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Affordable Accessible Housing:

A Guide for People with MS in *New Jersey*

This guide is a practical tool to help families living with MS evaluate their housing needs and better understand the range of housing options that are available to them, from home modifications to rental assistance to assisted living.

The National MS Society mobilizes people and resources to drive research for a cure and to address the challenges of everyone affected by MS

National Multiple Sclerosis Society

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About the National Multiple Sclerosis Society

The National MS Society is the largest nonprofit organization in the United States supporting research for the treatment, prevention and cure of multiple sclerosis. The Society funds a wide range of research initiatives, drives change through advocacy, facilitates professional education, and collaborates with MS organizations around the world. Through its 50-state network of chapters and the combined efforts of volunteers, donors, researchers and health care professionals, the Society provides significant outreach, education and support to individuals and families who are impacted by the disease.

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Exploring Housing Options

If you are beginning a new housing search the process can seem overwhelming, but there are many resources and organizations available to support and assist you through this process. The most critical first step is to do some careful thinking and planning ahead of time. You want to seek as many ideas and suggestions as possible from those who have familiarity with the various housing options. You also want to decide on a method for organizing all of the paperwork that will be involved.

Pointers as you begin your search:

- Remember to begin your housing search early to avoid a potential crisis situation.
- The MS chapter in your area is an excellent place to begin.
- You may want to solicit help from a family member, social worker or local housing advocate.
- State or local housing agencies, councils on aging, disability agencies and/or independent living centers are good potential sources of information.
- Keep good records of contacts and copies of your paperwork.
- Do not hesitate to ask questions.
- If you are on a housing waiting list, feel free to check in periodically to find out where you are on the list, but be patient.
- Contact assisted living facilities or retirement communities directly to learn more about these options.
- Some states maintain accessible housing registries while others publish written guides to clarify the process.
- Some states also maintain affordable housing registries either online or in print.

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Home Ownership

Assessing Your Needs

Affordability and accessibility mean different things to different people. For people with MS, these issues tend to become more of a concern if there is a decrease in income anticipated or if increasing disability is making accessibility critical to independence and quality of life. Whether planning to remain in one's home indefinitely, or planning to move to different housing at some point in the future, the following list of questions can help you assess your needs and determine how to support and pursue your housing choices.

- Do I still need all the space in my residence or is it time to downsize?
- Do I anticipate living alone or having family members reside with me in the future?
- Do I live a far distance from family, friends and my health care partners? Will that affect a future housing choice?
- Is financing my residence of concern in the long-term?
- Is my residence on or near an accessible transportation route?
- How many barriers exist to get from outside to inside my home?
- Could an outside ramp be installed if necessary?
- Are the doorways wide enough for a walker and/or wheelchair?
- If my house is two floors, could I live on one level?
- Could my bathroom, kitchen and laundry be made accessible?
- Do I feel safe in my home? Can I easily evacuate if there is an emergency?
- Do I have an extra room if family or a personal attendant ever needs to stay with me?
- Is there parking available that could accommodate an adapted van?

Financial Resources and Strategies for the Homeowner

Home Equity Line of Credit

Equity is the value of your home minus the money you still owe on it. A home equity line of credit is a form of revolving credit in which your home serves as collateral. Most homeowners use these credit lines only for major items such as education, home improvements or medical bills, and not for day-to-day expenses. These loans typically have variable rather than fixed interest rates and involve closing costs and fees. Plans set a fixed period, such as 10 years, during which you can borrow money.

Caution: Before entering into a home equity line of credit, consider how you will pay back the money you borrow. Whatever your payment arrangement during the life of the plan, when the plan ends you may have to pay the entire balance owed, all at once. If you are unable to make this "balloon payment" you could lose your home.

Second Mortgage

A second mortgage also uses your home as collateral and provides you with a fixed amount of money repayable over a fixed period. In most cases the payment schedule calls for equal payments that will pay off the entire loan by the end of that loan period. Second mortgages are often used by homeowners needing a significant amount of money for a specific purpose, such as building a home addition or doing significant home modifications.

Caution: Second mortgages also involve borrowing against your home. Defaulting on the loans could put your home in jeopardy.

Home Equity Conversion Mortgages (Reverse Mortgages)

A home equity conversion mortgage, more commonly referred to as a reverse mortgage, is a type of loan that allows homeowners over 62 years of age to receive cash for their home's equity without having to sell their home or take on the additional monthly bills of a second mortgage. Loan repayment is not required until the last surviving borrower dies, sells the home or no longer lives in the home as a principal residence. In order to qualify for this type of loan, borrowers must live in the home and have paid off, or nearly paid off, their home mortgage.

Reverse mortgages provide homeowners who lack cash flow but have significant equity in their homes with the option of borrowing against that equity so that they can have the funds they need to meet everyday expenses and pay for such additional support services as personal assistance or home care services. These mortgages tend to be more costly than traditional loans because they are rising-debt loans. Each month interest is applied to the principal loan balance. Because the consumer is not paying down the loan, the total amount of interest owed increases significantly over time as the interest compounds.

With a reverse mortgage you retain title to your home and continue to maintain the home, pay property taxes and homeowners insurance. The amount that can be borrowed depends on age, equity in the home, value of the home and interest rate. Interest on reverse mortgages isn't deductible on income tax returns until the loan is paid off in part or whole. You should consult with a financial, tax or legal advisor about your individual circumstances before taking out a reverse mortgage.

