

Accessible Housing

A Guide for People with MS

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.

If you need assistance navigating the resources provided, or if you would like to suggest a resource be added, please call 1-800-344-4867 to speak with an MS Navigator.

The National Multiple Sclerosis Society's vision is a world free of MS. Everything we do is focused so that people affected by MS can live their best lives as we stop MS in its tracks, restore what has been lost and end MS forever.



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About the National Multiple Sclerosis Society

The National MS Society's mission is for people affected by MS to live their best lives as we stop MS in its tracks, restore what has been lost and end MS forever.

To fulfill this mission, the Society funds cutting-edge research, drives change through advocacy, facilitates professional education, collaborates with MS organizations around the world, and provides services designed to help people with MS and their families move their lives forward.

In 1946 the National Multiple Sclerosis Society was founded, and in 1947 the Society sponsored its first three research projects. Today our investment in innovative research exceeds \$974 million, and with this investment we've:

- Recruited more than 900 new MS researchers to the field
- Provided early career support and funding to nearly every thought leader in MS research
- Set standards in diagnosis, symptom management, pediatric MS, complementary and alternative medicine, rehabilitation research, clinical trial strategies and stem cell research
- Established the MS field of nerve and myelin repair which resulted in trials for treatment
- Drove research uncovering genes contributing to MS susceptibility and new treatment avenues
- Paved the way for all existing therapies – none of which existed 20 years ago

Whether you are a person living with MS, a family member or concerned about someone else living with MS, the National MS Society is your partner in helping you find personalized responses to your unique needs, up-to-date information, referrals and other practical resources. MS Navigators are highly skilled, compassionate professionals who connect you to the information, resources and support needed to move your life forward. These supportive partners help navigate the challenges of MS unique to your situation.

Early and ongoing treatment with an FDA-approved therapy can make a difference for people with multiple sclerosis. Learn about your options by talking to your health care professional and contacting the National MS Society.

For more information, call 800-344-4867 to speak with an MS Navigator or go to: nationalmssociety.org/Resources-Support/Find-Support/Ask-an-MS-Navigator

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Exploring Housing Options

Beginning a new housing search can seem overwhelming, but there are many resources and organizations available to support and assist you through the process. The most critical first step is gathering information about your options, so you can plan. You will want ideas and suggestions from those who are familiar with the various housing options.

Both Federal and State governments have set standards for compliance with the Americans with Disabilities Act. Be familiar with these standards as you begin to explore the housing situation that will best meet your needs.

You will also want to choose the best method *for you* to organize all of the paperwork that will be involved.

Pointers as you begin your search

- Begin your housing search early to avoid a potential crisis situation.
- The National MS Society is an excellent place to begin gathering information.
- 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, your local Public Housing Authority, and/or Independent Living Centers are all 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, and be patient.
- Contact assisted living facilities or retirement communities directly to learn more about these options.

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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 an anticipated decrease in income or if increasing disability is presenting barriers to independence and quality of life. Whether you are planning to remain in your 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 team? Will that affect a future housing choice?
- Will my home require significant repair work or improvements in the near future? If so, how will I pay for these upgrades?
- 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, sometimes referred to as HELOC, 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, not for day-to-day expenses. These loans typically have variable rather than fixed interest rates and involve closing costs and fees. There is typically a fixed period of time, such as 10 years, during which you can borrow money.

Caution: *Before taking out a home equity line of credit, consider how you will pay back the money you borrow. Whatever your payment agreement is, you may have to pay the entire balance owed all at once when the plan ends. 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 number of years. In most cases, the payment schedule calls for equal payments that will pay off the entire loan by the end of the loan period. Second mortgages are often used by homeowners needing a significant amount of money for a specific one-time expense such as building a home addition or doing significant home modifications.

Caution: *Second mortgages involve borrowing against your home. Failing to make loan payments could put your ownership in jeopardy.*

Home equity conversion mortgages or 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 the home or take on the additional monthly payment 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 their primary residence.

Reverse mortgages are for homeowners with low cash flow and significant equity in their home, by providing the option of borrowing against the home equity so they can have the funds they need to meet everyday expenses and pay for additional support services such 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 loan interest compounds.



With a reverse mortgage, you retain the title to your home and continue to maintain the home, pay property taxes and homeowners insurance. The amount that can be borrowed depends on the age of your home, equity and value of the home, as well as the 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. 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.

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. It is important to learn as much as you can about a reverse mortgage before signing an agreement. Homeowner counseling is required to apply for an FHA insured reverse mortgage and is a good idea for those considering other products as well. HUD approved counseling is recommended for those considering Home Equity Conversion Mortgages or Reverse Mortgages.*

WARNING: *When using non-HUD approved reverse mortgage counseling, some entities claim to provide debt and home ownership counseling, but instead engage in predatory lending.*

Resources for financial resources and strategies for the homeowner:

American Association of Retired Persons

800-209-8085

aarp.org/gss/everywhere?q=reverse%20mortgages&intcmp=DSO-SRCH-EWHERE

Counseling Agencies

800-225-5342

TTY 800-877-8339

entp.hud.gov/idapp/html/hecm_agency_look.cfm

GreenPath, INC

800-550-1961

greenpath.com/how-we-can-help/housing-services

National Council of Aging

855-899-3778

ncoa.org/economic-security/home-equity/reverse-mortgages/reverse-mortgage-counseling



Avoiding foreclosure

Foreclosure devastates families and neighborhoods. 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. The further a homeowner falls behind on payments, the more likely the lender will escalate their response to the situation. Initially, you will be contacted by letter or phone but, with time, a “Demand Letter” will arrive and your case could eventually be turned over to the lender’s attorneys, at which point you will be responsible for all attorneys’ fees.

Tips for Avoiding Foreclosure

800-569-4287

TTY 800-877-8339

hud.gov/hudportal/HUD?src=/topics/avoiding_foreclosure/foreclosuretips

Department of Social Services

You can also contact your local (county) Department of Social Services to inquire about Homeless Prevention Programs to assist with foreclosures.

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.

Caution: *It is strongly recommended that you work only with HUD approved housing counseling agencies.*

Resources for housing counseling agencies

Housing Counseling Agencies

hud.gov/offices/hsg/sfh/hcc/hcs.cfm

NeighborWorks America

202-760-4000

neighborworks.org/

GreenPath, INC

800-550-1961

greenpath.com/how-we-can-help/housing-services



Home Affordable Refinance Program (HARP)

If you are current on your mortgage payments but have been unable to get traditional refinancing because the value of your home has declined, you may be eligible to refinance through HARP. It is designed to help you get a new, more affordable and stable mortgage. These loans require a loan application and underwriting process, and refinance fees will apply. 202-649-3811

makinghomeaffordable.gov/get-answers/Pages/program-HARP.aspx

Home Affordable Modification Program (HAMP)

Another program designed to assist homeowners at risk of foreclosure is the Affordable Modification Program (HAMP). This program provides incentives to loan servicers to modify mortgages for homeowners who are in, or close to, default. To qualify for HAMP you must:

- Own your own home.
- Have a mortgage that is owned or guaranteed by Fannie Mac or Freddie Mac.
- Have no late mortgage payments (more than 30 days late) in the last 12 months.
- Owe no more than 125% of the value of your home (on the first mortgage; combined loan-to-value ratio can be higher; only the first mortgage is financed).

makinghomeaffordable.gov/pages/default.aspx

Emergency mortgage assistance

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.

Housing Counseling Agencies

hud.gov/offices/hsg/sfh/hcc/hcs.cfm

2-1-1

Call 2-1-1 (or 311 in NY)

211.org/services/housing-and-utilities



Avoiding mortgage foreclosure scams

Some 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 delay foreclosure. These options may be intended to convince you to take the wrong steps so that they can take your money and possibly take your home. Scam operators are clever with their approach and will try to convince you they can help you.

The warning signs that you may be dealing with a scam mortgage foreclosure or loan modification operator includes someone who:

- 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.

WARNING: The National MS Society strongly recommends that HUD approved counseling agencies are used when facing foreclosure. There are companies seeking to take advantage of vulnerable homeowners who have fallen behind on their mortgage payments and possibly be at risk of foreclosure. Be wary of companies who refer to themselves as a "foreclosure consultant" or "mortgage consultant," "foreclosure service," "foreclosure rescue agency" or "loan modification company.



Resources for avoiding mortgage foreclosure scams:

Federal Deposit Insurance Corporation (FDIC)

Toll Free: 1-877-275-3342

fdic.gov

The Homeownership Preservation Foundation

Available to help avoid foreclosure and stay current on mortgage payments.

888-995-HOPE (4673)

995hope.org

Housing Counseling Agencies

hud.gov/offices/hsg/sfh/hcc/hcs.cfm

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Buying a Home

Buying a house or condominium is both an exciting and stressful venture. Take the time to do a careful and detailed review of all 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.

To become a homeowner, you must have sufficient income and adequate cash for a down-payment 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.

Caution: *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.*

GreenPath, INC

800-550-1961

greenpath.com/how-we-can-help/housing-services

Housing Counseling Agencies

hud.gov/offices/hsg/sfh/hcc/hcs.cfm

MAKING HOME AFFORDABLE

makinghomeaffordable.gov/pages/default.aspx

888-995-HOPE (4673)

MoneyManagement INTERNATIONAL

866-889-9347

moneymangement.org/Credit-Counseling/Pre-Purchase-Housing-Counseling.aspx



Using a realtor

One 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. Some real estate offices have realtors who specialize in finding homes for persons with disabilities. It's wise to look for realtors who use the registered collective membership mark of REALTOR®. This designation means 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®.

