



Living Independently: Owning or Renting Your Own Place

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Whether or not we have a disability, we all strive to be independent and have aspirations of moving into our very own home or renting our own place and be independent. It is all part of living the American Dream. What exactly does it mean to live independently?

- Do as much as possible without help
- Accept responsibility for oneself
- Cope with changes
- Follow directions and guidelines
- Choose companions and friends
- Arrive at appointments on time
- Perform self-care, everyday tasks

Under the [Federal Law](#) people with disabilities are protected from discrimination based solely on their

disability. In addition, home providers cannot impose a different set of rules or conditions on a person with a disability in order to disqualify them as a tenant or buyer. The [Fair Housing Act](#) and other laws include access to equal housing opportunities and reasonable accommodations and modifications to a home or rental unit.

There are many things to think about and discuss when taking the next big step. Will you be able to find the funding to afford your own place, along with the other monthly expenses? Will you need personal assistant services to assist you with activities of daily living? Will your families and friends be there to support you if you need it? Is the home conducive

to your needs? Do you have the confidence in your ability to be able to live independently? What setting will work best for you? (Ex: An apartment, home, assisted living facility, or another setting) How will you get around in the community?

In many cases, lenders will look at an applicant's credit score and income to determine whether to approve the applicant for a loan. There are, however, programs and opportunities in place to help overcome the obstacle of having a poor credit score. It, along with many other things, just requires a bit of research and persistence. Believe it or not, it is possible for individuals who receive social security benefits or on a "fixed" income to purchase their own home. Programs like the Fannie Mae [HomeReady® Mortgage](#) Program can help you towards that path. If you are a resident of Jefferson Parish and have a developmental disability, Jefferson Parish Human Services Authority has the [Home of My Own Program](#). Visit the [Jefferson Parish](#) website for more information on other programs and services for Jefferson Parish residents.

Individuals can also apply for a Habitat Home through the organization [Habitat for Humanity](#). Lastly, reach out to your local [Centers for Independent Living](#) (CILs) to help you transition through this process. Many centers offer supports and services that enable the individual to live in his/her community.



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