Caution: Because of this rising-debt and shrinking equity scenario, a reverse mortgage could use up all or a significant portion of the equity in a home. Therefore it is important to learn as much as you can about a reverse mortgage before signing on the dotted line. Counseling is required to apply for an FHA-insured reverse mortgage and is a good idea for those considering other products as well. HUD (U.S. Department of Housing & Urban Development) approved counseling is the most likely place to get help on a local level. To find such counseling in your state, call 800-569-4287, or go to the following Web site. **www.hud.gov/offices/hsg/sfh/hecm/hecmlist.cfm**

Be cautious when using non-HUD approved counseling, as some entities profess to provide debt and home ownership counseling but actually engage in predatory lending.

Counselors from the national agencies listed below are also permitted to provide face-to-face and telephone counseling regarding Home Equity Conversion Mortgages (reverse mortgages).

- Nat'l Foundation for Credit Counseling
  (866) 698-6322
- Money Management International
  (877) 908-2227
- American Association of Retired Persons
  (800) 209-8085
- National Council of Aging
  (800) 510-0301

Avoidance of Foreclosure

If you start missing mortgage payments, or anticipate you might begin missing payments soon, it is important to talk with your lender as soon as possible. Mortgage companies lose money with foreclosures, so it is in their best interest for you to keep your home. There is an escalation of response from the company, the more behind in your payments you fall. Initially you will be contacted by letter or phone, but with time a Demand Letter will arrive and eventually your case could be turned over to the lender's attorneys and you will be responsible for all attorneys' fees.

For more tips about dealing with a foreclosure situation, go to the following Web site: **www.smartaboutmoney.org/economicsurvivaltips/HousingMortgage**

Housing Counseling Agencies

Foreclosure prevention counseling is provided free of charge by nonprofit housing counseling agencies working in partnership with the federal government. These agencies are funded, in part, by HUD and NeighborWorks® America. You do not need to pay a private company to receive these services. HUD approved housing counseling agencies can provide you with information and assistance that can help you to avoid foreclosure. It is **not** advised that you work with non-HUD licensed Housing Counseling Agencies. **http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**

Homeowner Affordability and Stability Plan (HASP)

One program currently in effect that might help you avoid foreclosure is the Homeowner Affordability and Stability Plan (HASP). Housing Counseling Agencies as well as your lender can describe the details to you. This is the President's initiative to stabilize the housing market through a variety of strategies including a program called **Home Equity Loan Modification (Second Lien Program) - Making Home Affordable**. This program is specifically geared to expediting modifications of first mortgages and making it possible for homeowners who have home equity loans or other second liens on their properties to stay in their homes. It provides incentives to creditors to engage in loan modification or refinance so that monthly payments are reduced. If you are struggling to pay your mortgage because your interest rate has risen, or your income has decreased, this could be a very helpful program to you. Look online at the Web site noted above for a counseling agency near you, or call HUD's interactive voice response system at 800-569-4287.

Emergency Mortgage Assistance Program

Some states have funding that has been designated to assist homeowners who are in danger of losing their homes due to defaults on their mortgage payments.

State of NJ Housing and Finance Agency; http://www.nj.gov/dca/hmfa/index.shtml; 1-800-nj-house (1-800-654-6873)

The HOPE for Homeowners Program

This program will refinance mortgages for borrowers who are having difficulty making their payments but can afford a new loan insured by HUD's Federal Housing Administration. Those having problems with making mortgage payments should talk with their lenders to determine if Hope for Homeowners is the right program for them. This program will end September 30, 2011.

Eligibility: Primary residence; no second home
Existing mortgage originated before 1/1/2008
Can't pay existing mortgage without help
Monthly payment is more than 31% of gross monthly income
No conviction of fraud in past 10 years
www.hud.gov/hopeforhomeowners

Tips for Avoiding Mortgage Foreclosure Scams

A fairly new and dangerous threat has arisen for homeowners who have fallen behind on their mortgage payments and may be at risk of foreclosure – companies seeking to take advantage of vulnerable homeowners. They often refer to themselves as a "foreclosure consultant" or "mortgage consultant," and market themselves as a "foreclosure service," "foreclosure rescue agency" or "loan modification company." They count on homeowners being vulnerable and desperate.

These companies claim they can assist homeowners facing foreclosure with options that will allow them to keep their property, refinance or modify an existing mortgage, repair credit, or help "buy more time." In reality, these options are intended to convince you to take the wrong steps so that they can take your money and possibly your home.

Warning Signs That You May Be Dealing With a Mortgage Foreclosure or Loan Modification Scam Operator

- Makes unsolicited offers or lofty advertisements, claiming they can help save your home.
- Demands a fee in advance. No legitimate organization that works with borrowers to avoid foreclosure will ever ask for money up front.
- Offers to negotiate a loan modification for a fee.
- Recommends you break off contact with the lender and any counselor with whom you may have been working.
- Advises you to stop making mortgage payments.
- Tells you to send your mortgage payment to anyone other than your loan servicer.
- Instructs you to transfer ownership of your property.

- Makes verbal promises that aren't put in writing.
- Asks you to sign a document that has blank lines or spaces.

These warning signs appear on the Web site of the Federal Deposit Insurance Corporation.
Refer to the FDIC website below for additional ways to check the reliability of foreclosure assistance.
www.fdic.gov

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Buying a Home

Buying a home is both an exciting and a stressful venture. Take the time to do a careful and detailed review of all of the budgetary and cost implications of home ownership prior to engaging in an active search.

- If you have never owned a home, housing counseling agencies can be useful in helping prospective buyers decide if home ownership is best for them. You can find a local housing counseling agency at the following Web site:
  http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
- In order to become a homeowner you must have sufficient income to qualify for a mortgage, and a credit history that is acceptable to the lender.
- It is helpful to obtain a mortgage pre-qualification prior to actively looking for a home.
- Don't hesitate to make an offer that is less than the asking price for a home.
- Once you have decided that a specific house is the one you want, be sure there is an appropriate inspection before you finalize the transaction.

