Able SC is a Center for Independent Living (CIL), an organization not about “helping” people with disabilities, but built on the central concept of self-empowerment. It’s a consumer-controlled, community-based, cross disability nonprofit that provides an array of independent living services.

We do everything it takes to empower people with disabilities to live active, self-determined lives: advocacy, service, and support. More than half of our staff are persons with disabilities, as are over half of our Board of Directors. We didn’t just learn this; we live it.
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Introduction

It’s easy to get overwhelmed when trying to find the information you need about housing. The goal of this packet is to compile some of the key information and resources in one place to help you find the answers you are seeking, understand your housing rights as an individual with a disability, and connect to resources that will assist you.

In this packet, you will find information to assist you in:

- Finding housing.
- Learning about housing programs and resources.
- Understanding your legal rights pertaining to housing.
- Knowing how to request reasonable modifications and reasonable accommodations.
- Communicating with a housing provider.
- Discovering how and where to find further assistance.

If you have questions, or need help, please contact:

Able South Carolina
136 Stonemark Lane, Suite 100
Columbia, SC 29210
Toll Free: 800.681.6805
TTY: 803.779.0949

Able South Carolina
330 Pelham Road, Suite 100A
Greenville, SC 29615
Toll Free: 800.681.7715
TTY: 864.235.8798

Visit us online at www.able-sc.org.
How Do I Find Available Housing?

Before you begin your search, you need to weigh out your options, look at the many housing possibilities in person, and ask people who live there about the area. When you weigh out your options, you need to consider:

- Do you want to rent or own?
- What type of housing do you prefer (house, apartment, townhouse, etc.)?
- Do you have or want to have pets?
- Do you want to live in the city or a more rural area?
- Will you use public transportation or your own vehicle?
- Will you be living alone, with a roommate, or with a significant other?

You have many different options for finding the right type of housing that is best for you. Some methods for deciding what type of housing will best fit your needs include:

- Online housing sites
  - SC Housing Search
  - Homefinder.com
  - Trulia.com
  - Zillow.com
  - SC Department of Housing & Urban Development
  - Apartment Finder
- Housing magazines
- Realtors
- Friends & family
- Former, compatible roommates

Tips for helping seniors to find active independent living communities and retirement communities
- Seniors E-Guide