NATIONAL ASSOCIATION of REALTORS®

800-874-6500

nar.realtor/directories

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.

Find real estate professionals and consultants by state.

homeaccessprogram.org/USMapRealtorListing.html

Toll Free: 1-800-876 RAMP (7267)

Phone: 1-847-680-7700



Resources for finding accessible homes:

Barrier Free Homes

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.

barrierfreehome.com

Financing options

Federal Housing Administration (FHA) 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.

Resources for financing options:

LET FHA LOANS HELP YOU

1-800-569-4287

TTY: 202-708-1455

hud.gov/hudportal/HUD?src=/buying/loans

THE FHA RESOURCE CENTER

800-225-5342

TTY: 800-877-8339

hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/fharesourcectr



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.

Resources for financing options:

LET FHA LOANS HELP YOU

800-569-4287

TTY: 202-708-1455

hud.gov/hudportal/HUD?src=/buying/loans

THE FHA RESOURCE CENTER

800- 225-5342

hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/fhairesourctr

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.

Resources for financing options:

HOMEOWNERSHIP VOUCHERS

hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/homeownership

THE FHA RESOURCE CENTER

800- 225-5342

hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/fhairesourctr



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.

VA Home Loans

877-827- 3702

benefits.va.gov/homeloans

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. Seek out safe, stable and reputable lending institutions that are well established.

Resources for financing options:

Federal Deposit Insurance Corporation (FDIC)

877-275-3342

800-925-4618 TTY

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 used term that refers to single-family homes having a bare minimum level of accessibility, so a wheelchair user can comfortably visit and move around the home.

Accessibility barriers in the home are most commonly found in the entrance area, bathroom and kitchen. Some other areas where access may be a barrier in the home include bedrooms, dining areas, family rooms, laundry facilities, garage or carport access and / or any area of the home that would impede daily living activities. Home modification can involve major changes to the home or simple modifications. Below is a list of suggestions and resources to help evaluate the possibilities for easier access in a home.

Common home modifications

Some typical examples of common home modifications may include the following changes to your home.

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 and adding grab bars.
- Lever handle faucets.

Kitchen

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



General

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

National Association of Home Builders (NAHB)

NAHB works for access to safe, decent and affordable housing, whether buying a home or renting.

800-368-5242

nahb.org/consumers/homeownership/make-your-home-safe-for-all-ages.aspx

Email: info@nahb.org

Aesthetically pleasing home modifications

The National MS Society's website includes information about changes to a home to meet the needs of everyone living in the home. Whether it is simply the way things are arranged in the home or modifications, a home can become more comfortable, accessible and be aesthetically pleasing. The National MS Society has a brochure, **At Home with MS – Adapting Your Environment**, to give suggestions and considerations for making changes: nationalmssociety.org/NationalMSociety/media/MSNationalFiles/Brochures/Brochure-At-Home-with-MS%E2%80%94Adapting-Your-Environment.pdf

For information, additional tools and strategies that will allow you to get where you want to go and do what you want to do at home and in your community, call 1-800-344-4867 to speak with an MS Navigator or go to the National MS Society website:

nationalmssociety.org/Living-Well-With-MS/Mobility-and-Accessibility

Financial resources for home modifications

There are many resources in both government and the private sector to explore if you are looking for financing to do home modifications. Some programs may have specific income eligibility, so be sure to get specific, detailed information on any program you are considering.



Property Improvement Loan Insurance (Title I)

HUD provides Title 1 Loans on single-family homes for alterations, repairs and for site improvements. Loans on multifamily structures may be used only for building alteration and repairs. A property owner may apply at any bank, mortgage company, savings and loan association or credit union that is approved to make Title 1 Loans.

HUD does not lend money for property improvements *but* does insure private Title 1 lenders against loss on property improvement loans they make. To qualify for a Title 1 Loan, the applicant must have the ability to repay the loan in regular monthly payments. Both large and small improvements can be financed with this type of loan.

Caution: Beware of deceptive home improvement contractors. For tips, see pages on working with contractors in this guide. Be sure to use only HUD approved lenders.

Resources for financial resources for home modifications:

PROPERTY IMPROVEMENT LOAN INSURANCE (TITLE 1)

800-767-7468, request item number 2571

hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/title-i

HUD LENDERLIST SEARCH

202-708-1112

202-708-1455 TTY

hud.gov/program_offices/housing/sfh/lender/lenderlist

Community Development Block Grant Program (CDBG)

CDBGs are awarded by HUD 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 incomes.

Resources for financial resources for home modifications:

COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME PROGRAMS

hud.gov/program_offices/comm_planning/communitydevelopment/programs

Veterans Administration (VA)

The Department of Veteran Affairs (VA) has many programs that provide grants to veterans with disabilities who need to make modifications to their home. Through the VA's Vocational Rehabilitation and Employment (VocRehab) program, an independent living plan will be



specially designed to help each veteran or service member live independently at home and in the community. Among other things, the plans provide information and assistance with home modification programs and counseling on how best to use the grants, including guidance on selecting a lot, obtaining the services of an architect, obtaining bids for construction, and arranging financing. For a brochure go to: benefits.va.gov/VOCREHAB/docs/VRE-003_Brochure_Housing_Grant.pdf

Medicaid home and community based waivers

Within broad Federal guidelines, States can develop home and community-based services waivers (HCBS Waivers) to meet the needs of people who prefer to get long-term care services and supports in their home or community, rather than in an institutional setting. Nearly all states and DC offer services through HCBS Waivers. In many states, these HCBS funds can be used to pay for access modifications.

Note: There are some private companies who provide tools, information and creative ideas which help families and caregivers discover the means to care for the elderly or disabled. They may charge a fee for their services.

Resources for financial resources for home modifications:

Medicaid.gov

[medicaid.gov/medicaid/hcbs/authorities/1915-c/index.html](https://www.medicaid.gov/medicaid/hcbs/authorities/1915-c/index.html)

Paying for Senior Care

[payingforseniorcare.com](https://www.payingforseniorcare.com)

Resources for financial resources for home modifications:

Benefits.gov

[benefits.gov/benefits/benefit-details/914](https://www.benefits.gov/benefits/benefit-details/914)

ICDRI International Center for Disability Resources on the Internet (CAP)

[icdri.org/legal/CAP.htm](https://www.icdri.org/legal/CAP.htm)

FHA loans

The FHA has a loan program 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 remodel or repair, you can refinance what you owe and add the cost of repairs all in one loan.

800-225-5342

800-877-8339 TTY

[hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/fharesourcetr](https://www.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/fharesourcetr)



Home modification and repair

For many people with disabilities, staying in their existing home is preferred. Repair and modification to a home can benefit all who live in the home and assist in avoiding the disruption of moving. Simple changes and repair can help people remain in familiar surroundings.

Resources for home modification and repair:

Habitat for Humanity

Habitat for Humanity's Home Preservation Program offers exterior maintenance services including exterior paint and minor repair such as fixing broken windows, adding wheelchair ramps, landscaping or sidewalk repair.

[habitat.org/volunteer/near-you/home-preservation](https://www.habitat.org/volunteer/near-you/home-preservation)

Resources for home modification and repair:

Rebuilding Together

Rebuilding Together is a nonprofit organization working to preserve affordable homeownership and revitalize communities. Its network of more than 200 local affiliates provides free rehabilitation and critical repairs to the homes of low-income Americans, particularly the elderly or persons living 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.

800-473-4229

rebuildingtogether.org

US Department of Agriculture (USDA)

Rural Housing Repair & Rehabilitation Loans are offered by the US Department of Agriculture (USDA) and 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 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.

rd.usda.gov/programs-services/single-family-housing-repair-loans-grants



National Kitchen and Bathroom Association (NKBA)

The National Kitchen + Bath Association (NKBA) is a non-profit trade group network of designers, retailers, remodelers, manufacturers, distributors, fabricators, installers and other industry professionals who can assist persons with disabilities.

800-THE-NKBA

nkba.org

IRS Tax Credits

The entire cost of renovations and home improvements, if made for bona fide medical purposes, can be claimed as 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. If you are interested in the tax credits that may be available to you, speak to a tax advisor to discuss your specific circumstances and situation. See Section on Capital Expenses, page 6: irs.gov/pub/irs-pdf/p502.pdf

Caution: Consultation with a tax professional is strongly advised when claiming these deductions.

Renovating your home

Tax credits, grants and other sources of financial assistance are often available to help make your home more accessible. momentummagazineonline.com/renovating-your-home/

Private lending 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, your banker will help you to determine whether one of these financing options would be appropriate for you.



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.

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. Your current needs may require one set of modifications, but it is important to think of any future needs to avoid multiple modification projects. Some accessibility home builders have specialists on staff. Please contact the National MS Society if you need to locate an occupational therapist.

For more information: 800-344-4867 to speak to an MS Navigator

nationalmssociety.org/Resources-Support/Find-Support/Ask-an-MS-Navigator

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.

Obtain recommendations

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

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 their project specialty.
- When bids are received, ask them to explain their price differences.
- Don't automatically choose the lowest bidder.

Note: *Construction can be messy, dusty and time consuming. Ask your contractor how long the project will take, what obstacles you may encounter and how you can best prepare.*

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.