Sometimes people who are receiving public entitlements or benefits are concerned that owning a home may affect these benefits. However, the value of a home is almost never considered when assessing eligibility for benefits.

Using a Realtor

The best way to locate a realtor is through a friend or family member who has experience with that realtor. Another method is to visit a neighborhood where you hope to live and look at the realtors that are listed on 'For Sale' signs.

It's wise to look for realtors who use the registered collective membership mark of REALTOR®. This designation means that they are members of the National Association of REALTORS® and must follow that organization's strict code of ethics and standards of practice. Not all licensed real estate agents are professional REALTORS®.
http://www.realtor.com/basics/allabout/realtors/why.asp

Finding Accessible Homes

Home Access Program

The Home Access Program is an initiative started by Handi-Ramp, a company that has been manufacturing handicap accessible ramps since 1958. Helping individuals and families find realtors who can assist in the search for a handicap accessible home or consultants who can modify a current home is the premise of the program. By compiling a searchable database of realtors and consultants across the country willing and able to aid in this search, the Home Access Program, along with Handi-Ramp, seeks to address accessibility issues.
www.homeaccessprogram.org

Barrier-Free Home

Barrier-Free Home is a one-stop-shop for barrier-free homes and apartments. With extensive data on each home/apartment, photographs and feature lists, finding a wheelchair-accessible home becomes much easier. Barrier-Free Home can help both buyers and sellers of barrier-free homes.

Finding a home that is universally-designed for wheelchair-accessibility can be difficult. Since there is no overarching law that requires the construction of barrier-free homes, growth in this segment is sporadic and driven by the individual home buyer's needs. Thus there is no guarantee that a home labeled as wheelchair-accessible meets the requirements of the ADA (or VA requirements). Because of this, it is difficult to know if a home will be suitable without visiting it. Barrier-Free Home is a site devoted to the wheelchair-accessible, Universal Design, ADA or barrier-free home and apartment market.
http://barrierfreehome.com

Financing Options

FHA (Federal Housing Administration) Insurance

In this program the mortgage loan is funded by a lending institution such as a mortgage company or bank, but the mortgage is insured by the FHA. Because FHA insures your mortgage, lenders are more willing to give loans with lower qualifying requirements so it's easier for you to qualify. Even if you have had credit problems, such as bankruptcy, it is easier for you to qualify for an FHA loan than a conventional loan. The down payment can be as low as 3% and can come from a family member, employer or charitable organization. Other loans don't allow this.

FHA loans have competitive interest rates because the loans are insured by the Federal Government. Always compare an FHA loan with other loan types however. The seller must agree to let you use FHA Insurance for the purchase.
http://www.hud.gov/buying/loans.cfm

203(K) Loans

HUD approved lenders can provide a 203(K) Loan that allows a home buyer to package the mortgage for the house with a loan for its rehabilitation. Typically, purchasing a home needing repairs or upgrades is a multi-step process. Homebuyers must obtain funds to purchase a home, and then secure additional funds to pay for the upgrade with a short-term loan that can come with a high interest rate. The 203(k) loan allows the borrower to take out just one mortgage to cover both the purchase of the property and the cost of upgrades.
http://www.hud.gov/offices/hsg/sfh/203k/203kabou.cfm

Foreclosure Inventory

ForeclosureFreeSearch.com is a Web site for those seeking foreclosed real estate and provides foreclosure data through the Internet. FFS provides daily data updates along with complete tax roll information. All information is acquired directly from the foreclosing lenders and government agencies. Some of the hundreds of sources included are: HUD, VA, Fannie Mae, Freddie Mac, First Preston, Premier Asset Services, Citibank, Golden Feather, Bank of America, Citiwest and many more.
http://www.foreclosurefreesearch.com/about

Section 8 Homeownership Program

If available in your state, households currently renting with a Section 8 voucher can use their housing assistance payments toward home ownership expenses. Through this program a public housing agency provides a monthly homeownership assistance payment that is usually equal to the difference between 30% of a household's monthly income and monthly home ownership expenses.
http://www.hud.gov/offices/pih/programs/hcv/homeownership/

Veterans Affairs Loans

These loans are made by a lender, such as a mortgage company, savings and loan, or bank. VA's guaranty on the loan protects the lender against loss if the payments are not made, and is intended to encourage lenders to offer veterans loans with more favorable terms. No down payment is required in most cases and the loan maximum may be up to 100 percent of the VA-established reasonable value of the property.
http://www.homeloans.va.gov/vap26-91-1.htm

Private Banking Resources

Not all financing options come from governmental sources. Many banks have private programs to help people get into affordable home mortgage projects. Reach out to your local bank to find out what individual loan programs are available. With financial markets in flux, seek out safe, stable and reputable lending institutions that are well established

Check the website of the Federal Deposit Insurance Corporation for more information on lending institutions.
www.fdic.gov

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Home Modifications

Home modifications maximize independence, increase safety, enhance comfort and reduce the chance of injury. They also increase "visitability". **Visitability** is an increasingly popular term that refers to single-family homes having a bare minimum level of accessibility so a wheelchair user can comfortably visit the home. It involves an accessible entrance, wider doors, an accessible bathroom, and a room for visiting at the entrance level.