### Local Housing Authorities

Please use the following chart to find your local housing authority

<table>
<thead>
<tr>
<th>City or County</th>
<th>Physical Address</th>
<th>Phone Fax</th>
<th>Email Address Website</th>
</tr>
</thead>
</table>
| Abbeville     | 508 Haigler Street
Abbeville SC 29620 | (864)366-4549
(864)366-4341 | None |
| Aiken         | 100 Rogers Terrace
Aiken SC 29801 | (803)649-6673
(803)643-0069 | Aiken Housing Authority |
| Anderson      | 1335 E River Street
Anderson SC 29624 | (864)260-5120
(864)260-5118 | Anderson Housing Authority |
<table>
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<tr>
<td>Atlantic Beach</td>
<td>1020 30th Avenue S</td>
<td>(843)272-4189</td>
<td><a href="mailto:ha-atlanticbch-1020@sc.rr.com">ha-atlanticbch-1020@sc.rr.com</a></td>
</tr>
<tr>
<td></td>
<td>North Myrtle Beach SC 29582</td>
<td>(843)361-0338</td>
<td>Myrtle Beach Housing Authority</td>
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<tr>
<td>Beaufort</td>
<td>1009 Prince Street</td>
<td>(843)525-7059</td>
<td><a href="mailto:beaufortha@charter.net">beaufortha@charter.net</a></td>
</tr>
<tr>
<td></td>
<td>Beaufort SC 29902</td>
<td>(843)525-7090</td>
<td>Beaufort Housing Authority</td>
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<tr>
<td>Bennettsville</td>
<td>253 Fletcher Street</td>
<td>(843)479-3857</td>
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<td></td>
<td>Bennettsville SC 29512</td>
<td>(843)479-2311</td>
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<tr>
<td>Charleston</td>
<td>550 Meeting St</td>
<td>(843)720-3970</td>
<td><a href="mailto:info@chacity.org">info@chacity.org</a></td>
</tr>
<tr>
<td></td>
<td>Charleston SC 29403</td>
<td>(843)720-3977</td>
<td>City of Charleston Housing Authority</td>
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<tr>
<td>Charleston County</td>
<td>2106 Mt. Pleasant St, Suite 100</td>
<td>(843)722-1942</td>
<td>Charleston County Housing &amp;</td>
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<tr>
<td></td>
<td>Charleston SC 29403</td>
<td>(843)577-6825</td>
<td>Redevelopment Authority</td>
</tr>
<tr>
<td>Cheraw</td>
<td>1345 Dizzy Gillespie Drive</td>
<td>(843)669-4163</td>
<td>Housing Authority of Florence</td>
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<td></td>
<td>Cheraw SC 29520</td>
<td>(843)679-2626</td>
<td></td>
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<tr>
<td>Chester</td>
<td>2678 Dawson Dr, Building 100</td>
<td>(803)581-6981</td>
<td><a href="mailto:chesterha@truvista.net">chesterha@truvista.net</a></td>
</tr>
<tr>
<td></td>
<td>Chester SC 29706</td>
<td>(803)581-2541</td>
<td>City of Chester Housing Authority</td>
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<tr>
<td>Columbia and Cayce</td>
<td>1917 Harden Street</td>
<td>(803)254-3886</td>
<td><a href="mailto:cha@chasc.org">cha@chasc.org</a></td>
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<tr>
<td></td>
<td>Columbia SC 29204</td>
<td>(803)376-6114</td>
<td>Columbia Housing Authority</td>
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<tr>
<td>Conway</td>
<td>2303 Leonard Avenue</td>
<td>(843)248-7327</td>
<td><a href="mailto:hac@sc.rr.com">hac@sc.rr.com</a></td>
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<tr>
<td></td>
<td>Conway SC 29527</td>
<td>(843)248-6234</td>
<td>Conway Housing Authority</td>
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<tr>
<td>Darlington</td>
<td>324 Bacote Street</td>
<td>(843)393-0436</td>
<td><a href="mailto:darl_had@bellsouth.net">darl_had@bellsouth.net</a></td>
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<tr>
<td></td>
<td>Darlington SC 29532</td>
<td>(843)393-0443</td>
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<tr>
<td>Easley</td>
<td>101 Wallace Drive</td>
<td>(864)855-0629</td>
<td><a href="mailto:haeasley@bellsouth.net">haeasley@bellsouth.net</a></td>
</tr>
<tr>
<td></td>
<td>Easley SC 29640</td>
<td>(864)855-0864</td>
<td>Easley Housing Authority</td>
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<tr>
<td>Florence</td>
<td>400 E Pine Street</td>
<td>(843)669-4163</td>
<td>Housing Authority of Florence</td>
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<tr>
<td></td>
<td>Florence SC 29506</td>
<td>(843)679-2626</td>
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<tr>
<td>Fort Mill</td>
<td>105 Bozeman Drive</td>
<td>(803)547-6787</td>
<td>Housing Authority of Fort Mill</td>
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<td></td>
<td>Fort Mill SC 29715</td>
<td>(803)548-2125</td>
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<tr>
<td>Gaffney</td>
<td>125 Beltline Road</td>
<td>(864)489-3193</td>
<td><a href="mailto:gafha@bellsouth.net">gafha@bellsouth.net</a></td>
</tr>
<tr>
<td></td>
<td>Gaffney SC 29341</td>
<td>(864)487-9460</td>
<td>Gaffney Housing Authority</td>
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<td>City or County</td>
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<tr>
<td>Georgetown</td>
<td>1 Lincoln Street Georgetown SC 29440</td>