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 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.

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.

Check the contractor's complaint history

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

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.

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.

Resources for working with contractors:

Better Business Bureau
bbb.org



nationalMSsociety.org
+1 800 344 4867

Consumer Affairs

consumeraffairs.com/home-improvement/

Contractor's License Reference Site

contractors-license.org

Home Advisor

homeadvisor.com

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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 specific unit and then leases it to someone who is able to pay that rent.

Under federal law, disabled tenants and prospective tenants with a disability have the right to apply for and live in a rental unit regardless of their impairment. When a landlord rejects disabled tenants based on the use of a discriminatory housing practice, they have violated the law. The federal Fair Housing Act (FHA) regulates questions that a landlord may or may not ask.

A landlord may not ask a tenant or a prospective tenant who has not asked for accommodation:

- If the applicant or a person intending to live in the rental has a disability
- Questions about the severity of the impairment.
- To see medical records.
- Must treat disabled applicants and tenants in the same way as those without a disability.
- Guiding a tenant to choose a specific rental unit instead of another is inappropriate.

A landlord may ask all prospective tenants, including disabled applicants, about whether:

- The applicant can meet tenancy requirements;
- The applicant abuses or is addicted to an illegal controlled substance;
- The applicant qualifies for a rental unit available only to people with a disability or a certain type of disability; or
- The applicant qualifies for a rental unit that is offered on a priority basis to people with a disability or with a certain type of disability.

Caution: *A landlord may not exclude an applicant or tenant because of fear or speculation that a mentally ill person poses a danger. The landlord can assess, however, whether the individual is a direct threat by relying on trustworthy and objective information regarding current conduct or specific acts, such as threats or an assault on another tenant. The landlord must consider several factors, including the nature and severity of the risk of injury, the likelihood of injury, and whether a reasonable accommodation can eliminate the direct threat. The landlord must also consider whether the individual's receipt of treatment or medication has eliminated the direct threat. If after evaluating reliable and objective evidence the landlord can ascertain that the individual poses a direct threat, then the landlord may reject the individual.*



Protection against housing discrimination

The FHA 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.

For housing related legal situations, you may wish to contact the U.S. Dept. of Housing and Urban Development (HUD). HUD serves people in need of rental, home buying and homeowner assistance, as well as those interested in housing rights. HUD programs are targeted towards a variety of audiences including families, the elderly and persons with disabilities. The links listed below can help clarify some of the federal, state and local laws and programs that affect your housing rights when searching for housing that meets your needs.

Renters can be at a significant risk of displacement as a result of foreclosure too. Families often have no idea that their landlord has fallen behind on the mortgage and they may continue to pay rent, only to learn at the last minute that they must move immediately because of a pending foreclosure action filed against the owner of their building.

Note: *If you feel your rights have been violated, you should file a complaint with HUD's office of Fair Housing and Equal Opportunity.*

Resources for protection against housing discrimination:

Consumer Finance Protection Bureau (CFPB)

855-411-2372

855-729-2372 TTY

consumerfinance.gov/askcfpb/1545/what-should-i-do-if-house-or-apartment-im-renting-goes-foreclosure.html



Understand housing rights & responsibilities

Under the Fair Housing Act (FHA) housing discrimination based on race, color, national origin, religion, sex, family status or disability is illegal. If you have been trying to buy, rent or secure financing a home or apartment and you believe your rights have been violated, go online to learn more about the FHA, if your rights have been violated and how to file a complaint.

Resources for protection against housing discrimination:

Housing Discrimination Hotline

800-669-9777

HUD.GOV File a Complaint

800-708-1112

TTY: 1-800-927-9275

hud.gov/program_offices/fair_housing_equal_opp/online-complaint

Specific information on renting

Both federal, state and local law can affect your rights when you are renting or leasing a home or apartment. While federal law compliance should be adhered to in all states, state and local laws and regulations may affect your housing situation.

Resources for protection against housing discrimination:

HUD.GOV Tenant Rights

202-708-1112

202-708-1455 TTY

hud.gov/topics/rental_assistance/tenantrights

Fair Housing Accessibility FIRST

This HUD initiative is designed to promote compliance with the Fair Housing Act design and construction requirements. The program offers comprehensive and detailed instruction programs, useful online web resources and a toll-free information line for technical guidance and support.

Resources for protection against housing discrimination:

Fair Housing Accessibility FIRST

888-341-7781

fairhousingfirst.org/index.asp



Topic areas

Learn more about information specifically for seniors, veterans, and people with disabilities and other topics including home improvements, fair lending practices, homelessness and other related housing issues.

Resources for protection against housing discrimination:

HUD: What We Do

202-708-1112

202-708-1445 TTY

hud.gov/topics

Finding accessible apartments

If you have a disability, searching for an apartment can be a challenge as you might need an apartment with special features. Accessible features generally include modifications to an apartment that allow for greater and easier mobility. Common examples of accessible features include wider doorways, lower electrical outlets to accommodate persons using wheelchairs and / or grab bars by the toilet and shower in the bathroom to enable easier maneuvering.

Limit your search for accessible apartments by selecting "Disability Access" on each site. You may need to perform an advanced search.

Note: *The Fair Housing Act protects apartment hunters with disabilities, so it's important to become familiar with your rights before you begin to look for an apartment.*

Resources for finding accessible apartments:

Apartment Search.com

800-APARTMENT or 800-272-7863

apartmentsearch.com

socialserve.com

877-428-8844

socialserve.com/index.html



Barrier Free Homes

A clearinghouse of accessible homes and apartments for those using wheeled mobility. Since passage of the Americans with Disabilities Act (ADA), 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.

888-933-5253

barrierfreehome.com

Making modifications when renting

If reasonable, disabled tenants may modify a rental unit to make it safe and comfortable. If the modification will create an inappropriate living condition for the next tenant, the landlord may agree to the modification upon the condition that the tenant restore the unit to its original condition prior to leaving.

All modifications are subject to approval from the landlord. The landlord may ask for a description of the proposed modification and any necessary building permits. Common modifications include wheelchair ramps, lowered countertops and special door handles.

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.

WARNING: The FHA 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.



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.

Since 1997 HUD has issued a limited number of housing choice vouchers targeted to people living with disabilities. Income-qualified, disabled individuals whose names appear on the waiting lists of one of the many housing authorities that received these vouchers in the past will be eligible to access one of these vouchers in the future as they turn over.

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 information,
- Opportunity to live fully integrated in the community.

Disadvantages of housing choice voucher rental assistance:

- Demand is high. Section 8 wait lists can be very long or closed,
- The renter must find a landlord who will accept a Section 8 voucher and many properties choose not to accept the voucher.

Note: 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.



Resources for rental assistance:

Housing Choice Vouchers Fact Sheet

202-708-1112

202-708-1455 TTY

hud.gov/hudportal/HUD?src=/topics/housing_choice_voucher_program_section_8

PHA Contact Information

800-955-2232 or

202-708-1112

202-708-1455 TTY

portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts

State-based rental assistance

At least thirty states offer rental assistance programs of their own; most of these programs operate similarly to the Section 8 Housing Choice Voucher Program – tenants must meet program qualifications, hold a lease, live in housing that meets federal housing quality standards and they must contribute in some way towards housing costs.

A state by state listing of these programs begins on page 19 in this link:

tacinc.org/media/43566/State%20Funded%20Housing%20Assistance%20Report.pdf

Resources for rental assistance:

Rural Development Multi-Family Housing Rentals

Provides an online search tool by city, county or zip code to locate accessible, government-assisted rural rental properties in all U.S. states. Applicants must meet income and other eligibility guidelines.

rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp

Independent housing with priority for people with MS

These are affordable, accessible independent living housing facilities that have chosen to provide apartment living options appropriate to meet the needs of people living with MS. These locations represent a wide variety of housing types each determining its own resident requirements and application process. Over time the number of residents with MS may vary. To request this information please call 1-800-344-4867 to speak with an MS Navigator.

nationalmssociety.org/Resources-Support/Find-Support/Ask-an-MS-Navigator.

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Subsidized Housing

Subsidized housing, also known as public housing, was established to provide decent and safe rental housing for eligible low-income families, the elderly and persons with disabilities. Usually residents of subsidized housing pay about 30% of their income toward the rent. Public housing comes in all sizes and types, from scattered single-family houses to high-rise apartments. The U.S. Department of Housing and Urban Development (HUD) administers federal aid to local housing agencies (HAs) that manage the housing. The local HA determines eligibility based on: 1) annual gross income; 2) whether you qualify as elderly, a person with a disability or as a family; and 3) U.S. citizenship or eligible immigration status.

HUD'S PUBLIC HOUSING PROGRAM

202-708-1112

202-708-1455 TTY

hud.gov/hudportal/HUD?src=/topics/rental_assistance/phprog

Eligibility for subsidized housing

Area Median Income (AMI)

A family's income must be below certain income limits to be eligible for subsidized housing. These income limits are established by HUD and are connected to the average household income in that area, which is defined as Area Median Income (AMI).

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 housing versus project-based housing?
- How flexible can I be with the 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?

Finding subsidized housing

There are two common types of apartment units that accept 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 of 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.