Common Home Modifications

The entrance, bathroom and kitchen are places that cause the most accessibility barriers. Examples of common home modifications include:

Entrances

- Accessible home entrances (ramps, step-free entry)
- Covered entryways
- Widening doorways and hallways

Bathroom

- Adding a low or no-threshold shower
- Installing a raised toilet
- Reinforcing bathroom walls & adding grab bars
- Lever handle faucets

Kitchen

- Lowering cabinets
- Modifying countertop heights and creating open space underneath
- Installing front control ranges & side-by-side refrigerator
- Raising dishwashers and front-loading washers and dryers

General

- Low-pile carpeting
- Lowered light switches, thermostats
- Rocker-style light switches
- Raised electrical outlets

Making Home Modifications Aesthetically Pleasing

The National MS Society's Web site includes: "Environmental Adaptations Can Clear the Way" with links to articles about "Friendly Living Spaces" and affordable resources.
http://www.nationalmssociety.org/living-with-multiple-sclerosis/mobility-and-accessibility/environmental-adaptations/index.aspx

InsideMS Aug-Sept 2007 issue is dedicated to "Friendly Living Spaces" and adaptive designs/devices.
http://www.nationalmssociety.org/multimedia-library/momentum-magazine/back-issues/insidems-aug-sept-2007/index.aspx

AARP and the National Association of Home Builders' 2008 "Livable Communities Awards" includes two homes that are attractive and accessible.
http://www.aarp.org/family/housing/livable_communities/

AARP's website includes videos and links to information on home accessibility.
http://www.aarp.org/family/housing/

National Kitchen and Bathroom Association:
http://www.nkba.org

Center for Universal Design:
http://www.design.ncsu.edu/cud/pubs_p/ptechsheets.htm

Center for Universal Design House Plans:
http://www.design.ncsu.edu/cud/pubs_p/phouseplans.htm

Financial Resources for Home Modifications

There are myriad resources to explore if you are looking for financing to do home modifications. Some may have specific income eligibility, so be sure to get specifics on any program you are considering.

Home Improvement Loan Program

The Housing and Urban Development Agency (HUD) insures loans made by participating lenders. Contact HUD for a list of lenders who offer Title 1 Loans.
http://www.hud.gov/offices/hsg/sfh/title/title-i.cfm

HUD's Community Development Block Grant

HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services. Entitlement communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities which benefit persons with low- and moderate-income persons. This Web site will tell you if your community is an "entitlement community."
http://www.hud.gov/offices/cpd/communitydevelopment/programs/contacts/index.cfm

Veterans Administration

The Department of Veteran Affairs has many programs that provide grants to veterans with disabilities who need to make modifications to their home
http://www.homeloans.va.gov/sah.htm

Medicaid Home and Community Based Waivers

In many states these HCBS funds can be used to pay for access modifications.

The NJ Dept of Health and Senior Services, Division of Aging and Community Services offers a Global Options Program (GO). It is a Medicaid Waiver program for eligible seniors and adults with physical disabilities who are at risk of placement in a nursing facility but wish to receive services in the community. It can also help people currently in nursing facilities move back to the community. The toll free number is 1-877-222-3737 (you will be connected to your county's department of senior services); the website link is: http://www.state.nj.us/health/senior/documents/go_brochure_eng.pdf.

The NJ Dept of Health and Senior Services also operates a Home Modification and Repair Program: http://www.state.nj.us/health/senior/choice/homemod.shtml;
toll-free in NJ: 1-800-367-6543.

Vocational Rehabilitation Programs

State vocational rehabilitation agencies may provide accessibility modification assistance for those who need these adaptations in order to continue to work.

The New Jersey Division of Vocational Rehabilitation Services (DVRs) provides services that enable individuals with disabilities to find jobs or keep their existing jobs; there are eighteen offices throughout NJ; you can click directly on the link in the community of your choice:

Northern Region	Central Region	Southern Region
Hackensack	Elizabeth	Bridgeton
Hackettstown	Neptune	Camden
Jersey City	New Brunswick	Pleasantville
Morristown	Newark	Thorofare
Paterson	Somerville	Toms River
	Trenton	Westampton
		Wildwood

For more information about the NJ DVR, click on this link:
http://lwd.dol.state.nj.us/labor/dvrs/DVRIndex.html; 609- 292-5987

FHA loans

FHA has a loan that allows you to buy a home, fix it up, and include all the costs in one loan. Or, if you own a home that you want to re-model or repair, you can refinance what you owe and add the cost of repairs - all in one loan.

http://www.hud.gov/local/index.cfm?state=nj&topic=offices
Call toll-free **(800) CALL-FHA** (800-225-5342)

- Newark area office: (973) 622-7900
- Camden area office: (856) 757-5081

Statewide Assistive Technology Funds (Assn. of Assistive Technology Act Programs)

New Jersey AT Project:
Disability Rights NJ, Toll Free: (800)922-7233, http://www.drnj.org/atacprogram.htm

Rebuilding Together

Rebuilding Together is a nonprofit organization working to preserve affordable homeownership and revitalize communities. Its network of more than 200 affiliates provides free rehabilitation and critical repairs to the homes of low-income Americans, particularly the elderly or persons with disabilities. National Rebuilding Day is the annual signature event of Rebuilding Together when hundreds of volunteers join local affiliate leaders to repair and restore houses.
www.rebuildingtogether.org

US Department of Agriculture

- **Rural Housing Repair & Rehabilitation Loans:** These loans are available to very low-income rural residents who own and occupy a dwelling in need of repair. Funds are available for repairs to improve or modernize a home, or to remove health and safety hazards. This loan is a 1% loan that may be repaid over a 20-year period. To obtain a loan, homeowner-occupants must be unable to obtain affordable credit elsewhere and must have very low incomes, defined as below 50 percent of the area median income. Grants are only available to homeowners who are 62 years old or older.
- **Rural Housing Repair & Rehabilitation Grants:** Rural Housing Repair and Rehabilitation Grants are funded directly by the government. A grant is available to dwelling owner/occupant who is 62 years of age or older. Funds may only be used for repairs or improvements to remove health and safety hazards, or to complete repairs to make the dwelling accessible for household members with disabilities. The amount of the grant is based on the applicant's ability to repay and must be used in conjunction with the Repair and Rehabilitation Loan. The lifetime maximum grant amount is $7,500.
  http://www.rurdev.usda.gov/rhs/sfh/brief_repairloan.htm