<td>(843)546-9621 (843)527-7536</td>
<td><a href="mailto:ghasc@sc.rr.com">ghasc@sc.rr.com</a></td>
</tr>
<tr>
<td>Greenville</td>
<td>122 Edinburgh Court Greenville SC 29607</td>
<td>(864)467-4250 (864)467-3088</td>
<td><a href="mailto:info@tgha.net">info@tgha.net</a></td>
</tr>
<tr>
<td>Greenwood</td>
<td>315 Foundry Road Greenwood SC 29646</td>
<td>(864)227-3670 (864)227-8270</td>
<td>None</td>
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<tr>
<td>Greer</td>
<td>103 School Street Greer SC 29651</td>
<td>(864)877-5471 (864)848-1331</td>
<td><a href="mailto:ghahud1@bellsouth.net">ghahud1@bellsouth.net</a></td>
</tr>
<tr>
<td>Hartsville</td>
<td>1301 S 5th Street Hartsville SC 29550</td>
<td>(843)332-9244 (843)383-9250</td>
<td>None</td>
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<tr>
<td>Kingstree</td>
<td>1022 Lexington Ave Kingstree SC 29556</td>
<td>(843)355-7516 (843)355-7517</td>
<td><a href="mailto:ktha@ftc-i.net">ktha@ftc-i.net</a></td>
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<tr>
<td>Williamsburg County</td>
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<tr>
<td>Lake City</td>
<td>398 N Matthews Road Lake City SC 29560</td>
<td>(843)374-3541 (843)374-3542</td>
<td><a href="mailto:lakecityha@ftc-i.net">lakecityha@ftc-i.net</a></td>
</tr>
<tr>
<td>Lancaster HA</td>
<td>3502 Caroline Court Lancaster SC 29720</td>
<td>(803)285-7214 (803)283-2049</td>
<td>None</td>
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<tr>
<td>Laurens</td>
<td>218 Independence Ave Laurens SC 29360</td>
<td>(864)984-0578 (864)984-0931</td>
<td>SC Regional Housing Authority #1</td>
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<tr>
<td>Marion</td>
<td>826 Walnut Street Marion SC 29571</td>
<td>(843)423-5242 (843)423-7256</td>
<td>None</td>
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<tr>
<td>Marlboro County Serves Dillon County</td>
<td>100 Woods Avenue Clio SC 29525</td>
<td>(843)669-4163 (843)679-2626</td>
<td>None</td>
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<tr>
<td>McColl</td>
<td>200 Gilchrist Avenue McColl SC 29570</td>
<td>(843)523-5449 (843)679-2626</td>
<td>Housing Authority of Florence</td>
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<tr>
<td>Mullins</td>
<td>244 Blanton Court Mullins SC 29574</td>
<td>(843)464-9822 (843)464-4371</td>
<td>None</td>
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<tr>
<td>Myrtle Beach</td>
<td>605 10th Avenue N Myrtle Beach SC 29577</td>
<td>(843)918-1525 (843)918-1538</td>
<td><a href="mailto:mbha@mbhaonline.org">mbha@mbhaonline.org</a></td>
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<tr>
<td>Newberry</td>
<td>3589 Grant Avenue Newberry SC 29108</td>
<td>(803)276-1049 (803)276-1056</td>
<td>None</td>
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<td>City or County</td>
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<tr>
<td>North Charleston</td>
<td>2170 Ashley Phosphate Rd, Suite 700</td>
<td>(843)747-1793 (843)744-3466</td>
<td><a href="mailto:ncha@nchashousingauthority.com">ncha@nchashousingauthority.com</a></td>
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<td>Rock Hill</td>
<td>467 South Wilson Street</td>
<td>(803)324-3060 (803)324-5857</td>
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<td>Rock Hill SC 29730</td>
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<tr>
<td>SC Region 1 Counties:</td>
<td>460 Church Street</td>
<td>(864)984-0578 (864)984-2669</td>
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<td>Abbeville, Anderson,</td>
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<td>SC Region 2 Counties:</td>
<td>10938 Ellenton Street</td>
<td>(803)259-3588 (803)259-4628</td>
<td><a href="mailto:info@scrha3.com">info@scrha3.com</a></td>
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<tr>
<td>Aiken, Allendale, Bamberg,</td>
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<tr>
<td>SC State HA HUD Housing</td>
<td>300-C Outlet Pointe Boulevard</td>
<td>(803)896-8888 (803)896-9012</td>
<td><a href="mailto:Section8@SCHousing.com">Section8@SCHousing.com</a></td>
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<td>Choice Voucher Program in:</td>
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<td>Spartanburg</td>
<td>2271 South Pine Street</td>
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<td>Spartanburg SC 29302</td>
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<td>Sumter</td>
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<td>(803)775-4357 (803)778-2315</td>
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<td>Union</td>
<td>201 Porter Street</td>
<td>(864)427-9679 (864)429-0731</td>
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<tr>
<td>Woodruff</td>
<td>110 Miller Drive</td>
<td>(864)476-7043 (864)476-8969</td>
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<td>York</td>
<td>221 California Street</td>
<td>(803)684-7359 (803)684-0895</td>
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Compiled by Able South Carolina
How Do I Make Sure My Home Fits My Needs?
Renting, Buying, and Moving