Resources for finding subsidized public housing:

HUD'S PUBLIC HOUSING PROGRAM

hud.gov/hudportal/HUD?src=/topics/rental_assistance/phprog

PHA CONTACT INFORMATION

hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

Homeless counseling services are available, free of charge, through HUD's Housing Counseling Program.
202-708-1112

hud.gov/states select your state, then go to "Find Homeless Resources"

HUD-VASH

Assists homeless veterans and their families afford decent, safe, and sanitary housing through the distribution of housing vouchers. Beneficiaries are selected based on certain requirements including health care eligibility, homelessness status, and income. Chronically homeless veterans are a target population for HUD-VASH.

hudexchange.info/programs/hud-vash/hud-vash-eligibility-requirements/



Resources for finding 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. Several different state and federal funding sources are used to build this housing such as low-income tax credits and special needs trust funds. 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. If there are no apartments available when you apply, be sure to put your name on any open waitlist. Sometimes the wait is short and sometimes it can take several years. However, you must be on the list to receive subsidized housing.

Resources for finding subsidized housing:

PHA Contact Information

hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts

Section 8 - project-based voucher

A Section 8 – project-based voucher usually involves specific units in a building and is subsidized through a contract between the owner and a local public housing authority. A renter 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. 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 PHA’s waiting list to rent these properties when units become vacant.

Resources for Section 8 - project-based voucher:

Project Based Vouchers

202-708-1112

202-708-1455 TTY

hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/project

Section 811 supportive housing

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.

Resources for Section 811 supportive housing:

SECTION 811 SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES

202-708-1112

202-708-1455 TTY

hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc/disab811

Section 202 program for the elderly

HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income persons over the age of 62, including the frail elderly. HUD also provides rent subsidies for the projects to help make them affordable.

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.

Resources for Section 202 program for the elderly

SECTION 202 SUPPORTIVE HOUSING FOR THE ELDERLY PROGRAM

202-708-1112

202-708-1455 TTY

portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc/eld202

Protections for people with disabilities

The Fair Housing Act protects people from discrimination when they are renting, buying or securing financing for any housing. The prohibitions specifically cover discrimination because of race, color, national origin, religion, sex, disability and the presence of children.

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

The Uniform Federal Accessibility Standards (UFAS) 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.



Note: *The Department of Justice (DOJ) and the Department of Housing and Urban Development (HUD) are jointly responsible for enforcing the federal Fair Housing Act1 (FHA), which prohibits discrimination in housing on the basis of race, color, religion, sex, national origin, familial status and disability.*

Resources for protections for people with disabilities:

DISABILITY

800-669-9777 or 202-708-1112

202-708-1455 TTY

hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/disabilities

FHEO Library (Fair Housing and Equal Opportunity)

hud.gov/program_offices/fair_housing_equal_opp/library

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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 nationwide 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 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 to transfer independently and/or maximum level of assistance required for activities of daily living. Activities of Daily Living (ADLs) include walking, feeding, dressing, grooming, toileting, transferring and bathing. Discharge criteria will vary and should be carefully reviewed at the time of admission.

Note: *Assisted living does not generally provide ongoing, 24-hour skilled nursing care. However, some providers do offer skilled care on an intermittent basis.*

What it provides

Some of the services provided, coordinated and/or arranged for by an assisted living community might 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 will 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 estimated 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 “a la carte” services as needed. Other facilities establish levels of care with a corresponding fee schedule. Care provided to someone paying the base rent might be limited to 30 minutes per day. Levels of care might be defined as minimal, moderate, or maximal, or as care assist or care enhanced, depending on the number of ADLs (such as bathing, grooming, dressing, and medication monitoring) for which a resident needs assistance. It is important to understand that this assigned level of care comes with fee increments of \$300-\$400 for each level and can add up considerably toward monthly costs.

Caution: *As MS progresses, assisted living may not be able to meet all the care needs of an individual. Discuss the maximal level of services you can receive as well as exit options if needs eventually exceed what can be provided.*

Genworth

To learn more about, navigate and plan for the costs of various long-term care services in the area where you live.

genworth.com/aging-and-you/finances/cost-of-care.html

Financial options

Private pay

The majority of residents of assisted living pay privately for this type 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 option:

Assets — 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 housing-related expenses such 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 and personal care services, add everything together and then compare with the assisted living's monthly rate.

Affordable assisted living — Many states have identified the need to create more affordable assisted living for people with moderate to low incomes. States have begun to provide affordable housing financing for developers to assist in creating more affordable units. The goal is to make assisted living easier to access for prospective residents who do not have enough income to afford the market rate. The need for affordable assisted living is great; typically wait lists maintained by assisted living operators are long, so it makes sense to apply well in advance.

Resources for financial options:

Assisted Living Facility.org

866-333-6002

assistedlivingfacilities.org/directory

Medicaid.gov

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 to, or not to, accept Medicaid as a payment source. A Medicaid *waiver* is different from Medicaid *health insurance*.

medicaid.gov/

Caring.com

Eligible veterans can obtain assistance with long-term care living options: they can receive benefits from the U.S. Department of Veterans Affairs (VA) or they can apply for residency in a Veteran's Home. Caring.com provides a that contains information to help navigate the benefit programs available from the VA.

caring.com/senior-living/assisted-living-benefits-for-veterans/

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Non-Traditional Housing

Adult Day Programs

Adult day services offer an alternative to caregivers by providing a daytime care environment outside of the home. Adult day programs, are non-residential facilities that support the health, nutritional, social, and daily living needs of adults in professionally staffed, group settings.

Resources for adult day programs:

MS Adult Day Alliance

The MS Adult Day Program Alliance of the National Multiple Sclerosis Society consists of adult day programs located in California, Colorado, Kansas, Maryland, Massachusetts, Minnesota, Missouri, New Jersey, New York, North Carolina, Pennsylvania and Washington that have chosen to adapt their communities to more effectively meet the unique needs of younger people living with MS and other neurological disabilities. The goal of the Alliance is to work in collaboration with the National Multiple Sclerosis Society to promote excellence in long term care for people with MS. The Alliance provides opportunities for members to:

- Share best practices in clinical, psycho-social, rehabilitative, wellness and business/administrative strategies,
- Advocate together for improved reimbursement rates and regulations that support access to quality care
- Share expertise and experiences

To request this information please call 1-800-344-4867 to speak with an MS Navigator. nationalmssociety.org/Resources-Support/Find-Support/Ask-an-MS-Navigator.

National Adult Day Services Association (NADSA)

The National Adult Day Services Association (NADSA) Adult day services centers are a key provider of long-term care services in the United States. They provide a program of activities, health monitoring, socialization and assistance with daily activities which allows individuals to continue to live in their homes and receive needed care in a supportive, professionally staffed, community-based setting. Adult day services benefit family caregivers by enabling them to remain in the workforce or receive needed respite and by providing them with direct services (e.g., educational programs, support groups). They provide cost-effective care, while supporting individual autonomy, allowing individuals to “age in place,” and enhancing the quality of life for both participants and family caregivers.

877-745-1440

nadsa.org/consumers/



Adult foster care

The adult foster care model, sometimes 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 who 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 this setting to five or fewer residents. Often these homes are unable to serve individuals who need assistance with administration of medications or who have significant behavioral issues.

Resources for adult foster care:

HHS.gov Aging

877-696-6775

[hhs.gov/aging](https://www.hhs.gov/aging)

Paying for Senior Care

[payingforseniorcare.com](https://www.payingforseniorcare.com)

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 for the waiver.

Caution: 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.

Resources for group homes:

HHS.gov Aging

877-696-6775

[hhs.gov/aging](https://www.hhs.gov/aging)



Board-and-care homes

Board-and-care homes are a special type of assisted living community and are usually for those who want or need to be in a group living situation. These are licensed facilities that provide room, board, 24-hour staffing, and assistance with personal care and daily living activities, such as bathing, dressing and medication management. Nursing and medical care are not provided on site.

Board-and-care homes can be a converted single-family home in residential neighborhoods or a large building similar to an apartment building with over 100 residents. Residents may share bathrooms, bedrooms and living spaces. A characteristic feature of Board-and-care homes is personal, family-style care with communal meals and there is daily contact with staff. The cost is often lower than other facilities.

Note: Medicare does not cover this type of care. Medicaid 1915c waivers can be used in most states to pay for services. SSI may also be used for payments.

Caution: If you are considering a board-and-care facility, licensure should be verified with a county or state licensing office.

Resources for board-and-care homes:

Family Caregiver Alliance

800-445-8106

caregiver.org/residential-care-options

seniorly

855-866-4515

seniorly.com/resources/assisted-living/understanding-board-and-care-homes

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, share the kitchen and other living space and sometimes a 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.

A home sharer might be a senior citizen, a person with disabilities, a working professional, someone at-risk of homelessness, a single parent or simply a person wishing to share his or her life and home with others. For these people, shared housing offers companionship, affordable housing, security, mutual support and more.



Some larger homes are sponsored by faith-based or community groups. This type of housing typically costs less than other rental options. Many programs have staff who are trained to carefully screen each program applicant through interviewing, background checking and personal references.

Note: When looking for a home-share be sure to practice due diligence by using reputable organizations to help you search.

Resources for home sharing:

National Shared Housing Resource Center

nationalsharedhousing.org/ or to see if services are available in your state:
nationalsharedhousing.org/program-directory/

If your state is not listed, it means NSHRC has no registered members in that state.

Note: Please know that National Shared Housing Resource Center (NSHRC) is not a one-on-one matching program and does not interview clients for home sharing.