IRS Tax credits

The entire cost of renovations and home improvements, if made for bona fide medical purposes, can be IRS tax deductions as long as they do not increase the property value of your home based on a real-estate appraisal. Some of the most common home improvements that can be deducted as medical expenses include, but are not limited to: entrance or exit ramps, handrails or grab bars, railings, support bars, or other modifications to bathrooms; lowered or modified kitchen cabinets and equipment; moved or modified electrical outlets and fixtures; porch lifts and other lifts; elevators; and widened doorways at entrances or exits.

A prescription from a physician is needed to document that these renovations are based on medical need. Consultation with a tax professional is strongly advised when claiming these deductions.
http://www.irs.gov/pub/irs-pdf/p502.pdf

Private Banking Resources

Lending institutions provide products to help you access dollars to make necessary home modifications. Whether through a traditional loan or pursuing a home equity line of credit or a second mortgage, talking with your banker will help you to determine whether this type of financing would be appropriate for you.

The National MS Society

National MS Society chapters can assist people with MS in locating resources in their communities to help make their homes safer and more accessible. The Society may also be able to provide limited financial assistance to families for home modification when all other resources have been exhausted.

Contact your chapter…1-800-344-4867 (1-800-FIGHT-MS)

Working with Contractors

Modifying or adapting your home to meet your needs will most likely require working with an experienced contractor who specializes in accessibility design and remodeling.

1. Determine your home modification needs

Consider working with an occupational therapist to determine the changes that are best for your current and future accessibility and safety needs. Current needs may require one set of modifications but it is important to think of any future needs so that you can avoid multiple modification projects. Contact the National MS Society if you do not work with an occupational therapist and need to locate one. Some accessibility home builders have specialists on staff.

2. Clearly describe the work you want done in a specification sheet and floor plan for potential contractors

When all contractors who bid on a project work from the same design description, there is more likely to be a complete and accurate bidding process.

3. Obtain recommendations

Obtain recommendations from consumers who have had similar work done on their homes, or from professional trade associations.

4. Interview at least three contractors

Interview at least three contractors and request a written, detailed estimate.

- Find out how long they have been in business and what kinds of projects they specialize in
- When bids are received, ask them to explain their price differences.
- Don't automatically choose the lowest bidder.

5. Hire only registered and licensed contractors

Except for plumbers and electricians, tradesmen paid by the hour usually don't need a license. Contractors bidding on any significant work (more than a few hundred dollars) need a license in most states. If you have a problem with a licensed contractor or tradesman, the state licensing board can be a powerful ally in resolving issues. This would not be true if working with unlicensed contractors.
http://www.contractors-license.org

6. Make sure the contractor has adequate personal liability, property damage and worker's compensation insurance

All construction contractors need liability and workers' compensation coverage. Request a copy of the certificates of insurance from the contractor you select naming you as both "certificate holder" and "additional insured" and verify that they are current. Otherwise, you may be liable for any injuries and damages that occur during the project. Insurance carriers usually provide certificates showing policy limits and coverage dates at no charge.

7. Request three references for each contractor

Ask the contractor for a written list of his/her three most recent projects with names, telephone numbers and addresses of the owners. Contact the other homeowners who have hired the contractor and find out if:

- the homeowner had any problems
- the contractor kept them updated on the project
- the contractor was on time
- the homeowner would use the contractor again.

8. Check the contractor's complaint history

Check the contractor's complaint history with the Attorney General's Office and the Better Business Bureau.

NJ Attorney General http://www.state.nj.us/lps 609-292-4925

NJ Better Business Bureau *http://newjersey.bbb.org/contact-us*, 609 588-0808

Contact Consumer Affairs to find out if there have been arbitration cases or Guaranty Fund cases filed against the contractor.

NJ Consumer Affairs Office http://www.njconsumeraffairs.gov/contactinfo.htm; **(973) 504-6200**
(800) 242-5846 (toll free, New Jersey only)

9. Do not pay unreasonable up-front payments.

Set up a payment schedule that corresponds with specific stages of the job. Assure that the amount agreed for the final payment under the schedule allows "sufficient incentive" for the contractor to finish the project properly and in a timely manner.

10. Keep Records before and after the job is done.

- Keep all paper work, including copies of insurance papers.
- Keep a log of phone calls and conversations with the contractor.
- Keeps a journal of activities including your payments.

NOTE: Construction can be messy, dusty and time consuming. Be sure to ask your contractor how long the project will take and the type of dust and similar obstacles you may encounter and how you can best prepare.

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Renting in the Private Market

Renting in the private market means that a landlord sets a monthly rental rate for a particular unit and then leases it to someone who is able to pay that rent.

Protection against Housing Discrimination

The Fair Housing Act, also known as Title VIII of the Civil Rights Act, ensures that individuals and families have the right to seek and secure the housing of their choice. It makes it illegal to discriminate against a person in the sale or rental of housing because of race, color, religion, sex, familial status, national origin, or disability. Therefore, realtors, landlords, and bankers cannot treat people with disabilities differently than anyone else.

