

Chapter 1 : The Disabled Homemaker | American Journal of Occupational Therapy

The Disabled Homemaker You will receive an email whenever this article is corrected, updated, or cited in the literature. You can manage this and all other alerts in My Account.

Here you can learn more about the five important steps in buying a home and about financial assistance programs that are available for you living with disabilities, who want to buy a home. After reading this guide to home ownership for people living with disabilities, you will know more about: The advantages and disadvantages of buying a home The most important steps in the home-buying process Common terms related to home-buying How to get started in your quest to purchase a home Financial assistance geared toward enabling you living with disabilities to buy your own homes Step 1: Advantages and disadvantages of home ownership There are over 40 million individuals in the U. S living today with a mental or physical disability. Yet only a small percentage of them enjoy the benefits of home ownership. This means that somebody else is in control and setting the rules. Even if a person may be in need of assistance it is also important that he or she have a measure of autonomy. One advantage of living in your own home is that you are in control and are responsible for your own life and well-being. Owning a home enhances not only your sense of independence but also your sense of connectedness. As a home owner you will become an important and recognized part of the community. Simple things such as getting to know your neighbors, paying property taxes and belonging to a neighborhood are important parts of independent living. These are some of the benefits of owning your own home. Responsibility and personal assistance By investing in a house and engaging in a financing plan, you are taking action based on the decision that this is what you want. By taking this step you are also taking responsibility of your own faith. You are investing in the future and ensuring that you will always have a place of your own. This change often brings a feeling of accomplishment and control. It is available for you as a home owner. The only difference is that it will come to your home instead of the other way around. When professional assistance in group homes or nursing facilities normally are forced to adapt to the general needs of the group you will, by buying your own home, have the possibility to get help according to your own needs and daily routines. A big step Buying a home is a big step, all the more so if you are living with disabilities. Living by yourself often requires a higher level of independence and responsibility. It also costs more to own and maintain a home of your own then living at home or renting a room in a nursing home. There are several financing options that may help. The sooner you clarify your needs and wants and determine how much you can afford to spend, the better. These are a few of the advantages and disadvantages when you are thinking of buying your own home. You may come up with more advantages and disadvantages and it is advisable to contact a local housing counselor to help you prepare to make a decision. A housing counselor is a local, often government issued, agency or institution that works with helping you who are living with disabilities in the home buying process. They normally cost little to consult and are available in all U. More information will follow in Step 3: You can look for a housing counselor in the Yellow Pages of your phone book or ask a friend or family-member to help you. Familiarize yourself with the home-buying process Included in this step are common ways of buying a home. Most important is learning how you are going to pay for a home. And so, in this step, you will learn more about: How to pay for a home What a mortgage loan is How to pay for a home The first important step in buying a home is learning how you are going to pay for it. When people buy a home it is common to apply for a mortgage loan when people want to borrow money from the bank to buy a home they apply for a mortgage loan at the bank. You do not have enough money to pay for the home on your own. So you apply for a mortgage loan and upon approval the bank lends you the money to pay the price that the seller has put. Before being allowed to take the loan, the bank does a checkup on the your financial situation. This means checking your annual income, future expenses and credit history checking your credit is to see if you have any unpaid debts to bank or other financial institutions. Based on this information you are either approved or declined to borrow money from the bank. When taking the loan you normally have to make a down payment one time payment with personal money, between percent of the loan. There are also loans that do no require any down payment. The bank then sets up a 15 - year or 30 - year payment plan where