Skilled Nursing Facilities (SNFs) for people living with MS

The National MS Society can provide information and resources about living with advanced MS. For an overview on living with advanced MS there are questions to ask when determining the best long-term care options for you and your family. For a detailed overview of the information and resources, please refer to nationalmssociety.org/Resources-Support/Living-with-Advanced-MS

Some states have identified long-term care facilities that have chosen to adapt their communities to more effectively meet the unique needs of younger people living with MS and other neurological disabilities in Colorado, Connecticut, Illinois, Maryland, Massachusetts, Nebraska, New Jersey, New York, Ohio, Pennsylvania, Virginia

These SNFs offer specialized care for people living with MS. On these web pages, you will find expert opinion and information about many aspects of advanced MS as well as long term care and other resources.

To request this information please call 1-800-344-4867, to speak with an MS Navigator.
nationalmssociety.org/Resources-Support/Find-Support/Ask-an-MS-Navigator

momentummagazineonline.com/ms-care-away-home/
nationalmssociety.org/NationalMSSociety/media/MSNationalFiles/Brochures/Brochure-Nursing-Home-Care-of-Individuals-with-MS.pdf



Medicare Beneficiary Ombudsman

The Medicare Beneficiary Ombudsman helps with Medicare-related complaints, grievances, and information requests, including Medicare-paid housing. The Medicare Beneficiary Ombudsman makes sure Medicare information is available to you, so you can make health care decisions that are right for you. The Ombudsman can also provide information about your Medicare rights and protections, including how you can get issues resolved.

800-MEDICARE or 800-633-4227

[medicare.gov/claims-and-appeals/medicare-rights/get-help/ombudsman](https://www.medicare.gov/claims-and-appeals/medicare-rights/get-help/ombudsman)

In-home and long-term care

Most in-home care is not medical care, but rather help with basic personal tasks of everyday life, sometimes called activities of daily living. Care is often provided in the home by informal caregivers such as family or friends and do not require a skilled background and typically do not receive compensation. Sometimes paid providers may be brought in to help. A long-term care facility can provide rehabilitative, restorative, and/or ongoing skilled nursing care to patients or residents in need of assistance with activities of daily living. They can include nursing homes, rehabilitation facilities, inpatient behavioral health facilities and long-term chronic care hospitals.

Resources for in-home and long-term care:

National Adult Day Services Association (NADSA)

Adult day centers, also known as adult day programs, are non-residential facilities that support the health, nutritional, social, and daily living needs of adults in professionally staffed, group settings.

The National Adult Day Services Association (NADSA) Adult day services centers are a key provider of long-term care services in the United States. They provide a program of activities, health monitoring, socialization and assistance with daily activities which allows individuals to continue to live in their homes and receive needed care in a supportive, professionally staffed, community-based setting. Adult day services benefit family caregivers by enabling them to remain in the workforce or receive needed respite and by providing them with direct services (e.g., educational programs, support groups). They provide cost-effective care, while supporting individual autonomy, allowing individuals to “age in place,” and enhancing the quality of life for both participants and family caregivers.

877-745-1440

[nadsa.org/consumers/](https://www.nadsa.org/consumers/)

For specific NADSA State Association Partners

[nadsa.org/strategicpartners/](https://www.nadsa.org/strategicpartners/)



MS Adult Day Alliance

The MS Adult Day Program Alliance of the National Multiple Sclerosis Society consists of adult day programs located in California, Colorado, Kansas, Maryland, Massachusetts, Minnesota, Missouri, New Jersey, New York, North Carolina, Pennsylvania and Washington that have chosen to adapt their communities to more effectively meet the unique needs of younger people living with MS and other neurological disabilities. The goal of the Alliance is to work in collaboration with the National Multiple Sclerosis Society to promote excellence in long term care for people with MS. The Alliance provides opportunities for members to:

- Share best practices in clinical, psycho-social, rehabilitative, wellness and business/administrative strategies,
- Advocate together for improved reimbursement rates and regulations that support access to quality care
- Share expertise and experiences

To request this information please call 1-800-344-4867 to speak with an MS Navigator.

nationalmssociety.org/Resources-Support/Find-Support/Ask-an-MS-Navigator.

National Care Planning Council

Home care is almost always provided in the home of the recipient or in the home of a family member or friend. The types of care and skills needed for in-home can include simple daily tasks to those requiring more professional training. Home care can include family as informal caregivers or paid agency providers who are brought in by the family. Either type of caregiver can provide assistance with daily living needs.

801-298-8676 or Toll free 800-989-8137

longtermcarelink.net/eldercare/long_term_care_at_home.htm

National Church Residences

National Church Residences provides housing and a variety of services to seniors and clients of all income levels. Their mission includes full-service retirement communities, affordable housing, an array of health care services and housing for the disabled and other vulnerable populations in 340 communities in 28 states and Puerto Rico.

800-388-2151

nationalchurchresidences.org/

ARCH National Respite Network

The National Respite Locator Service helps parents, family caregivers, and professionals find respite services in their state and local area to match their specific needs. Respite is planned or emergency care provided to a child or adult with special needs in order to provide temporary relief to family caregivers who are caring for that child or adult.

archrespite.org/respitelocator



Centers for Independent Living (CIL's)

The term "center for independent living" means a consumer-controlled, community-based, cross-disability, nonresidential, private, nonprofit agency that is designed and operated within a local community by individuals with disabilities. A CIL provides an array of independent living services. A CIL provides including; information & referral, independent living skills training, advocacy, peer counseling, transition assistance from nursing homes and other institutions to community-based residences, assisting individuals to avoid institutional placement and transition of youth with significant disabilities after completion of secondary education.

ILRU maintains a directory of Centers for Independent Living, a state by state resource that provides research, education and consultation for aspects of independent living, home and community-based services and the Americans with Disabilities Act.

713-520-0232 (Voice/TTY)

Email: ilru@ilru.org

ilru.org/projects/cil-net/cil-center-and-association-directory

Easterseals

In-home and community-based supports, promoting independence for adults and seniors with significant physical or cognitive impairments.

800-221-6827

Email: info@easterseals.com

easterseals.com/our-programs/senior-services/in-home-services.html

Medicaid.gov - Home & Community Based Services (HCBS)

Home and community-based services (HCBS) provide opportunities for Medicaid beneficiaries to receive services in their own home or community rather than institutions or other isolated settings. These programs serve a variety of targeted populations groups, such as people with intellectual or developmental disabilities, physical disabilities, and/or mental illnesses.

medicaid.gov/medicaid/hcbs/index.html

For specific information, go to 'State Medicaid & CHIP Profiles' and select your state or area & click 'View'

A Place for Mom

Assists individuals and families find the right place and service for elderly or disabled family members by providing data on assisted living centers, nursing home facilities and memory care.

866-518-0936

aplaceformom.com



Caring.com

Provides a comprehensive guide to the types of senior and disabled living reviews and resources, plus a link to individual state directories.

800-973-1540

caring.com/

OurParents

A guide and resource focused on helping families find the best care solution that meets their loved one's unique needs, be it an in-home caregiver, an assisted living facility or a skilled nursing facility.

866-531-0695

ourparents.com/

Paying for Senior Care

The PayingforSeniorCare.com includes the Eldercare Financial Resource Locator Tool and assists individuals in the planning and implementing of long-term senior care. The website is designed to help families and caregivers locate information about long-term care resources and to find the public and private programs available to assist in covering the cost of this care.

payingforseniorcare.com

800-973-1540

Homelessness Options and Resources

For persons who are homeless or nearing homelessness finding resources is often an emergency needing a solution that addresses individual needs and circumstances. Federal state and local community organizations can help find and direct an individual or family to a resource which fills their individual needs, including resources for pets.

There are many different types of shelters. For information about the types of shelters in your area, reach out to the resources below:

Resources for homelessness options and resources:

211 (or 311 for NY)

Nationwide phone service to help find housing programs and support services for homeless, near homeless and struggling individuals and/or families with the goal of helping people transition into permanent housing and/or live more independently.



Homeless Shelter Directory

Provides homeless shelters and homeless service organizations.

homelesshelterdirectory.org

Volunteers of America

Volunteers of America offers local programs such as affordable housing services, assistance with basic needs (e.g., clothing, food), children/family services, disability services, homeless services, mental health services, older adult services, senior living & care services, substance abuse services, and veterans' services. Services vary by location.

800-899-0089

voa.org/get-help

Catholic Charities USA

Provides an array of vital community-based services incl. counseling/mental health, family strengthening programs, employment assistance, food banks/meal delivery for people unable to leave their home and housing assistance. Limited financial assistance may be available for rent/mortgage, utilities, clothing and medication.

703-549-1390

catholiccharitiesusa.org/find-help

Community Action Partnership (CAP)

There are more than 1,000 CAP agencies serving communities across the United States. For an agency or state association near you, please consult the Community Action directory. In rural areas, homelessness and/or utility assistance programs may also be operated by community action agencies.

202-265-7546.

communityactionpartnership.com/.

The National Coalition for the Homeless (NCH)

NCH is a national network of people who are currently experiencing or who have experienced homelessness, activists and advocates, community-based and faith-based service providers, and others committed to a single mission to prevent and end homelessness while ensuring the immediate needs of those experiencing homelessness are met and their civil rights protected.