A landlord may ask questions pertaining to a person's disability under only two circumstances:

- If a potential tenant is applying for housing specifically for people with disabilities, a landlord may ask if he/she qualifies for such a unit, and
- If a potential tenant is requesting a reasonable accommodation to modify a rule, policy or practice based on disability, a landlord may request verification of his/her need for the requested accommodation.

If you feel your rights have been violated, you should file a complaint with HUD's office of Fair Housing and Equal Opportunity.
http://www.hud.gov/complaints/housediscrim.cfm

Finding Accessible Apartments

National Accessible Apartment Clearinghouse

NJ Housing Resource Center - http://www.nj.gov/njhrc/find_housing.html 1-877-428-8844

Barrier-free Home

A clearinghouse of accessible homes and apartments for those requiring wheeled mobility. Since passage of the ADA (Americans with Disabilities Act), construction of new accessible apartments has grown greatly.

However, finding these apartments or obtaining a list of features is still difficult. Barrier-Free Home is a site devoted to the wheelchair-accessible, Universal Design, ADA or barrier-free home and apartment market. http://www.barrierfreehome.com/

Making Modifications when Renting

The Fair Housing Act also makes it illegal for landlords to refuse to let tenants make reasonable modifications to a house or apartment if the tenant is willing to pay for the changes. The tenant will probably have to restore the apartment or house back to its original state when leaving if the landlord wants it restored; however, added accessibility features often make the unit marketable to more populations and a landlord might be willing to share the cost or take the cost off the rent due.

A housing provider must allow a tenant with a disability to make changes to the physical structure of the premises, that (1) are reasonable and (2) give a tenant with disabilities equal access and full enjoyment of the residence. These could include:

- Installing grab bars
- Replacing doorknobs with lever handles
- Widening doorways for wheelchair access
- Installing an entrance ramp to the building

New construction of dwellings of four or more units must include wheelchair accessibility through entry ways and bathrooms, reinforced walls for grab bars in the bathroom, and accessible electrical outlets and thermostats.

Rental Assistance

Section 8 Housing Choice Voucher Program

Section 8 is a type of subsidized housing that provides a rental subsidy so that an individual can lease a unit on the private market but for a set percentage of his/her income. The rental assistance is issued in the form of a voucher to someone seeking housing. The individual has the flexibility to use the voucher for rentals in the private market that meet their affordability limit. The voucher holder (or household) is required to pay between 30-40% of adjusted gross income for rent, which is the Total Tenant Payment (TTP). The administrator (which is usually a local housing authority) pays the difference between the TTP and the gross rent amount.

Advantages of housing choice voucher rental assistance

- Choice of location and type of housing preferred
- Ability to move from one apartment to another without losing rental assistance

- Increased privacy. Housing assistance is not public
- Opportunity to live fully integrated into community vs. a project based voucher

Disadvantages of housing choice voucher rental assistance

- Demand is high. Even waitlists can be closed or quite long.
- The renter must find a landlord who will accept a Section 8 voucher for his/her property. Many properties choose not to accept the voucher.

Applications for Section 8 vouchers - You will need to apply at a housing authority to obtain a voucher. The housing authority will help identify an eligible rent amount called a Fair Market Rent (FMR). You will be told the maximum rent and the maximum number of bedrooms the voucher allows. A credit, rental and criminal background check will probably be required.
http://www.hud.gov/progdesc/voucher.cfm

There are Housing Authorities all over NJ. You can view their contact information at this site: http://www.hud.gov/offices/pih/pha/contacts/states/nj.cfm ; or call the Section 8 Housing Voucher Program at 609-292-4080

Other State-based Rental Assistance

The State of NJ has a rental assistance program, SRAP (State Rental Assistance program); eligible NJ state residents may receive assistance with their housing costs:
http://www.state.nj.us/dca/divisions/dhcr/offices/srap.html; 609-292-4080

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Subsidized Housing

Subsidized housing is provided through public housing, the housing choice voucher program and privately owned subsidized housing developments. Usually residents of subsidized housing pay about 30% of their income toward the rent.

You will notice in the description of housing programs listed below that an agency called HUD is mentioned frequently. HUD is the Housing & Urban Development Agency and is a cabinet agency of the federal government. It was established for the purpose of providing affordable housing, and overseeing housing, economic and community development. There are a number of HUD programs that have been created to expand affordable, accessible rental units for various populations, including people with disabilities.

Section 8 Project- Based Housing

Unlike the housing choice voucher program discussed in the section on "Renting in the Private Market," this Section 8 rental assistance stays with the property. It usually involves subsidies committed to specific units in a building through a contract between the owner and the public housing agency. A renter who moves into the building pays 30% of his/her adjusted gross income as rent and the remainder of the rent is subsidized.

The resident has the rental assistance as long as he or she lives in the building and remains income eligible. A resident cannot take this rental assistance to another property. Project-based housing is usually owned and managed by private parties, either for-profit or non-profit. Public Housing Authorities (PHAs) refer families who have applied for housing choice vouchers and are on the Authority's waiting list to these properties when units become vacant.
http://www.hud.gov/offices/pih/programs/hcv/project.cfm

Section 811 Program (Supportive Housing for People with Disabilities)

This program helps to expand rental housing for persons with disabilities. Funded by HUD and administered by a nonprofit agency, the goal of the program is to allow persons with disabilities to live as independently as possible in the community by increasing the supply of rental housing with access to support services. Eligible residents must have a very low income (considerably below the median income of the area) and pay 30% of their adjusted gross income toward the rent. At least one member of the household must be at least 18 years old and have a disability.

Section 202 Program (Supportive Housing for the Elderly)

This HUD-funded program is project based and supports expansion of housing for seniors. Applicants must meet age and income requirements. Residents pay 30% of the household's adjusted gross income for rent.