loan-takers pay the bank each month: Ongoing costs additional costs such as mortgage payment, insurance, utility bills, taxes, maintenance are also paid on a monthly basis. Take some time and read through these steps. You will find more information throughout MortgageLoan. Applying for a mortgage loan The first step is to contact your local bank office to inform them that you are looking to buy a home and want to apply for a mortgage loan. Your housing counselor can normally help you with this step. The bank will then do the following: Run a credit check. This is a checkup on your economic situation. If you have unpaid debts or credit it will show on the checkup. This helps the bank to decide if you are eligible for a loan. Your income simply has to be steady enough to be able to take on a loan. Decide how much you can afford to borrow. Your mortgage officer will then calculate how much you can afford to borrow based on how much money you earn and on what your regular expenditures are. Help you apply for a loan on the decided amount. The bank then decides whether or not you are approved to take the mortgage loan. Based on the amount allowed to be borrowed from the bank you can now start looking for a home. Making an offer on a house This is where a real estate agent enters the picture. It is not uncommon that there are many people interested in buying the same home that is for sale. This often results in an auction. Anybody is then allowed to make offers on the property to the seller. The one who bids the highest normally gets to purchase the house. Upon purchase your real estate agent will help you with all necessary paper work and arrange with the realtor of the seller. It is then important that you have been approved a mortgage loan at this stage. Getting started Now that you have gotten an insight on how the loan taking process works you are ready to take the first practical step in buying a home. Described below is an example of how to proceed towards buying a home. This process has been adjusted according to the needs of home buyers with disabilities. However, this is not written in stone and a good idea may be to see this process as a foundation to which you can add or remove desired parts. That is why it is advisable to include a friend or family member. Many have learned that having somebody to support and help you during this time is indeed price-less. Since you are going to meet many people and making a lot of decisions it might be a good idea to increase your power by numbers. Contact a housing counselor Start by locating a housing counselor in your area. The link below will take you to a search engine that lists all HUD approved Housing Counselor in your state. The housing counselor plays a very important role in the process of finding and ultimately buying a home. And HUD approved housing counselors will additionally help you for free or at little cost. The housing counselor is certified and educated in assisting clients in the home-buying process with special needs. A housing counselor will: Explain your local housing options Research available financial assistance programs Help you reach a housing solution based on your current financial and practical situation Find a HUD approved Housing Counselor near you! This is when you have to sit down with your housing counselor to make a list of what you want and need. Ask anybody helping you with current assistance to help you list the needs of your disability. Then return to your housing counselor and implement any additional costs required by your needs into the original financial calculation. Get pre-qualified Getting pre-qualified for a mortgage loan will help you make a realistic estimation on how much you can afford to spend on a house. The lender will quickly go through your financial situation and estimate how much you will be able to borrow. This way you can start looking and narrow your search for homes based on the loan pre-qualification. Not all lenders offer this option but if they do it might be a good idea. Make an offer Together with your realtor and housing counselor you now have everything set and are ready to start looking for a home. Both your realtor and housing counselor will be able to find what homes the market has to offer. Apply for a mortgage loan By now you should have gotten a clear picture of what you can afford to buy. Your housing counselor can now assist you in applying for a mortgage loan. Remember, simply applying does not mean that you have to take the loan even if you are approved. Since you may, due to your disabilities, have a low-income and may not be eligible for a traditional mortgage loan you will find a list with financial assistance options and favorable mortgage loan programs in Step 5. Your housing counselor will also be able to locate any local financial assistance programs. The home inspection Although it is not required, the seller of a may already have conducted a home inspection through an independent home evaluation service. Nevertheless it is a good idea to establish the condition of the unit by ordering your own inspection of the home. This is important not only to be able to estimate the property value but also to know what changes is

required to meet your needs of accessibility. Closing the deal The deal is closed when the ownership of the home is transferred from the seller to the buyer.

Home Loans For The Disabled. These include the current monthly payment, current interest rates, years left on the first mortgage, balance left on the first mortgage, the new interest rate, the new type of interest, and the new term of the loan in years.

