



Finding A Home: An Introduction to Government & Other Kinds of Housing Assistance

NYLN believes that disabled people deserve their own places to live – apartments, condos, duplexes, or homes of their own. This document contains information on how disabled people can get help from their local governments, from private disability-advocacy organizations, and from the federal government in finding a home to rent or own



IMAGE: A white cottage on a lake.

Housing Assistance Programs



IMAGE: A row of townhouses in a large city.

If you are looking for a home to rent or own, working with your local government's housing agency, with local independent living organizations, and/or with the U.S. Department of Housing and Urban Development (HUD) is the best way to do that.

Every local government has an agency that helps people who are below the poverty level or who have special needs to find housing. Contact your local government's housing assistance office to learn about the programs and supports available to you.

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Another resource as you look for a home of your own might be a Center for Independent Living (CIL) near you. CILs exist all across this country. They are private organizations run by people with disabilities. Their purpose is to help people with disabilities learn to live independently. They offer information on local housing opportunities and can also provide independent-living skills training. CILs do not provide housing or financial assistance, but they will help you understand housing programs and they can connect you with resources that can help you get and keep a home.

The U.S. federal government has several programs that aim to help you find housing. For example, the job of the U.S. Department of Housing and Urban Development is to help people find homes. One of the programs it offers is called "Section 8". This program helps low-income people pay their rent. There are several steps to apply for HUD housing. The first step is to contact your local HUD office. You can find your office at www.hud.gov.

The U.S. Department of Health and Human Services also has a program that might help you. It's called the Low Income Home Energy Assistance Program (LIHEAP) and its purpose is to help low-income people and people with disabilities pay their heating bills in the winter time.

Either your local housing agency or a Center for Independent Living can help you explore both federal and local programs that might help you find a place to live on your own.

It can take a lot of time for people to get help with finding an apartment or house. If you have a specific date in mind by which time you want to have a home on your own, you need to begin looking at your choices as soon as possible.



IMAGE: A city landscape with tall business buildings and other homes and businesses in the background.

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Looking For a Home

There are several important things to think about when finding a place to live. First, recognize that this process can be difficult, and it takes time, but with patience it can be done.

When thinking about renting or buying an apartment or house, ask the following questions:

1. What area do you want to live in (city, small town, suburb)?
2. Do you need to be close to public transportation (buses, trains, etc.)?
3. What is the size of the place are you looking for (studio, one-bedroom, two-bedrooms)?
4. Do you want to live by yourself or with other people?
5. How much can you pay?
6. What accessibility needs do you have?

Before agreeing to rent an apartment, you should:

1. Review the condition of the apartment.
2. Write down any repairs that need to be made.
3. Talk with neighbors about the character of the landlord or management company as well as the nature of the neighborhood such as safety and community spirit and events).



IMAGE: A two-story house with a double garage.

Types of Renting

A lease is a signed paper saying you agree to live in your apartment for a set amount of time. A lease is usually for one year. You can also rent an apartment without signing a lease. This is called month-to-month rent. Do not pay money for an apartment unless you are sure you want to live there. It is hard to get your money back.

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Landlord and Tenant Relations

Renting an apartment comes with certain responsibilities. Both the landlord [the owner] and tenant [the person renting the place] have certain rights and responsibilities.

Landlord Responsibilities

- Make repairs in a reasonable amount of time and maintain [keep things working] the place as necessary.
- Make sure the building complies with regulations [rules].
- Make sure all equipment is safe to use.
- Provide and maintain fire alarms, fire extinguishers, fire escapes, and smoke detectors or heat alarms.

Landlord Rights

- Charge you a security deposit after you agree to move into the apartment. (Often this is the same amount as one month's rent. It will be returned to you if you leave the apartment in good condition when you stop renting.)
- Take over the apartment if you do not pay rent, become bankrupt, or break the rules written in the lease. (A lease is the document that defines your and the landlord's agreement and responsibilities.)
- Enter the apartment after telling you ahead of time (usually 24 hours) for the following reasons:
 - Inspect the apartment
 - Make repairs
 - Show the apartment to a possible new renter
 - Follow the guidelines of a court order
 - If the apartment appears to be abandoned
- Inspect the apartment in the last month of your lease to determine if there is any damage.
- Collect overdue rent payments.



IMAGE: An apartment building with five stories.

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Tenant Responsibilities

- Pay all of the agreed rent on time.
- Make sure you do not damage the apartment.
- Ask your landlord for permission to make changes to the apartment. For example, if you want to paint a room, you need to ask the landlord if you can paint it before you start.
- Report any damage or need for repairs to the landlord.
- Allow the landlord to enter the apartment if you know ahead of time.
- Get permission in writing from your landlord if you want to let someone else stay at your apartment (sublet).
- Give the agreed amount of notice to your landlord if you wish to terminate the agreement and leave the apartment.
- Not leave the apartment unoccupied for longer than 14 days without telling the landlord.

Tenant Rights

- Know the full agreement between you and the landlord.
- Know the name and address of the landlord.
- Live in an apartment that is in good condition to rent.
- Receive reasonably quick repairs to damaged items.
- Have all the equipment, gas, and electrical systems meet the required safety standards.
- Have your security deposit returned to you if you leave the apartment in good condition after living there.

The Housing and Urban Development (HUD) provides information on housing rights for people with disabilities:

- http://portal.hud.gov/portal/page/portal/HUD/topics/information_for_disabled_persons
- <http://www.hud.gov/offices/fheo/disabilities/inhousing.cfm>
- <http://www.hud.gov/offices/fheo/disabilities/pwd.cfm>

Your local government will have information about its housing programs available through its websites as well.

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Disability, Housing, and Your Rights

By law, a landlord cannot refuse to rent or sell to a person because of a disability. The price and process for getting an apartment must be the same for people with and without disabilities. For example, a landlord may not refuse to rent to a person with a mental disability because he/she is uncomfortable with the person's disability. If this happened, it would violate the federal Fair Housing Act, which says that a person cannot be denied housing based only on their disability.



IMAGE: Animated wheelchair symbol.

Reasonable Accommodations

Reasonable accommodations allow people with disabilities to have an equal opportunity to use and enjoy the apartment. Landlords are required by law to make “reasonable” accommodations. Some examples of reasonable modifications are ramps, grab bars in the bathroom, or Braille on a sign.



IMAGE: A person using a wheelchair is going up ramp into a home.

You usually pay for reasonable modifications. If you live in a building funded by the government, the landlord may be required to pay for the change if it does not cause a large financial trouble. If the accommodation is very expensive (beyond those accommodations required in the law) the landlord does not have to pay for it and the cost may come to you.

Good luck in your search for your own home!

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**This document was written by the
National Youth Leadership Network.**

This information was created for youth, by youth. The information is based primarily on first-hand life experiences. We value direct youth-to-youth communications. We wrote this document to be as inclusive as possible. However, we also know that there may be additional information or different perspectives to what is shared here. Let us know what you think.

The National Youth Leadership Network (NYLN) works to build power among young leaders with disabilities. We are a national non-profit organization led by and for youth with disabilities ages 16-28 years old. We live across the United States and its territories.

We believe that youth with disabilities can be great leaders. We work to promote youth leadership and education. Our goal is to make sure youth with disabilities have the chance to set and reach their own goals. Anyone can become a member of our organization for free. Please visit our website and register today!

**For more information:
National Youth Leadership Network
www.nyln.org
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