Eligibility for Subsidized Housing

Area Median Income (AMI)

Eligibility for subsidized housing usually depends on a family's income being less than the amount defined as "low income" by the Area Median Income. The limits are set annually by the U.S. Department of Housing and Urban Development (HUD) for each region of the state.

Some developments only accept households with earnings under 30% of the AMI; others accept household incomes that are under 50%-80% of the AMI. Additional eligibility requirements for subsidized housing may include proof of citizenship, tenancy references, criminal background checks and/or age requirements.

Questions to Consider when Seeking Subsidized Housing

- Do I meet my state or local area's eligibility criteria for subsidized housing?
- Which type of vouchers do I qualify for?
- Do I have a preference for tenant based vs. project based?
- How flexible can I be in type of building, unit type or community?
- What is the average wait time for each housing type I am considering?
- Am I in a position to wait for subsidized housing to come through?
- Can I afford to go into market rate housing, or remain where I am, until the subsidy comes through?
- Do I have special circumstances that may advance me on the waiting list based on my local housing authority criteria?
- Do I need assistance in completing and submitting housing applications?

Locating and Applying for Subsidized Housing

There are two common types of apartment units that come with subsidies: public housing developments and private buildings developed with state or federal funding.

Public Housing

These housing developments are run by housing authorities. There are studio and one-bedroom units for those who are elderly or disabled, and units with 2-3 bedrooms for families.

Each local housing authority will have a list of buildings, units and potential wait lists. Placing yourself on multiple housing authority lists and being flexible will greatly improve your chances for finding an apartment in a shorter time frame.

Some states have a universal application for public housing authorities and others have specific forms for each housing authority. Whether using a universal application or separate ones, each housing authority screens tenants separately, and maintains its own wait lists. For information on public housing go to: **http://www.hud.gov/renting/phprog.cfm**

There are Housing Authorities all over NJ. You can view their contact information at this site: http://www.hud.gov/offices/pih/pha/contacts/states/nj.cfm ; or call the Section 8 Housing Voucher Program at 609-292-4080

Private Subsidized Housing

These are apartment developments that have been subsidized by the federal or state government but are owned and operated by a private developer or management company. They have affordable rents and often accessible units as well. Several different state and federal funding sources are used to build this housing such as low income tax credits and special needs trust funds, and each funder maintains a list of the affordable units.

You apply directly to the private development for this subsidized housing. Each development has a separate application form and keeps its own wait list.
http://www.hud.gov/offices/hsg/mfh/hto/inventorysurvey.cfm

NJ Housing Resource Center: http://www.njhousing.gov/, 1-877-428-8844

If there are no apartments available whey you apply, definitely put your name on any open waitlist. Sometimes the wait is short; sometimes it can take several years. However, you have to be on the list to ever get subsidized housing.

Protections for People with Disabilities

In any federally funded project under HUD's Section 504 housing regulations, accessible housing units must be comparable to units of persons without disabilities in terms of overall size and location.

The Uniform Federal Accessibility Standards are the accessibility standards that have been adopted by various federal agencies, including HUD, and are applicable to federally-funded facilities. These standards for facility accessibility by persons with disabilities are to be applied during the design, construction, and alteration of buildings and facilities.

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Assisted Living

Assisted living facilities are licensed residential facilities providing housing with services. The term "assisted living" is the most commonly used term for these facilities although they can also be referred to as adult residential care, personal care homes, adult congregate care or community-based retirement facilities. While there is a common national definition of assisted living, each state regulates and monitors this type of housing through its own laws and regulations leading to considerable variation among states in terms of the types of housing and level of services provided.

Eligibility

Since each state regulates and monitors assisted living based on its own laws and regulations, eligibility requirements can vary considerably from state to state. Eligibility can also vary from facility to facility. Specific eligibility criteria can include age (some programs only admit those over 55), ability for independent transfer, and/or maximum level of assistance required for activities of daily living. Discharge criteria also vary and should be carefully reviewed at the time of admission.

Assisted living is not a skilled licensed nursing facility and does not generally provide ongoing, 24-hour skilled nursing care. However, some providers do offer skilled care on an intermittent basis.

What it Provides

Services that should be provided, coordinated and/or arranged by an assisted living community include but are not limited to:

- 24-hour awake staff to provide oversight and meet scheduled and unscheduled needs
- Provision and oversight of personal and supportive services (assistance with activities of daily living and instrumental activities of daily living)
- Health-related services (e.g., medication management services)
- Social services
- Recreational activities
- Meals
- Housekeeping and laundry
- Transportation

Assessing the Cost

The cost of assisted living varies across the country with the average being about $2,500-$3,500/month. The cost of living in a particular area, on-site amenities and the extent of services provided determine the exact monthly cost. In addition, the base monthly rent will depend on whether accommodations are semi-private or private rooms, suites sharing bathrooms, studios with or without kitchens, one or two bedrooms, etc. Assisted living is considered to be about 60% of the cost of nursing home care.

When assessing the cost of assisted living it is important to identify what personal assistance a prospective resident will need on an on-going basis. Many assisted living facilities assess an initial base fee that provides a baseline level of services and then offer the option to add on "al a carte" services as needed. Other facilities establish levels of care with a corresponding fee schedule. Care in the base rent might be limited to 30 minutes/daily. Levels of care might be defined as minimal, moderate, or maximal, or as care assist or care enhanced, depending on the number of ADLs (Activities of Daily Living - such as bathing, grooming, dressing, and medication monitoring) for which a resident needs assistance. It is important to understand that this assignment in level of care comes with fee increments of $300-$400 for each level and can add up considerably toward monthly costs.