202-462-4822

Email: info@nationalhomeless.org

nationalhomeless.org/

For a directory of NCH's Member and Advocacy programs, or to find further resources

nationalhomeless.org/references/directory/



Family Promise Directory

nationalhomeless.org/references/directory/organization/Family+Promise+%28formerly+National+Interfaith+Hospitality+Network%29/

U.S. Department of Housing and Urban Development (HUD)

Homeless counseling services are available, free of charge, through HUD's Housing Counseling Program.

202-708-1112

hud.gov/states select your state, then go to "Find Homeless Resources"

HUD-VASH

Assists homeless veterans and their families afford decent, safe, and sanitary housing through the distribution of housing vouchers. Beneficiaries are selected based on certain requirements including health care eligibility, homelessness status, and income. Chronically homeless veterans are a target population for HUD-VASH.

hudexchange.info/programs/hud-vash/hud-vash-eligibility-requirements/

Soldier On

A private nonprofit organization committed to ending veteran homelessness by providing homeless veterans with transitional housing, supportive services and a permanent housing cooperative that provides formerly homeless veterans with safe, sustainable, affordable housing – transitioning them from homelessness to homeownership. (Only serves New York, New Jersey, Pennsylvania and Western Massachusetts).

wesoldieron.org/

413-582-3059

Centers for Independent Living (CIL's)

The term "center for independent living" means a consumer-controlled, community-based, cross-disability, nonresidential, private, nonprofit agency that is designed and operated within a local community by individuals with disabilities. A CIL provides an array of independent living services. A CIL provides including; information & referral, independent living skills training, advocacy, peer counseling, transition assistance from nursing homes and other institutions to community-based residences, assisting individuals to avoid institutional placement and transition of youth with significant disabilities after completion of secondary education.



ILRU maintains a directory of Centers for Independent Living, a state by state resource that provides research, education and consultation for aspects of independent living, home and community-based services and the Americans with Disabilities Act.

Voice/TTY: 713-520-0232

ilru.org/projects/cil-net/cil-center-and-association-directory

Need Help Paying Bills

Need Help paying Bills is an online site to help you find information on assistance programs, charity organizations and other resources that will provide you help with paying bills, mortgage, rent and debt expenses. State, county and local resources vary.

Email: info@needhelppayingbills.com

needhelppayingbills.com/index.html

For state-by-state information on mortgage assistance and foreclosure prevention programs agencies, non-profits, HUD counseling agencies and banks.

needhelppayingbills.com/html/help_with_mortgage.html

domesticshelters.org

Provides an online search tool for anyone in the U.S./Canada to find nearby domestic violence programs and a shelter or to speak to someone locally.

800-799-7233, National Hotline

domesticshelters.org

Animal shelter resources

These animal shelters assist in taking care of pets when the pet owner becomes homeless.

Resources for animal shelter resources:

Pets of the Homeless

A national organization focused exclusively on feeding and providing veterinary care to pets of the homeless by providing pet food and supplies, homeless shelters that may accept pets, free clinics and emergency vet care

775-841-7463

petsofthehomeless.org/get-help/

No Paws Left Behind

Serves people and pets impacted by home foreclosure. Services may include; temporary or permanent shelter for pets, search for a pet-friendly apartment, monetary assistance for a pet deposit required by a new landlord.

281-994-4546

Email: info@nopawzleftbehind.org



Safe Havens Mapping Project

Provides information about finding a shelter that allows you to bring pets. For homelessness that occurs because of domestic abuse, refer to the Safe Havens Mapping Project Pet shelter information.

800-799-7233

800-787-3224 TTY

thehotline.org/help/pets/

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Additional Nationwide Housing Resources

Including Utility & Other Basic Needs

Note: Most states offer additional utility assistance programs. See **State & Local Housing Resources** at the end of this guide.

Resources for utility & independent living

Socialserve.com

Provides a fully-staffed, toll-free English/Spanish call center that helps landlords list properties and helps tenants search for properties. Socialserve also runs a national call center that provides jobs for hard-to-employ people who then help others access affordable housing and supportive services in their communities.

704-334-8722

877-428-8844

socialserve.com/

Catholic Charities USA

Provides an array of vital community-based services including counseling/mental health, family strengthening programs, employment assistance, food banks/meal delivery for people unable to leave their home and housing assistance. Limited financial assistance may be available for rent/mortgage, utilities, clothing and medication.

703-549-1390

catholiccharitiesusa.org/find-help

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP is a nationwide, federally funded program, administered at the state level to help with financial assistance for lower income households to pay their heating and cooling bills. Assistance takes the form of crisis grants and low-cost weatherization financing opportunities designed to encourage homeowners to complete home energy related repairs and upgrades.

acf.hhs.gov/ocs/programs/liheap



Need Help Paying Bills

Need Help paying Bills is an online site to help you find information on assistance programs, charity organizations and other resources that may provide you with help with paying bills, mortgage, rent and debt expenses. State, county and local resources vary. Email: info@needhelppayingbills.com

needhelppayingbills.com/index.html

For state-by-state information on mortgage assistance and foreclosure prevention programs, non-profits, HUD counseling agencies and banks.

needhelppayingbills.com/html/help_with_mortgage.html

Volunteers of America

Volunteers of America offers local programs such as affordable housing services, assistance with basic needs (e.g., clothing, food), children/family services, disability services, homeless services, mental health services, older adult services, senior living & care services, substance abuse services and veterans' services. Services vary by location.

voa.org/get-help

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Additional State & Local Resources

Regarding a variety of needs such as energy assistance, home modification, transitional housing and much more.

Alabama

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/alabama/renting/energyprgms

Alabama Rent Assistance

Provides an online directory of rental assistance programs in Alabama by listing cities that help those needing help to pay for their rent.

rentassistance.us/st/alabama

Local

Family Support

Serves individuals and families with disabilities living in Mobile, Baldwin, Escambia, Conecuh, Monroe, Clarke, Washington, Wilcox, Dallas & Perry by making their homes more accessible through the home modifications program, which includes putting in free wheelchair ramps, enlarging doorways, remodeling bathrooms and making other critical repairs.

251-438-1609

[famsupport.com/what we do/home modifications.html](http://famsupport.com/what_we_do/home_modifications.html)

Friends Inc.

Provides multiple support services in Huntsville and Madison County to seriously ill and disabled patients, helping them to cope with their new circumstances.

256-534-4079 or message center 256-880-1672

Alaska

Statewide

HUD Energy Programs

<https://www.hud.gov/states/alaska/renting/energyprgms>

Alaska Pioneer Homes

Affiliated with Alaska department of Health and Social Services to providing elder Alaskans a home and community.

907-465-4416

dhss.alaska.gov/daph/Pages/default.aspx



Rural Alaska Community Action Program, Inc. (RurAL CAP)

Assists rural communities and low-income people by increasing affordable housing opportunities and preserving and improving existing housing.

907-279-2511 or in Alaska only 800-478-7227

ruralcap.com/housing/

Arizona

HUD Energy Programs

hud.gov/states/arizona/renting/energyprgms

Arkansas

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/arkansas/renting/energyprgms

Shelter Listings.org

A list of over 3,000 housing resources including emergency shelters, homeless shelters, day shelters, transitional housing, residential drug/alcohol rehabilitation programs, supportive housing and permanent affordable housing.

shelterlistings.org/state/arkansas.html

Local

Walker Family Residential Community (WFRC)

WFRC provides transitional and permanent supportive housing in Fayetteville for homeless individuals and families as they move toward self-sufficient, independent living. Helps disabled homeless men and women find permanent homes, health and wellness needs and a support network.

479-966-4378

7hillscenter.org/wfrc/

California

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/california/renting/energyprgms

Nursing Home Guide

Online guide by county and type of disability to search for skilled nursing facilities in California.

canhr.org/factsheets/nh_fs/html/fs_howtochoose.htm



Local

College of Social and Behavioral Sciences, Depart of Sociology

Provides a list of emergency homeless shelters and housing options.

818-677-1200

csun.edu/social-behavioral-sciences/sociology/rescue-missionshomeless-shelterseconomically-disadvantaged

St. Joseph Center

Provides several programs in Santa Monica and Venice for chronically homeless individuals in finding permanent housing, providing homeless families and at-risk families with children short-term rental assistance, resource referrals, and case management.

310-396-6468 ext #301

stjosephctr.org/housing/

Colorado

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/colorado/renting/energyprgms

Local

Brothers Redevelopment

Brothers Redevelopment is a Denver-based nonprofit organization that provides housing and a variety of housing-related services for the region's low-income, elderly and disabled residents.

303-202-6340

brothersredevelopment.org

City of Thornton - Housing for Specific Populations

Provides information on housing related programs and services for the disabled, elderly and veterans.

303-538-7600

cityofthornton.net/neighborhood/Pages/housing-populations.aspx#disabilities

Community Block Grant of Aurora, CO

Provides a wide range of resources and information to assist persons finding and maintaining safe, decent and affordable housing and other community-based programs in Aurora, CO.

303-739-7000

auroragov.org/residents/community_development



Denver Urban Renewal Authority (DURA)

Makes grants to renters and homeowners with disabilities for access modifications and other repairs to ensure a home is safe and comfortable.

303-534-3872

renewdenver.org/housing-rehabilitation/

Home Builders Foundation of Metro Denver

Provides resources for accessible and improved housing for individuals and families affected by disabilities.

303-551-6721

Email: info@hbfdenver.org

hbfdenver.org/

Northeast Denver Housing Center

This provider offers funding for utility bills, for persons residing in Denver County

303-377-3334 x 221

nedenverhousing.org

Connecticut

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/connecticut/renting/energyprgms

My Place CT

My Place CT is a free directory with resources for housing, in-home care and other services as an alternative to a skilled nursing facility.