It is important to make sure your home fits your needs and one of the best ways to do this is by visiting the house ahead of time.

When you visit a housing provider and unit, it is important to look at the actual house, room, or apartment; read the lease or rental agreement; and understand the landlord’s rules or homeowners’ association information. In meeting with the landlord or agent, it is vital to do a thorough inspection, ask questions if you don’t understand; get more information from other sources, such as tenants, community residents, and local law enforcement; and obtain renter's or homeowner’s insurance if possible.

Before you sign any housing documents, make sure you know the security deposit policy, let the landlord know when you need things fixed, document conditions or repairs needed, and request accommodations/modifications. If you own your home, it is your responsibility to have it repaired. Save your warranties for appliances you purchase.

RENTING
The following resources can serve as a guide to asking the right questions and finding all the information you need:

Apartment Hunting Checklist

Overview of Affordable Rent Programs
Includes Housing Choice Vouchers (section 8) and Tenant Based Rental Assistance (TBRA)

Fact Sheet on How Rent is Calculated for HUD Programs

HUD Housing Counseling
HUD provides free or low cost advice on renting or credit issues.

SC Housing Search
Provides information on renting and searching for an apartment or home in South Carolina.

BUYING
Finding affordable, safe housing may seem like a difficult task, but utilizing different resources allows you to see what will work best for your situation. Here are some examples of information that can assist individuals with disabilities in the housing process. Even though a location may state they are accessible, an individual with a disability should check out the resources and the place itself to determine if it is what he or she wants and needs.

Home Buying Resource Guide for Individuals with Disabilities
The Individualized Housing Options (IHO) guide will help a person with a disability to discover housing options, plan a move, and learn about help and supports to develop a person-centered housing plan.

Individualized Housing Guide

Compiled by Able South Carolina
A guide to connect you to programs, services, government agencies, and organizations that provide rental and home buying assistance as well as other financial help.

MOVING
Moving is a hectic time, so use these checklists to simplify the process and help you search for an apartment.

Moving Checklist

First Apartment Checklist

Programs to Help You Buy a Home

The process of buying a home can seem overwhelming at times, however, there are programs available to assist individuals with disabilities in purchasing a home. These resources can help you learn more about buying a home and the financial assistance programs available to do so:

Overview of Affordable Housing Finance Programs
This document gives details about many housing programs including the Low Income Housing Tax Credit (LIHTC), HOME Investment Partnership Program, HUD Section 811, and Housing Trust Funds.

Overview of Federal Housing Assistance Programs

SC and Local Resources
A list of housing resources from HUD in South Carolina

Section 502 Direct Loan Program for Low-Income Home Buyers in Rural Areas
- USDA Homeownership Direct Loan Program
- USDA Guaranteed Rural Housing Loans

Section 504 Rural Repair and Rehabilitation Program

Reverse Mortgage for Seniors

VA Specially Adapted Housing Program

Fair Lending: Learn the Facts
As in every situation, it is important to know how to protect yourself when applying for a loan. The following resource gives an overview of fair lending practices, as well as how to avoid and report lending discrimination.

Compiled by Able South Carolina
When purchasing a home, it is very important to have a home inspection done to catch problems you might not have known were there otherwise. Most buyers get a professional inspection done after they are already in contract to buy the property, but you could ask the seller to let you do a “pre-inspection” before submitting your offer. Because there is no contract, the seller may sell the house to another buyer while you are waiting for results or you could pay for the pre-inspection, make an offer, and the seller could refuse. An inspection could cost anywhere from $200-$500 and you may not even end up owning the house. In some cases, the seller has already completed an inspection, making your inspection unnecessary.

You could also conduct your own informal inspection before making an offer; look for issues like sloping floors, water damage, missing roof shingles or gutters coming loose, old or low-quality fixtures or appliances, and other signs of needed repair.

Here are some resources to help you complete your own home inspection checklist:

**Do-it Yourself Home Inspection Checklists**

- Total Home Inspection Checklist
- Home Inspection Checklist

Once an offer on a property is accepted, most buyers hire a professional home inspector to assess the condition of the home; the inspector will write a detailed report for the buyer to use in deciding whether to continue with buying the home. For help finding a home inspector, ask friends for recommendations or check with the American Society of Home Inspectors (ASHI). Even though you will receive a written report, you should still be present at the inspection to ensure the home inspector looks at everything and answers any questions you may have. Some homeowner’s insurance companies will also require a home inspection when you first apply for an insurance policy.

**Reasonable Accommodations and Modifications**

If you are a person with a disability, you can request reasonable modifications or accommodations to your housing unit if they are necessary to your use of the premises. In order for a requested modification or accommodation to be considered reasonable;

1) There must be a relationship between the requested accommodation and an individual’s disability.
2) The request must not impose an undue financial burden on the housing provider.

