

# 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.

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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 help 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.
- The National MS Society is an excellent place to begin gathering information.
- You may want to ask for help from a family member, social worker, or local housing advocate.
- 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 to find out where you are on the list, and be patient.
- Contact assisted living facilities or retirement communities to learn more about these options.
- Other good potential sources of information
  - State or local housing agencies
  - Councils on aging
  - Disability agencies
  - Local Public Housing Authority
  - Independent Living Centers

## Home Ownership

### Assessing your needs

Affordability and accessibility mean different things to different people. For people with MS, these issues can become more of a concern if there is a decrease in income or increasing disability.

Whether you are planning to remain in your home 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 live 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 need 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?
- Is it possible to add an outside ramp 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 before engaging in an active search. If you have never owned a home, housing counseling agencies can be useful. They can help prospective buyers decide if home ownership is best for them.

To become a homeowner, you must have enough income and adequate cash for a down-payment to qualify for a mortgage. As well as a credit history that is acceptable to the lender. It is helpful to get a mortgage pre-qualification before looking for a home. Do not 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 a proper inspection before you complete the transaction.

### Using a realtor

One way to find 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 the '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®](#). They 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. This can be especially true as the disease imposes mobility and other challenges.

The monetary impact of MS may make it difficult to keep up with mortgage or rent payments. It may also be difficult to cover the cost of large 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 accessible, affordable housing questions.

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

Other agencies to contact for information about 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 about what referrals or programs may be available.
- [Community Action Agencies \(CAA's\) Directory](#)
- U.S. Department of Agriculture - [Rural Development Multi-Family Housing Rental Search](#) (accessible rural multi-family rental housing in all U.S. States and territories)
- [Volunteers of America](#)
- [Housing and Services Resource Center](#) – The Center is part of a partnership between the U.S. Department of Health and Human Services (HHS) and the U.S. Department of Housing and Urban Development (HUD). It was established to make community living a reality for all. The Center 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
  - 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 (not for day-to-day expenses) such as:

- Education
- Home improvements
- Medical bills

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. This could

include building a home addition or doing significant home modifications.

### ➤ **Home equity conversion mortgages or reverse mortgages**

The Home Equity Conversion Mortgage (HECM) is Federal Housing Administration's (FHA) reverse mortgage program which enables you to withdraw some of the equity in your home. You choose how you want to withdraw your funds, whether in a fixed monthly amount or a line of credit or a combination of both.

#### ➤ **Who is eligible for Home Equity Conversion Mortgages (HECM)?**

- Be 62 years of age or older.
- Own the property outright or have a small mortgage balance.
- Occupy the property as your principal residence.
- Not be delinquent on any federal debt.
- Participate in a consumer information session given by an approved HECM counselor.

To obtain a HUD Home Equity Conversion Mortgage, contact a [HUD-approved HECM lender](#).

#### ➤ **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 is 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 3.5% 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. Make sure to always compare an FHA loan with other types of loans.

### ➤ **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 get funds to buy a home and then secure more 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 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](#)

## **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](#). NAHB is a federation of more than seven hundred state and local associations that 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

NAHB also 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](#). **View 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.

The University of Southern California Leonard Davis School of Gerontology is dedicated to promoting aging in place and independent living for persons of all ages and abilities. Their [home modifications toolkit](#) offers videos and fact sheets when considering home modifications.

## 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.
- Get recommendations from others who have had similar work done in their homes or from professional trade associations.
- 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:
  - Did the homeowner have any problems?
  - Did the contractor keep them up to date on the project?
  - Was the contractor on time?
  - Would the homeowner 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 complete.

Before **hiring a contractor**, we encourage you to check out the free consumer information available from the **Federal Trade Commission (FTC)**. 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.
  - How to report a contractor problem
- [Hiring a Contractor: FTC.gov](#)

➤ **Resources for working with contractors:**

- [Better Business Bureau](#)
- [Consumer Affairs](#)
- [NAHB - Find a Qualified Contractor](#)

## 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. Be sure to get specific, detailed information on any program you are considering.

- [Paying for Senior Care](#) – provides information on how to make and pay for home modifications to enable aging in place.
- [Center for Independent Living](#) - 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](#) - offer home repair services to homeowners so they can continue to live in safe, decent homes for years to come. Some home repair work includes painting, landscaping, weatherization, and minor exterior repair services.
- [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 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.
- People living with MS who modify their homes for safety or accessibility may benefit from state tax credits, grants, or assistance programs. Visit the National MS Society [Home Modifications Policies page](#) for a list of states with this financial relief.

