

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.

If you need assistance navigating the resources provided, please call 1-800-344-4867 or email ContactUsNMSS@nmss.org to connect with an MS Navigator.

The National Multiple Sclerosis Society's vision is a world free of MS. We will cure MS while empowering people affected by MS to live their best lives.



About the National Multiple Sclerosis Society

The National Multiple Sclerosis Society exists because there are people with MS. Our 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.

We are more than an organization. We are a movement. United in our collective power to do something about MS now and end this disease forever. The gathering place for people with MS, their family and loved ones, healthcare providers, volunteers, donors, fundraisers, advocates, community leaders and all those that seek a world free of MS. A place to connect and take action. In order to change the world, we mobilize all possible human and financial resources to achieve results.

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.

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. 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 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.

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 soon? 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?

Buying a Home

Buying a house or condominium is both an exciting and stressful venture. Take 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.

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 is 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®.



Finding accessible homes

Finding accessible, affordable housing and knowing your rights as a renter may all become concerns for people with MS as the disease imposes mobility and other challenges. The financial impact of MS may make it difficult to keep up with mortgage or rent payments or cover the cost of significant home modifications such as installing a ramp or building an accessible bathroom. Or you may be concerned about housing discrimination because of your disability.

The following resources are available to help you navigate the complexities of accessible, affordable housing.

- [Barrier Free Home](#) is devoted to the accessible, Universal Design, ADA or barrier free home and apartment market.

Other agencies to contact for information about community housing programs & options in your local area include:

- [Centers for Independent Living \(CILs\) and Associations Directory](#)
NOTE: Click your state on the website above to find the Center for Independent Living (CIL) which serves your area. Then, contact the local CIL for more information regarding what referrals or assistance programs may be available.
- [Community Action Agencies \(CAA's\) Directory](#)
- U.S. Department of Agriculture - [Rural Development Multi-Family Housing Rental Search](#) (accessible rural rental properties in all U.S. States and territories)
- [Volunteers of America](#)
- [Housing and Services Resource Center](#) - A partnership between the U.S. Department of Health and Human Services (HHS) and the U.S. Department of Housing and Urban Development (HUD) established improve access to affordable, accessible housing and the critical services. The directory provides information on resources that are operated or funded by the federal government.
- [HUD Exchange](#) – Search the U.S. Department of Housing and Urban Development (HUD) Exchange to find information on housing assistance including tenant rights, fair housing, finding affordable housing, food resources, disaster resources and information for Veterans.

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.

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.

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. To qualify for this type of loan, borrowers must live in the home and have paid off, or nearly paid off, their home mortgage.

Additional Resources

- [American Association of Retired Persons](#)
- [National Council of Aging](#)



- [MoneyManagement INTERNATIONAL](#)

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.

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.

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.

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.

Additional Resources

- [Let FHA loans help you](#)
- [The FHA Resource Center](#)
- [Homeownership Vouchers](#)

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Home Modifications

Home Modifications 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.

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.

We also suggest reaching out to the [National Association of Home Builders](#), a federation of more than 700 state and local associations which represents more than 140,000 members. For [Consumers](#), it provides information on Home Maintenance and Repair, Remodeling Your Home, Understanding Aging in Place and Universal Design, Disaster Preparation and Recovery Resources, and **offers a Directory for [Local Associations](#) to find a list of builders or remodelers near you.**

The **National Association of Home Builders also offers a Directory to search for Certified Aging-in-Place Specialist (CAPS) near you.** Find CAPS-certified professionals by searching the [NAHB directory for professionals in your area and viewing the 'Designation' field for 'CAPS'](#). Professionals who have earned the **CAPS designation** are experts in designing and building aesthetically-enriching, barrier-free living environments. They can help you remodel your home using universal design concepts.

The [NAHB Aging-In-Place Remodeling Checklist](#) contains features you may want to consider for your next home remodeling project. It also provides a quick reference for various aging-in-place issues. Because this list is not comprehensive, we encourage you to also consult with a Certified Aging-In-Place Specialist.

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.

- Clearly describe the work you want done in a specification sheet and floor plan for potential contractors.
- Obtain recommendations from consumers who have had similar work done on their homes or from professional trade association.
- Interview at least three contractors and request a written, detailed estimate.



- Hire only registered and licensed contractors.
- Make sure the contractor has adequate personal liability, property damage and worker's compensation insurance.
- Ask the contractor for a written list of their 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 with your state Attorney General's Office and the Better Business Bureau.
- Do not pay unreasonable up-front payments.
- Keep records before and after the job is done.

Before **hiring a contractor**, we encourage to check out the free consumer information available from by the **Federal Trade Commission (FTC)**. As the nation's consumer protection agency, the FTC works to prevent fraudulent, deceptive, and unfair business practices in the marketplace. On the below page, read about how to find a qualified contractor, learn what to do before & after you hire a contractor, and read about how to report a contractor problem.