211 CT or 800-203-1234

myplacect.org/people-with-disabilities/

Delaware

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/delaware/renting/energyprgms

Delaware Housing Search.Org

Free property listing service for accessible rental homes and affordable homes for purchase.

Listings are updated daily.

888-995-HOPE(4673)

delawarehousingsearch.org/



Guide to Retirement Living SourceBook

Provides an online resource guide in Washington DC/Delaware/Maryland/New Jersey/Pennsylvania and Virginia to connect persons to housing facilities and their services. Website also provides information and numerous articles on aging and disability issues.
retirement-living.com/guide-to-retirement-living-sourcebook-partner-directories

District of Columbia

See Washington DC/District of Columbia

Florida

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/florida/renting/energyprgms

Georgia

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/georgia/renting/energyprgms

Friends of Disabled Adults & Children

Volunteers design and build access ramps and other residential modifications such as stair lifts, door widening and simple bathroom adaptations.

770-491-9014 or 866-977-1204

fodac.org/programs/homemodifications/

HomeFree Home Modification

Creating safe environments for the physically disabled and their caregivers by making improvements to bathrooms, kitchens, entry & exit areas, access to upper & lower living spaces and emergency exits.

770-939-0747

homefreemods.com/

Hawaii

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/hawaii/renting/energyprgms



Thrive for Life

Coordinates with healthcare professionals, homeowners and building professionals to make homes comfortable and accessible. Provides assistance for custom wheelchair ramps, lifts and bathroom renovations and full home remodels.

808-797-2590

thriveforlife.com/

Idaho

Statewide

HUD Energy Programs

hud.gov/states/idaho/renting/energyprgms

Illinois

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/illinois/renting/energyprgms

Stonebridge of Gurnee

Supportive apartment-style housing complex. The units are intended for people ages 22-64 who are part of the Illinois Supportive Living Program

847-596-3211

stonebridge-slf.com

Local

Home of the Sparrow, Inc.

Home of the Sparrow Affordable Housing Program serves individuals whose income is at or below 50 percent of the area median income for McHenry County. Also offers a rapid housing program and a subsidized apartment program.

815-271-5444

info@hosparrow.org

hosparrow.org/services

Indiana

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/indiana/renting/energyprgms



Iowa

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/iowa/renting/energyprgms

CommonBond Communities

Online listing of affordable rental apartments and townhomes with services in Minnesota, Wisconsin and Iowa for adults, families, older adults and people with disabilities.

651-291-1750

properties.commonbond.org/

Kansas

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/kansas/renting/energyprgms

Kentucky

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/kentucky/renting/energyprgms

Louisiana

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/louisiana/renting/energyprgms

Maine

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/maine/renting/energyprgms

Maryland

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/maryland/renting/energyprgms



Guide to Retirement Living SourceBook

Provides an online resource guide in Washington DC/Delaware/Maryland/New Jersey/Pennsylvania and Virginia to connect persons to housing facilities and their services. Website also provides information and numerous articles on aging and disability issues.
retirement-living.com/guide-to-retirement-living-sourcebook-partner-directories

Massachusetts

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/massachusetts/renting/energyprgms

Accessible Housing Registry

mass.gov/service-details/massachusetts-accessible-housing-registry-massaccess

Michigan

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/michigan/renting/energyprgms

Helping Hand: Guiding Michigan Citizens to Assistance Resources

A statewide network of housing resources including homelessness prevention, utility assistance/weatherization, rental assistance, buying and maintaining a home.
michigan.gov/helpinghand/0,4595,7-258-53938---,00.html

Michigan Department of Health and Human Services

Temporary heat and utility assistance may be available for eligible low-income families and individuals when heating or electric service has been or will be shut off.
www.michigan.gov

THAW The Heat and Warmth Fund

THAW works in partnership with agencies across the state of Michigan to distribute utility assistance.
thawfund.org/programs/

Minnesota

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/minnesota/renting/energyprgms



CommonBond Communities

Online listing of affordable rental apartments and townhomes with services in Minnesota, Wisconsin and Iowa for adults, families, older adults and people with disabilities.

651-291-1750

properties.commonbond.org/

HousingLink

Provides access to affordable housing information for low-to-moderate income families.

612-522-2500

Email: info@housinglink.org

housinglink.org/

Minnesota Homeownership Center

Provides information for first time homebuyers, foreclosure prevention, home repair, maintenance and rehab programs.

866-462-6466

hocmn.org

The Simon Technology Center (STC)

Dedicated to making the benefits of technology more accessible to children and adults with disabilities.

pacer.org/stc/

Mississippi

Local

Brentwood Behavioral Healthcare

A behavioral health facility in Flowood, MS, with close proximity to Hinds and Madison Counties, that provides both inpatient and outpatient psychiatric services specializing in treatment for adults, children and adolescents. 601-936-2024 or toll free 800-863-4004

brentwoodjackson.com/

Missouri

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/missouri/renting/energyprgms



Montana

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/montana/renting/energyprgms

Nebraska

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/nebraska/renting/energyprgms

Nevada

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/nevada/renting/energyprgms

New Hampshire

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/new_hampshire/renting/energyprgms

New Hampshire Housing

New Hampshire Housing promotes, finances, and supports affordable housing. The agency offers safe, fixed rate mortgages; rental assistance for low-income families and individuals; and financing for the development of quality, affordable rental housing.

nhhfa.org

New Jersey

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/new_jersey/renting/energyprgms

Guide to Retirement Living SourceBook

Provides an online resource guide in Washington DC/Delaware/Maryland/New Jersey/Pennsylvania and Virginia to connect persons to housing facilities and their services. Website also provides information and numerous articles on aging and disability issues.

retirement-living.com/guide-to-retirement-living-sourcebook-partner-directories



New Mexico

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/new_mexico/renting/energyprgms

Keep Your Home New Mexico.org

Speak to a HUD-Certified Housing Counselor who can help New Mexicans understand and solve housing problems. This service is free and if needed will see if you qualify for our free legal services.

800-220-0350

keepyourhomewhite.org/what-is-foreclosure

New Mexico Housing Finance Agency

Provides information on affordable housing, emergency housing, buying a home and foreclosure prevention.

505-843-6880

housingnm.org

New York

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/new_york/renting/energyprgms

Center for NYC Neighborhoods

Statewide service to promote and protect affordable homeownership for middle and working-class families. Provides mortgage, foreclosure counseling, scam prevention, rehabilitation and retrofit help and help for coastal communities.

[646-786-0888](tel:646-786-0888) or toll free 855-466-3456

cnycn.org/

Local

Abyssinian Development Corporation

Provides resources and services in **Harlem** to increase housing availability and enhance delivery of social services to residents, homeless, elderly, families and children.

646-442-6599

adcorp.org/learn-about-us



Asian Americans for Equality (AAFE)

An advocate for housing, social service and community development organization to preserve affordable housing for diverse immigrant communities throughout **New York City**.

212-979-8381

aafe.org/who-we-are/who-we-are

Chhaya Community Development Corporation

Advocates for **New York City** residents of South Asian origin to build economically stable, sustainable and thriving communities by providing direct services and community organizing.

718-478-3848

chhayacdc.org/

Housing Ambassadors

Housing Preservation and Development program “Housing Ambassadors” partners with community-based service providers in New York City who help people prepare and apply for Housing Connect affordable housing lotteries. Housing Ambassadors can provide information and assistance with the application process.

1.nyc.gov/site/hpd/services-and-information/housing-ambassadors.page

Housing Options and Geriatric Association Resources, Inc. (HOGAR)

Provides housing and services primarily in the **Bronx and Bronx County** for the elderly and disabled to help with independent living, socialization and life management.

718.742.7669

hogar-inc.org/community-service-organization

Monroe Housing Collaborative

Monroe Housing Collaborative creates community-based housing in **Monroe County**, NY to meet the financial & personal needs of people living with developmental or acquired disabilities.

585-445-5699

monroehousingcollaborative.org/housing-program/

Nazareth Housing Inc.

Nazareth Housing provides on-going support to low-income, Veteran, elderly and disabled residents of 40 apartments throughout the **Lower East Side and the Bronx**. While living in supportive housing, tenants pay one-third of their income towards rent and receive support services

646-713-2671

nazarethhousingnyc.org/supportive-housing/

Neighborhood Housing Services of Jamaica (NHSJ)



NHSJ provides affordable housing and resources primarily for residents of **southeast Jamaica Queens** to upgrade and preserve their properties. NHSJ offers home ownership education, counseling, financial and technical assistance.

718-291-7400

nhsj.org/

Neighborhood Housing Services of New York City, Inc. (NHSNYC)

NHSNYC serves the **five boroughs of New York City** by offering affordable lending to individuals and families to preserve and improve neighborhoods, foreclosure prevention counseling and a first-time homebuyer program.

212-519-2500

nhsnyc.org/

New York Mortgage Coalition (NYMC)

A collaboration of financial institutions and community housing agencies focuses on expanding the opportunity for responsible and sustainable homeownership to minority and low and moderate income individuals and families in the **five boroughs of New York City, as well as the surrounding counties of Nassau, Suffolk, Dutchess, Orange, Rockland, and Westchester.**

212-742-0762

nymc.org/who-we-are/

St. Nicks Alliance

Provides affordable housing services for sustainable housing. Serves low- to moderate-income people in **North Brooklyn** by identifying opportunities to create, finance and build affordable housing units, day-to-day management of properties, ensuring quality living and providing tenant services for our senior, special needs, or mobility-impaired residents.