The home buying process is already daunting, and adding extra requirements such as location or accessibility only further complicates the process. Fortunately, there a multitude of programs that help those in this situation become homeowners. Government Programs There are many government sponsored programs that can help individuals to home ownership. This is from a wide range of programs from grants, loans, as well as advice and planning. Non-Government Programs There are also a wide range of non-governmental and nonprofit programs available to prospective home buyers. Many of these programs work with low income individuals, but also provide priority support to the elderly and disabled. Tips and Tricks This article will also go over many tips and tricks that can help along the process. THis includes good to know aspects that will help the process move along smoother, as well as additional resources for those looking for added support. Advantages To Homeownership One of the prime reasons to buy a home is for that sense of accomplishment and independence. In the long term, a home is a great investment and saves money over renting in the long run. Having a home is a great way to start your nest egg. The most glaring one, especially for disabled individuals, is the upkeep. Depending on the specific disability, common household chores like mowing the lawn or shoveling the snow can be difficult, and unlike an apartment unit these responsibilities fall on the homeowner. The odd repair, replacing broken pieces, and the unavoidable property tax. Many of these expenses are unique to homeownership, and are important to to keep in mind. For those looking to learn more, many of the programs listed below have ties to home ownership classes which help prospective homeowners learn more, and some may require a course be completed before benefits are awarded. Signs of discrimination include: The person makes rude and discriminatory comments. The seller behaves differently in front of other buyers. They disregard or ignore certain people, but seem to be responsive to others. A seller or lender requires different fees or a modified process for those with disabilities. In situations where discrimination is taking place, there are protections and laws in place to stop it from happening. These laws were created to create a fair playing field for all people, regardless of who they are. The Fair Housing Act One such protection is the fair housing act. This was a law put in place to prevent discrimination in housing for any protected class, which includes those with disabilities. This law effects all those in the selling process, including banks and lending institutions. It extends to both renting, as well as home buying. This helps level the playing field, and forces others to consider you on the same basis as everyone else. Put simply, this act requires that all disabled people are treated fairly in aspects of public life. This extends to home buying, as well as renting, and further prevents any sort of legal discrimination. An important note, this act requires that the process is the same for all individuals. This means that a lender or seller cannot force a disabled individual to follow different process, or pay extra fees. They must be on the same field as everyone else. It also requires that a homeowner should be allowed to make reasonable accommodations to their property to full enjoy it. This might come into play in a condo for example, where a disabled individual would be allowed to make modifications that others might be barred from making. The key here though is any modification needs to be made to help the disabled individual enjoy their property better, and overcome the problems the disability prevents. They have a form on their website that can be completed there or mail, or you can call them. They will ask questions regarding the incident and then perform an investigation and take appropriate action. Home Needs An important consideration to keep in mind is the actual home itself and whether it meets your accessible needs. While there are some programs that will help cover the costs of these additions, many times they will require out of pocket expenses. It might also be a good negotiation point when buying the home, some motivated buyers might agree to make accessibility additions in order to sell their home quicker. Parking Parking is an important thing to consider, namely what type is it and how far will you have to park. For suburban housing, this is likely not too big of an issue as many houses have driveways or garages, but cities can be different. Many housing

situations in larger cities utilize on street parking, which can oftentimes be crowded and difficult to find. If looking in a larger city, keep this in mind, as well as special situations like street cleaning which can force you to park in different locations on certain days.

Layout The general layout of the home also plays a big role in accessibility. A well laid out home is easy to navigate, and allows ample room for items like walkers or wheelchairs. This is largely going to be based on your individual needs, so keep this in mind when house shopping.

Construction Lastly, keep in mind the construction of the home and the different features it might have. This includes things like stairwells, ramp, and the like. Depending on your needs, these might be important considerations.

Getting Help The best way to get started with any of the following programs is to find a lender or agent who has experience working with the various programs for disabled individuals. They also might be aware of local programs that can help, and can help point out these opportunities which can further ease the difficulty of purchasing a home.

The HUD has offices in all 50 states, and has counselors that can help with any part of the home buying process. These are experts in the home buying process, and are a valuable resources for disabled individuals looking to purchase a home. In particular, they can assist with understanding the various types of government assistance available. They have vast amounts of experience in these programs, and can help determine eligibility and assist in applying for them. They might also be able to point to additional sources of aid that can make securing the home even easier.

Financial Aid Financial aid is one of the most important things to be on the lookout for when purchasing a home when disabled. Fortunately, there are a number of aid opportunities that come with a range of benefits such as lowered payments, down payment assistance, reduced interest rates and more.

Section 8 Section 8 is a government program that provides housing assistance for low income and disabled individuals and families. This program provides housing vouchers that can be used to acquire housing, these vouchers are not just for rening. Even better, this can count as income when applying for a mortgage, even with FHA loans. Keep in mind though, a lender is going to want to be sure that any sources of income are going to last for the duration of the loan. If any public assistance is set to expire within three years of the mortgage application then it can not be counted as effective income.