[Hiring a Contractor : FTC.gov](https://www.ftc.gov/consumer/contractors)

Resources for working with contractors:

- [Better Business Bureau](https://www.bbb.org/)
- [Consumer Affairs](https://www.ftc.gov/consumer/contractors)
- [Contractor's License Reference Site](https://www.nahb.org/resources/qualified-contractors)
- [NAHB - Find a Qualified Contractor](https://www.nahb.org/resources/qualified-contractors)

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.

- [Paying for Senior Care](https://www.aarp.org/financial-planning/home-modifications) – provides information on how to make and pay for home modifications to enable aging in place.
- [Center for Independent Living](https://www.independentliving.org/) can help identify local funds available for home modifications.



- [Property Improvement Loan Insurance](#) insures loans to finance the light or moderate rehabilitation of properties.
- [Digital Federal Credit Union](#) offers Access Loans for modifications
- [HUD Lender List Search](#) allows you to search for lenders.
- [Veterans Administration](#) provides grants to Veterans with disabilities who need to make modifications.
- [Medicaid home and community-based waivers](#) can be used in some states to pay for access modifications.
- [Habitat for Humanity 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.
- [Rebuilding Together](#) provides free rehabilitation and critical repairs to the homes of low-income Americans, particularly the elderly or persons living with disabilities.
- [USDA](#)- provides loans to low-income rural residents.
- [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 if they do not increase the property value of your home based on a real-estate appraisal. Speak to a tax professional or accountant for more information.

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.

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.

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

- Housing Discrimination Hotline - 800-669-9777
- HUD.GOV - file a housing discrimination complaint

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.



- [ApartmentSearch.com](https://www.apartmentsearch.com) - Limit your search for accessible apartments by selecting "Disability Access" on each site. You may need to perform an advanced search.
- [Socialserve.com](https://www.socialserve.com) - Find affordable rental housing and affordable housing for sale.
- [Rent.com](https://www.rent.com) – How to find an accessible apartment blog.
- [Apartmentguide.com](https://www.apartmentguide.com) – Looks and Features of Accessible Apartments article.

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.

Resources for rental assistance

- [Housing Choice Vouchers Fact Sheet](#)
- [PHA Contact Information](#)



- [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 eligibility guidelines.

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.

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 prefer 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?

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- 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](#)
- [Public Housing Authority Contact Information](#)
- [U.S. Department of Housing and Urban Development \(HUD\)](#) - homeless counseling services are available, free of charge, through HUD's Housing Counseling Program.

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.

Housing Choice Vouchers

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

[Housing Choice Vouchers](#)

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.

[Section 811 supportive housing](#)

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.

[Section 202 program for the elderly](#)

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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.

- [National Adult Day Services Association](#) — Learn [what adult day services are all about](#) and conduct a zip code [search for adult day services](#) in your area.

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](#)
- [Paying for Senior Care](#)

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.



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 like 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.

Resources for board-and-care homes

- [Family Caregiver Alliance](#)
- [Seniorly](#)

Home-sharing

Home-sharing is an option in which two or more unrelated individuals share a house or apartment. Each usually has their 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 their 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.

Resources for home sharing

- [National Shared Housing Resource Center](#) - If your state is not listed, it means NSHRC has no registered members in that state.

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.

- [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.

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

- [Homeless Shelter Directory](#) - Provides homeless shelters and homeless service organizations.
- [Volunteers of America](#) - Volunteers of America offers local programs such as affordable housing services, assistance with basic needs, 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.
- [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.
- [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.



- [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.**
- [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. 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.

Animal shelter resources

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

- [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.
- [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.



To learn more about housing resources in your area we encourage you to connect with an MS Navigator or access our Find Doctors and Resources search tool.

Find your supportive partner with MS Navigator®

The Society's comprehensive MS Navigator program provides you and your loved ones accurate, current information. We can also help you identify and advocate for what you need, when and how you need it. We offer referrals to healthcare providers familiar with MS, educational opportunities and assistance accessing services, benefits, and expanded healthcare solutions. Our **MS Navigators** are available Monday – Friday, 7 a.m. to 5 p.m. MT to assist with your housing needs. To connect, call **1-800-344-4867**, chat or email ContactUsNMSS@nmss.org. We are a partner in your MS journey.

Find Doctors and Resources Tool

The National MS Society strives to put solutions in the hands of those who need it most. The Find Doctors and Resources tool on our website empowers people affected by MS to access a directory of healthcare providers, and resources through our website. This online tool is simple to use and available 24/7.

What is Available on Find Doctors and Resources

Through Find Doctors and Resources, visitors can search a comprehensive list of credible doctors and resources near them to help address MS-specific needs. These providers and resources include, but are not limited to: neurologists, rehabilitation centers, psychologists, disability attorneys, home modification financing, builders, adaptive vehicles and modifications, assisted living facilities, centers for independent living, equipment loan programs, adult day programs, home care and housing, skilled nursing facilities and more.

[Find Doctors and Resources](#)

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