## 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, 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

[HUD.GOV](https://www.hud.gov) - file a housing discrimination complaint or call the Housing Discrimination Hotline – 800-669-9777

## Finding accessible apartments

If you have a disability, searching for an apartment can be a challenge as you might need an apartment with specific 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.
- Grab bars by the toilet and shower in the bathroom to enable easier maneuvering.

### ➤ Resources finding accessible apartments.

- [ApartmentSearch.com](https://www.apartmentsearch.com) – To find accessible apartments select "Wheelchair Access" as you perform an advanced search.
- [MyHousingSearch](https://www.myhousingsearch.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
- Accessible electrical outlets and thermostats

➤ **Resources for rental assistance**

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

## 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 housing authority determines eligibility based on:

- Annual gross income
- Whether you qualify as elderly, a person with a disability or as a family.
- 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?
  - For which type of vouchers do I qualify?
  - 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?
  - Am I able 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 help 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**

Housing authorities run these housing developments. 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 improve your chances of finding an apartment in a shorter period.

Some states have the same application for public housing authorities. Other states have specific forms for each housing authority. Regardless, 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 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**

Housing choice vouchers allow very low-income families to choose and lease or purchase safe, decent, and affordable privately-owned rental housing. Since housing assistance is provided on behalf of the

family or individual, participants can find their own housing, including single-family homes, townhouses, and apartments.

[Housing Choice Vouchers](#)

If you are interested in applying for a voucher, contact the [local public housing agency \(PHA\)](#). For further assistance, please contact the [HUD Office](#) nearest to you.

### ➤ **Section 811 supportive housing**

Through the Section 811 Supportive Housing for Persons with Disabilities program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.

Eligible residents must be extremely low-income (within 30 percent of the median income for the area) with at least one adult member with 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 elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable.

Occupancy in Section 202 housing is open to any very low-income household with at least one person who is at least 62 years old at the time of initial occupancy.

[Section 202 program for the elderly](#)

### ➤ **Section 515 rural development program for the elderly and families**

The USDA subsidizes more than 15,000 rural multi-family apartment complexes throughout the fifty states, Puerto Rico, the Virgin Islands and Guam. Properties are classified as Elderly or Family and offer unit sizes from studio to four bedrooms. Use the site to locate government-assisted rural multi-family rental properties throughout the U.S. Applicants must meet income limits and other eligibility guidelines.

[USDA Rural Development Multi-Family Housing Rentals](#)

## Non-Traditional Housing

### Adult Day Services

Adult Day Services (ADS) 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.

#### ➤ Resources for Adult Day Services

- [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.
- **National Respite Network’s Locator Service** helps parents, caregivers, and professionals [find respite services in their local area](#) to match their specific needs.
- **Easterseals Adult Day Services** — Learn about [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 help 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 for 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, also called residential care facilities or group homes, are small private facilities, usually with twenty or fewer residents. Rooms may be private or shared. Residents receive personal care and meals and have staff available around the clock. Nursing and medical care usually are not provided on site.

➤ **Resources for board-and-care homes**

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

## 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, shares 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.

➤ **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 helps with basic personal tasks of everyday life. Also known as activities of daily living. Care is often provided in the home by informal caregivers such as family or friends. They 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 disabled people and other vulnerable populations in 340 communities in 25 states.

## 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](#) - Search for resources including homeless service organizations and shelters.
- [Volunteers of America](#) - Volunteers of America services vary by location, but local programs can offer:
  - 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
  - Veterans' services
- [Catholic Charities USA](#) - Provides an array of vital community-based services including, counseling/mental health, family strengthening programs, 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](#) - Search for financial assistance programs, charities, non-profits, and other resources that may help with paying bills, mortgage, rent and debt expenses. Find state, county, and local resources for mortgage assistance, foreclosure prevention programs agencies, non-profits, HUD counseling agencies and banks.
- [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.

➤ **Animal shelter resources**

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

- [Feeding 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 National MS Society believes no one should face MS alone. MS Navigators 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, Our **MS Navigators** are available Monday – Friday, 7 a.m. to 5 p.m. MT. To connect, call **1-800-344-4867**, chat or email [ContactUsNMSS@nmss.org](mailto:ContactUsNMSS@nmss.org). We are a partner in your MS journey.