Financial Options

Private Pay

The majority of residents of assisted living pay privately for this form of housing with services. Many people with MS consider this option unaffordable. However, this may or may not be true. If living in one's own home but considering assisted living, it is important to do a complete comparison of budget items necessary for each of these options.

- **Assets —** Obviously if one is able to sell his/her home, this would provide a sizeable amount of money to support the initial entry and monthly fees for services. In the same way, if one has retirement accounts and/or assets, this would ease the financial burden considerably.
- **Income —** Most potential assisted living residents have income coming in, whether from employment, disability benefits or a pension. These dollars need to be factored in when thinking about meeting assisted living monthly costs.
- **Comparison of monthly budgeted costs —** The significant monthly cost of assisted living is a bundled rate that encompasses such housing-related expenses as rent/mortgage, property taxes, meals, utilities, house insurance, house maintenance, and landscaping, as well as personal assistance costs. Therefore, when comparing the cost for living at home or in an apartment with an assisted living option, it is important to look at all of these costs. To make an appropriate comparison, make a list of all the monthly costs paid currently as a homeowner or renter, including meals, add everything together, and then compare with the assisted living's monthly rate.

- **Affordable assisted living —** Many states have identified the need to create affordable access to assisted living for people with moderate to low incomes. States have begun to provide affordable housing finance funds to developers to create affordable units in assisted living for prospective residents who do not have enough income to afford the typical market rate.

Medicaid

Medicaid waivers that identify assisted living as an eligible expense will cover the cost of services through reimbursement to the assisted living provider. Assisted living providers can choose whether or not to accept Medicaid as a payment source.

To determine whether or not your state offers a Medicaid waiver for assisted living, you should contact your state Medicaid office.

http://www.state.nj.us/humanservices/dmahs/clients/medicaid - 800-356-1561

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Non-Traditional Housing

Adult Foster Care

The Adult Foster Care model (also referred to as adult family homes or domiciliary care homes) provides residential placement in a private residence where the homeowner receives payment from Medicaid to provide room, board and personal care to persons who are elderly or have disabilities. Adult foster homes provide supervision, oversight and personal care and are licensed by the state. Most states limit the number of individuals who may be served in the setting to five or less. Often these homes are unable to serve individuals who need assistance with administration of medications or who have significant behavioral issues.

There are currently eleven states that license adult foster care homes including Arkansas, Arizona, Hawaii, Indiana, Massachusetts, Minnesota, Oregon, Pennsylvania, South Carolina, Washington and Wisconsin. To learn more about these programs in your state, contact your state's Department of Aging.

An Area Agency on Aging (AAA) is designated in each of New Jersey's 21 counties to serve as the primary entity responsible for developing comprehensive, coordinated systems of community-based services for older adults: http://www.state.nj.us/health/senior/sa_aaa.shtml or 1-877-222-3737.

Group Homes

Group Homes provide care within an intimate setting (usually up to four people) with a live-in resident manager. They are privately run and can provide individual or shared rooms. They may provide a variety of services including meals, housekeeping, bathing, dressing, grooming, management of medications and medical needs, and safety supervision. Group homes are licensed, based on the services offered.

Medicaid often covers residents who qualify. Some states may not license or inspect adult foster care homes. Contact your state or county Department of Health for background information/complaints before you select one.

NJ Dept of Human Services, Office of Licensing,
http://www.state.nj.us/humanservices/clients/disability/goodneighbors/faq.html or 609-633-6932

Board and Care Homes

A Board and Care Home is a housing facility for those who want or need to be in a group living situation and who may need assistance with personal care and daily living activities. Board and Care homes can be a converted single-family home with up to six residents or may be a large building similar to an apartment building with over 100 residents. A characteristic feature of Board and Care is that communal meals are provided, and there is daily contact with staff. If you are considering a Board and Care, licensure should be verified with a county or state licensing office.

NJ Dept of Human Services, Office of Licensing,
http://www.state.nj.us/humanservices/clients/disability/goodneighbors/faq.html or 609-633-6932

Home-sharing

Home-sharing is an option in which two or more unrelated individuals share a house or apartment. Each usually has his/her own bedroom, but share the kitchen, other living space, and sometimes the bathroom. Variations of this option can include renting rooms or sharing the home with someone in exchange for assistance with cooking, cleaning and other chores. Some larger homes are sponsored by faith-based or community groups. This type of housing typically costs less than other rental options.

The resource listed below has an online and published gazette for classified ads of those seeking individuals to help with property maintenance, etc. in exchange for free or low rent.
www.caretaker.org

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Sharing Your Story

Do you find there is a shortage of affordable accessible housing options in your area? Are you on lengthy waiting lists for subsidized housing? Are you unable to visit others with disabilities in their own home? Have you found it difficult to remain in your residence due to the cost of modifying your home or maintaining a residence on a fixed income? If you have a story to share, the Society would like to hear from you. In fact significant improvements for individuals with MS can result from an individual story. A single voice can be the impetus for change

Housing is a complex and multi-faceted area but one that is very much on the National MS Society's agenda. National MS Society chapters with their partners in the disability and housing arena advocate for resources and policies that improve choices for individuals and families impacted by MS. Your story can identify critical gaps and therefore shape your state's advocacy agenda. Your story can serve as compelling testimony before lawmakers.

Contact your chapter's advocacy staff or peruse the chapter Web site to learn more about key initiatives and coalition efforts focused on housing. Submit your story in writing to the chapter's Government Relations Committee. Attend community meetings that relate to housing in your area and keep the chapter informed. Sign up to be an activist with the *MS Action Alert Network* to receive calls to action and updates on housing and other issues of interest to you.

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