The following are examples of reasonable modifications taken from www.hud.gov:

- a) If the bathroom in a unit is inaccessible, an individual with a disability can request grab bars be installed in the shower/tub area or around the toilet.
- b) If a housing complex is inaccessible, a tenant who uses a wheelchair or other mobility device can request an accessible doorway to the laundry facilities or leasing office.
- c) If a housing unit does not have accessible fire alarms for people with hearing disabilities, a tenant can request a flashing light fire alarm.
The following are examples of reasonable accommodations taken from www.hud.gov:

a) If a housing provider offers limited parking, and has no accessible parking, a tenant with a disability can request an accessible parking space.

b) If a housing provider requires rent to be dropped off at an inaccessible location, a tenant with a disability can request the payment be mailed to the leasing agent, rather than hand delivered.

c) If a housing provider has a policy against pets in their apartment complex, a person with a disability who has a service animal can request an accommodation to make an exception to the policy to allow the service animal.

In response to a request for reasonable accommodation, a housing provider may request information necessary to verify that your disability meets the Fair Housing Act’s definition of a disability; this can be proof of SSI or SSDI; a credible statement from you; or a doctor, medical professional, or reliable third party’s verification.¹

The following resources can serve as a guide for reasonable accommodation and modifications:

**Reasonable Accommodations under the Fair Housing Act**
A question and answer fact sheet about reasonable accommodations and modifications from HUD.

**Guides for Reasonable Accommodations and Modifications**
Booklets with information on reasonable accommodations and modifications for housing with sample letters for individuals with disabilities to make requests.

- Understanding Your Rights: Reasonable Accommodations
- Guide for Reasonable Accommodations and Modifications Booklet
- Reasonable Accommodations/Modifications Self-Help Packet

**State and Federal Housing Laws**

There are state and federal laws that govern the housing process. The South Carolina **Residential Landlord-Tenant Act** is a law passed in 1986 that protects South Carolina house, apartment, and room renters and their landlords. If you live in government-assisted housing, this law also protects you². You may also have additional protections under federal law; the federal **Fair Housing Act** amended in 1988 prohibits discrimination in housing-related transactions because of race, color, religion, national origin, sex, disability, or familial status. The Fair Housing Act applies to a wide variety of housing transactions, including rentals, sales, home mortgages, appraisals, and homeowner’s insurance. Landlords, real estate agents, lenders, insurance companies, and condominium, cooperative, and homeowners’ associations must not discriminate because of one’s membership in a protected class.³

Many state and local laws also prohibit housing discrimination based on several additional protected classes.

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¹ Reasonable Accommodations Under the Fair Housing Act
² Landlord & Tenant Law in SC
³ HUD.gov

Compiled by Able South Carolina
COMMONLY ASKED QUESTIONS AND ANSWERS

What is the definition of a disability?
A disability is a physical or mental impairment which substantially limits one or more major life activities, such as caring for one’s self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning, and working. It also includes having a record of such an impairment or regarding someone as having such an impairment when they do not.

May housing providers refuse to rent to me because they believe I will not be safe or cannot take care of myself?
No. The only exception, which applies to all applicants, is if an individual’s tenancy poses a direct threat to the health or safety of others or would result in substantial physical damage to the property of others and a reasonable accommodation cannot significantly reduce or eliminate the threat.

What is a reasonable accommodation?
Housing providers must permit reasonable modifications requested by residents; a reasonable modification is a structural change made to existing premises occupied or to be occupied by a person with a disability, so that he or she can fully use and enjoy the premises. Reasonable modifications can include structural changes to interiors and exteriors of dwellings, and to the common and public use areas. The resident pays the cost of the modification. Examples of reasonable modifications include installing grab bars or ramps, lowering counter spaces, and allowing a deaf or hard of hearing tenant to install strobes. Section 504 of the Rehabilitation Act of 1973 may require landlords who receive federal funds to pay for reasonable modifications.

A request for a reasonable accommodation may be denied if providing the accommodation would impose an undue financial and administrative burden on the housing provider or would fundamentally alter the nature of the provider’s operations, determined on a case-by-case basis. When a housing provider refuses a requested accommodation because it is not reasonable, the provider should discuss with the requester whether there is an alternative accommodation that would effectively address the requester’s disability-related needs.

