community Living.** People with disabilities and older adults who are living in nursing homes or other assisted living facilities may be able to live independently in their own homes if they have the right supports, such as [home and community-based services](#). In its ruling in *Olmstead v. L.C.*, the Supreme Court of the United States directed states to eliminate unnecessary segregation of people with disabilities and make sure that they receive services in the “[most integrated setting possible](#).” Efforts to move people with disabilities out of institutions and into the community are supported by federal agencies, including the U.S departments of [Justice](#) and [Health and Human Services](#). Some states also have *Olmstead* offices or have developed statewide plans to ensure people with disabilities are fully integrated into their communities. There are also resources available to help [state agencies](#), including [public housing agencies](#), meet *Olmstead* requirements. If you or a loved one need help moving from a nursing home into the community, contact your local [Center for Independent Living](#). You can [file a complaint](#) alleging violations of *Olmstead* online at ADA.gov.

For more information, read [Disability.gov's Guide to Housing](#). Don't forget to like Disability.gov on [Facebook](#), follow us on [Twitter](#) and use #DisabilityConnection to talk to us about this newsletter. You can also read [Disability.Blog](#) for insightful tips and information from experts in the community.

Read [past issues](#) of the *Disability Connection* newsletter.

- April 29, 2016

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