



National
Multiple Sclerosis
Society

Housing Challenges: Guidance and Answers to Common Questions

- Q I'm behind on my rent and facing eviction; are there programs available to help me avoid losing my housing?**
- A Possibly.** Many regional non-profit organizations offer eviction prevention and housing stabilization programs. Some programs work to resolve landlord disputes and prevent evictions while others provide funding to qualified households to cover rent arrears. The National Low Income Housing Coalition is planning to launch a national database soon that will list these programs by locality. The website for this database is <http://nlihc.org/rental-programs/catalog/eviction-prevention-program> In the meantime, to locate an eviction prevention program in your area please contact the coalition directly at outreach@nlihc.org
- Q I haven't been able to keep up with my mortgage payments and my bank is threatening to foreclose. Are there organizations that can help me avoid losing my home?**
- A Yes.** There are a number of organizations and programs available to homeowners facing foreclosure:
- 1.) Contact the U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or (877) 483-1515, to locate a HUD approved homeownership counselor, or visit them online at: http://portal.hud.gov/hudportal/HUD?src=/i_want_to/talk_to_a_housing_counselor
 - 2.) Call (888) 995-HOPE (the Homeowner's HOPE Hotline) to reach a nonprofit HUD approved counselor through HOPE NOW, a cooperative effort of mortgage counselors and lenders to assist homeowners.
 - 3) The national non-profit organization Neighbor Works offers a number of local foreclosure prevention programs. Visit their website to learn about programs near you at: www.neighborworks.org/network/home.asp or call them at (202) 760-4000.
 - 4.) The Home Affordable Modification Program (HAMP) was set up to help homeowners facing foreclosure keep their home. To learn about HAMP visit them online at www.hmpadmin.com/portal/index.jsp
- Q I need to find an attorney who can represent me in an eviction case with my landlord; I can't afford to hire one on my own. Are there attorneys in my area who will take my case free of charge?**

A **Possibly.** The website www.LawHelp.org offers a free service which allows any person to find affordable, or in some cases free, legal aid programs in their area.

Q I need grab bars in my bathroom and handicapped accessible kitchen cabinets. Is my landlord required to allow me to make these sorts of modifications to my apartment? Is my landlord required to pay for these modifications?

A. **Yes.** Under federal fair housing rules tenants are allowed to make reasonable modifications to their apartment if those modifications are necessary for the tenant to enjoy full use of their unit. However, landlords are not required to pay for modifications inside of an apartment and you may be required to remove any modifications you make and to restore your apartment to its original condition, at your expense.

Q Are there lists of accessible homes and apartments in my area?

A **Probably not.** Finding an accessible home can be very challenging. The web site www.barrierfreehome.com is worth checking out; it's one of the only national listing services focused exclusively on accessible homes. Interviewing a number of licensed real estate brokers to find out if any in your area know of local accessible housing could be a helpful strategy.

Q My personal belongings inside my rented apartment were damaged by a flood; is my landlord required to compensate me for my loss?

A **Typically, no.** Renters insurance is an affordable way to cover and protect your belongings and your property in a rental home, along with any potential liability you may face. Most major insurance carriers offer renters insurance. Renters insurance can be purchased for as little as \$10 per month.

Q Is a landlord allowed to charge me an additional security deposit, above and beyond what the landlord is charging other tenants, because I use a wheelchair which might make marks on walls and other surfaces?

A **No.** A landlord may not establish different terms and conditions for the rental or sale of a dwelling because you are disabled.

Q I applied for a rental apartment and was turned down. I have a service animal but no pet. The leasing agent told me my application was denied under the building's "no pet clause". Is this legal?

No. The owner or manager of an apartment must make an exception to their no pet rule for a disabled applicant with a service animal.

Q Due to the nature of my disability I can no longer do my own laundry. The laundry room in my apartment building has a rule that only residents may use the machines. Can I request that my friend be allowed to do my laundry for me?

A **Yes.** It is a violation of the Fair Housing Act to refuse to make reasonable accommodations in rules policies or practices when such rules prevent a disabled person from using and enjoying a dwelling unit, including common areas and facilities.

Q My disability is worsening - I may soon require a 24-hour live-in aid. Is my landlord required to allow me to have a live in aide?

A **Yes,** for the same reasons articulated in the prior question.

Q I live in a third floor apartment and my disability has worsened and I recently began using a wheelchair. I need to move to a different accessible apartment in another building. Can I break my lease without incurring any financial penalty?

A. **Yes,** unless the manager can prove the accommodation will create an “undue financial or administrative burden”.

Q Are there programs available to help disabled people plan home modification projects?

A **Yes.** The National Assistive Technology Partnership is a national program funded by the U.S. Department of Education, providing technical assistance and guidance to help reduce barriers to obtaining assistive devices for people with disabilities, and to facilitate home modification. www.resna.org/about/consumer-and-public-information.

Q Are there programs available to help disabled people pay for home modifications?

A **Yes.** The National Assistive Partnership (see above) maintains a list of organizations around the country which provide low interest loans and technical assistance to disabled homeowners and renters for home modification projects. This list can be accessed at www.resna.org/about/consumer-and-public-information.