718-388-5454 ext. 104

stnicksnpc.org

North Carolina

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/north_carolina/renting/energyprgms

North Carolina Housing Finance Agency

Provides information on buying a home, avoiding foreclosure and renting affordable apartments.

919-877-5700

nchfa.com



North Dakota

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/north_dakota/renting/energyprgms

North Dakota Housing Finance Agency (NDHFA)

NDHFA administers two rental programs designed to provide modestly priced housing opportunities for low-income families, seniors, and individuals with disabilities.

Working closely with federal agencies, NDHFA ensures that these rental housing options are safe, clean and accessible.

800-292-8621 or 701-328-8080

ndhfa.org/RentalAssistance/Intro.html

Ohio

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/ohio/renting/energyprgms

Save the Dream Ohio

A foreclosure prevention outreach initiative involving partners from state government, nonprofit housing counseling agencies, and legal aid organizations. The Ohio Housing Finance Agency, connects financially distressed homeowners with HUD-approved housing counseling agencies.

888-404-4674

Savethedream@ohiohome.org

savethedream.ohio.gov/

OhioHousingLocator.org

OhioHousingLocator.org is an online resource list for apartments and homes in Ohio. Offers resources for foreclosure prevention, home repair, tenant rights information and more.

OhioHousingLocator.org

Maximum Accessible Housing of Ohio (MAHO)

MAHO and the Vistas Apartment Communities provide fully accessible housing for people with mobility disabilities. Vistas apartments have rent subsidies and tenants pay 30 percent of their income toward rent and utilities, no telephone or cable assistance.

216-231-7221

maxhousing.org/vistas

Email: info@mahohio.org



Modcon Living

Modcon Living is a nonprofit organization dedicated to sustaining homes and neighborhoods by providing reliable, affordable home repair and modification services, while serving vulnerable homeowners. Serves Central Ohio.

614-258-6392

modconliving.org

Oklahoma

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/oklahoma/renting/energyprgms

Oregon

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/oregon/renting/energyprgms

1st Choice Advisory Services

Free Senior Housing & Care Referrals for Washington, Oregon & Idaho providing personalized referrals for senior housing, senior care and in-home care services by matching your specific needs with the most suitable resources in your area.

800-361-0138

choiceadvisory.com/

Pennsylvania

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/pennsylvania/renting/energyprgms

Guide to Retirement Living SourceBook

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retirement-living.com/guide-to-retirement-living-sourcebook-partner-directories

Puerto Rico

Energy Assistance Programs

Call 2-1-1

Email: 211pr@fondosunidos.org



Fundacion de Esclerosis Multiple de Puerto Rico (FEM)

Centro Internacional de Mercadeo
Torre 1, 100 Carr 165, Ste. 403 - Guaynabo, PR 00968
787-723-2331
info@fempr.org
www.fempr.org

Rhode Island

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/rhode_island/renting/energyprgms

South Carolina

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/south_carolina/renting/energyprgms

South Dakota

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/south_dakota/renting/energyprgms

Tennessee

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/tennessee/renting/energyprgms

Keep My Tennessee Home

The Tennessee Housing Development Agency (THDA) provides mortgage assistance to homeowners with low to moderately low incomes to **help** avoid foreclosure.

855-890-8073
keepmytnhome.org/

Texas

Statewide

Energy Assistance Programs

Texas Department of Housing and Community Affairs
tdhca.state.tx.us/community-affairs/ceap/index.htm



Utah

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/utah/renting/energyprgms

Utah Affordable Housing Database

A searchable database will help you find available, affordable rental apartments matching your specific housing needs, according to your income and desired location in Utah.

utah.gov/jsp/housing/

Vermont

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/vermont/renting/energyprgms

Weatherization Assistance Program:

energy.vi.gov/weatherization-assistance-program/

Virgin Islands

Energy Assistance

Assists low-income individuals and households in paying their electrical and gas bills.

340-774-0930 - St Thomas

340-773-2323 - St Croix

340-776-6334 - St. John

dhs.gov.vi/financial_programs/general_assistance.html

Virginia

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/virginia/renting/energyprgms

Access VA

Helps people with disabilities find affordable, accessible housing and offers a variety of other information including accessible housing resources.

877-428-8844

accessva.org/



Accessible Housing Registry

An online housing registry that provides information persons with disabilities including accessible and affordable apartments.

877-428-8844 or TTY 711

virgininavigator.org/program/35314/accessible-housing-online-resources-disabilities-affordable-housing-registry

Guide to Retirement Living SourceBook

Provides an online resource guide in Washington DC/Delaware/Maryland/New Jersey/Pennsylvania and Virginia to connect persons to housing facilities and their services. Website also provides information and numerous articles on aging and disability issues.

retirement-living.com/guide-to-retirement-living-sourcebook-partner-directories

Virginia Navigator

Virginia Navigator is an online resource with information and resources associated with aging, disabilities, post-military life and overall well-being.

866-393-0957 or 804-525-7728

virgininavigator.org

Washington

Statewide

HUD Energy Programs

hud.gov/states/washington/renting/energyprgms

Low Income Housing Institute (LIHI)

LIHI develops, owns and operates housing for low-income, homeless and formerly homeless people in Washington State. They advocate for housing policies at the local and national levels, and administer a range of supportive service programs to assist those in maintaining stable housing and increasing their self-sufficiency.

206-443-9935

lihi.org/

Tenants Union of Washington State

The Tenant Education Program helps tenants get the knowledge and skills to keep themselves and their families safely housed. Provides information to those concerned about eviction.

206-723-0500

tenantsunion.org

Washington Homeownership Resource Center (WHRC)



Offers resources for first-time homebuyers, current homeowners and homeowners who may be facing foreclosure.

877-894-HOME (4663)

homeownership-wa.org/foreclosure-rescue-loans

Local

Concierge Care Advisors

Helps families find senior care by finding retirement homes/communities, assisted living, in-home skilled care and nursing homes in the Pacific Northwest. Provides assisted living and care referrals for Seattle, Bellevue, Everett, Tacoma, Olympia and surrounding areas.

855-444-7364

conciergecareadvisors.com/

Washington DC/District of Columbia

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/district_of_columbia/renting/energyprgms

DC HousingSearch.org

A free affordable housing listing and search engine, where you can find affordable rental and for-sale homes. Users can also find helpful resources such as renter's rights information, assistance programs and an affordability calculator.

877-428-8844

dchousingsearch.org/

Guide to Retirement Living SourceBook

Provides an online resource guide in Washington DC/Delaware/Maryland/New Jersey/Pennsylvania and Virginia to connect persons to housing facilities and their services. Website also provides information and numerous articles on aging and disability issues.

retirement-living.com/guide-to-retirement-living-sourcebook-partner-directories

Greater Washington Urban League

Provides information and programs to assist in finding affordable and accessible housing.

202-265-8200, Ext. 242

gwul.org/housing

Housing Counseling Services, Inc.



Housing Counseling Services, Inc. provides comprehensive housing information for living in healthy, safe, and affordable homes.

202-667-7006

housingetc.org

Marshall Heights Community Development Organization, Inc.

Operates programs in the Ward 7 area of Washington DC including housing services designed to expand economic opportunities, increase self-sufficiency and improve the quality of life for individuals and families.

202-397-7886

mhcd.org/housing-counseling

University Legal Services for the District of Columbia

An intake center for the Department of Housing and Community Development's housing programs that helps low and moderate-income families and individuals buy homes, rehabilitate homes, and prevent mortgage default and foreclosure. Also provides rental counseling and assists DC residents with locating affordable and accessible housing.

202-547-4747

uls-dc.org/housing-counseling-programs/about-hcp/

West Virginia

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/west_virginia/renting/energyprgms

Wisconsin

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/wisconsin/renting/energyprgms

CommonBond Communities

Online listing of affordable rental apartments and townhomes with services in Minnesota, Wisconsin and Iowa for adults, families, older adults and people with disabilities.

properties.commonbond.org/

Local



nationalMSsociety.org
+1 800 344 4867

Project Home

Offers a 0% interest, deferred payment loan program, weatherization and furnace programs, affordable housing program, water heater replacement. Serves residents in Dane and Green Counties

608-246-3737



nationalMSsociety.org
+1 800 344 4867

Wyoming

Statewide

HUD Energy Programs

hud.gov/hudportal/HUD?src=/states/wyoming/renting/energyprgms

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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? Are you in jeopardy of losing your home or apartment? Do you have family members, children or pets that will be impacted by the loss of your housing?

People living with multiple sclerosis sometimes find it necessary for them to modify their homes to increase accessibility and improve safety. Modifying a home may also allow a person with MS to maintain a connection to a job, remain an active member of the community, or even to remain independent. However, these modifications can be prohibitively expensive. People with MS may benefit from financial relief through tax credits, grants or assistance programs.

In states across the country, MS activists have recruited legislators to introduce home modification [legislation](#), formed coalitions and built momentum. Several states have already enacted these laws, and many others are considering bills.

Contact the Society's advocacy staff or visit the website to learn more about key initiatives and coalition efforts focused on housing. Submit your story in writing to the 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* and receive calls to action and updates on housing and other issues of interest to you.

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