State and Local Programs There are also a variety of state and local programs throughout the country to take advantage of. These are put on by local governments, and are generally restricted to the state, county, or city where the program is being offered from. For example, the Chicago Housing Authority provides assistance for low income individuals and families find affordable housing. They offer vouchers and other assistance to make the process easier. They also a variety of utilities allowances, which can further help reduce the cost of owning a home. While this example is restricted to the city of Chicago, there are similar programs all throughout the nation at various levels. This is another good reason to work with an experienced lender, as they can likely help find any local programs and assistance in the application process.

Non-Profits There are also a large number of non-profits, both national and local, that help low income or disabled people find affordable housing. A well known example of this is the habitat for humanity. Habitat for Humanity helps to build housing all across the country for those in need of housing. This includes disaster support, but also for those with low income and disabilities. This is just one example of a large, national nonprofit that can help provide affordable housing. There are many more throughout the country, and a large number of local nonprofits that can provide assistance. For example, many churches run programs that help individuals secure housing. Another good reason to work with experienced lenders who may know of these local options. Keep these in mind as they can provide huge amounts of support in everything from building a new home, or helping make an existing one more accessible. For those that were disabled in the line of duty, the government provides grants that can help them acquire housing affordably. There are some requirements for what disabilities qualify, but for those that do this is a fantastic option. The grant also has options for outfitting an existing home. If you already own a home then the grant can be used to improve accessibility to make it more livable for those with disabilities. While only veterans will qualify, those that do should absolutely contact their local VA to take advantage of this program.

Government Programs In addition to those already mentioned, the government has a multiple programs to help disabled individuals find housing. Most of these programs are country wide, so they can be used by individuals in most states and locations. FHA loans are government backed loans, that allow borrowers to secure a mortgage with as low as 3. They also have less

strict requirements for income and credit scores. What makes the FHA loan even better is that a lot of the grants or vouchers offered by the government can also be used as income when applying for this loan. This means for example, an individual can use their social security income to secure a FHA loan and purchase a home. Add to that the small down payment needed, and it becomes an attractive choice. In most cases of government aid, they will want to make sure the assistance will last for at least three years. There are some requirements for the type of housing, for instance an FHA loan does require an inspection to be completed. There is also some additional paperwork that many sellers amount to extra time, which means some sellers are apprehensive about dealing with FHA loan users. HUD Programs As touched on earlier, the Department Housing and Urban Development is a great resource for disabled individuals looking to purchase a home. They offer a variety of services and programs to help disabled people find housing. Their website is a great resource that goes over a lot of important information.

Chapter 3 : Mortgage and Home Loan Help Guide for the Disabled

Note: Citations are based on reference standards. However, formatting rules can vary widely between applications and fields of interest or study. The specific requirements or preferences of your reviewing publisher, classroom teacher, institution or organization should be applied.

Chapter 4 : Contact the Disabled American Veterans (calendrierdelascience.com)

Auto Suggestions are available once you type at least 3 letters. Use up arrow (for mozilla firefox browser alt+up arrow) and down arrow (for mozilla firefox browser alt+down arrow) to review and enter to select.

Chapter 5 : Home Loans for Disabled Persons | Mortgage Assistance Programs()

They've done time in prison and had foster families help hone their social skills, but there's nothing troubling about the dogs that emerge from this upbringing. Assistance dogs are in fact a.

Chapter 6 : Disability Benefits for Stay-at-Home Moms and Homemakers | DisabilitySecrets

at home with their parents. This means that somebody else is in control and setting the rules. Even if a person may be in need of assistance it is also important that he or she have a measure of autonomy.

Chapter 7 : Home Loans For The Disabled

When a person whose job was primarily a homemaker or "housewife" becomes disabled, he or she may find herself ineligible for any kind of disability benefits. This is because homemakers frequently lack a significant employment history to qualify for Social Security disability insurance (SSDI), have.

Chapter 8 : Homemaker Services for Disabled Adults | Griswold Home Care

home South African Riding for the Disabled Association S.A.R.D.A. was established in Cape Town in by Belinda Sampson and Joy Finlay. Today there are additional branches at Sleepy Hollow in Cape Town and in Durban, Port Elizabeth, George and in Gauteng.

Chapter 9 : Charity begins at home for Dogs for the Disabled | Irish Examiner

Homemaker services for the elderly, seniors, and disabled adults can be a full-time role, or it can be a few hours a week as added support for family caregivers. Your time with your family is precious, and you shouldn't have to spend it doing

chores!