May the housing provider ask for details or proof that I have a disability?
The housing provider may ask for verification of a person’s disability, if it is not obvious or otherwise known to the housing provider, and may verify that a request is related to that disability. If requested, the individual may provide a written statement from a licensed medical or social service professional or other third party stating that the applicant/resident qualifies as an individual with a disability. The housing provider may not ask the person with a disability or the certifying professional about the nature of the individual’s disability.

RESOURCES FOR STATE AND FEDERAL HOUSING LAWS

Advocates Guide to the Fair Housing Act
A guide created by the South Carolina Appleseed Legal Justice Center. It is intended to give a brief overview of the federal Fair Housing Act and the South Carolina Fair Housing law.

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4 Information taken from Disability Rights in Housing

Compiled by Able South Carolina
Appleseed Legal Justice Housing Publications and Links
SC Appleseed Legal Justice Center advocates statewide for legislation and policies that ensure adequate and affordable housing for all South Carolinians, and they created this resource guide to help individuals with the housing process.

SC HUD Tenant Rights
Information that includes questions about landlords, tenants, and leases.

Understanding the Fair Housing Amendments Act-United Spinal Association
Understanding the Fair Housing Amendments Act is a guide to help both people with disabilities and advocates better understand the FHAA. This brochure outlines the law and how to make the law work for people with disabilities.

How to File a Housing Discrimination Complaint Online
If you have been trying to buy or rent a home or apartment and you believe your civil rights have been violated, you can file your fair housing complaint online at the link below. Your housing discrimination complaint will be reviewed by a fair housing specialist to determine if it alleges acts that might violate the Fair Housing Act.

Reasonable Accommodations under the Fair Housing Act
Understand your rights to reasonable accommodations if you have a disability by reading the HUD information below.

CREDIT DISCRIMINATION IN HOUSING
Credit is a key component for buying a house, and it is important to know when you are being denied access to fair credit. The following link is a guide to credit discrimination that will give you information about the kinds of discrimination common for individuals with disabilities and sections of the law that can protect you.

Service Animals
People with disabilities may use service animals for a multitude of reasons and tasks. Federal and state civil rights laws govern your use of service animals in housing entities. Be sure to check state and federal laws to see what your rights are when using a service animal.

Service Animals for People with Disabilities in Housing and HUD-Funded Programs
A guide to understanding service animals with regards to housing and HUD programs.

Service Animals and Emotional Support Animals Booklet
An overview of where they are allowed and under what circumstances.

Department of Justice Overview of Service Animals
An explanation of service animals and rights of access under the ADA.
Self- Advocacy and Communicating Your Housing Needs

Throughout the entire buying or renting process you will need to communicate your needs clearly and effectively; the following section gives an overview of self-advocacy.

There are several ways you can communicate your housing needs to a landlord or housing provider. First, you can meet with them directly and discuss your needs. Second, you can send a letter or e-mail expressing your needs. Third, you can contact them over the telephone. It is usually best to meet with the housing provider in person so you can give them your letter of reasonable accommodation or modification, and can then set a follow-up time to meet.

Here are some tips to help you more effectively communicate what you want:

- Speak to the landlord or property manager in a respectful and timely manner.
- When questions arise, speak to them directly. Document these conversations for your records.
- Be aware of the dates rent and monthly mortgages are due
- Be honest if something breaks or a policy was violated.
- Taking notes at a meeting can help build teamwork and keep everyone focused

Use the following resources to improve your self-advocacy skills:

**Advocacy Tool Kit: Skills and Strategies for Effective Self and Peer Advocacy**
The toolkit teaches people with disabilities and others who are advocating for them, the skills and strategies necessary to be an effective advocate.

**Things to Know About Your New Home**

**HOME INSURANCE**

Home insurance is protection for the physical structure of your home and possessions in it. Although not all states require homeowner’s insurance, your mortgage lender typically will require coverage in order to provide a home loan. With homeowner’s insurance, you can get the compensation needed to repair or rebuild after a loss and receive financial protection in the event of a liability claim that leads to a lawsuit. Read more below to understand your insurance needs.

Things you will need to know

- Determine how much coverage you need. Buy enough coverage to replace your home if it’s destroyed. Talk to your insurance agent to determine how much coverage you need. You can
use this [SC Home Insurance Price Comparison tool](#) to help determine potential costs of coverage. Use this [Homeowners Insurance Shopping guide](#) for help.

- **Know your credit score.** Companies may consider your credit score when deciding whether to sell you insurance and at what price. They cannot deny coverage or refuse to renew a policy solely because of your credit score, however.
- **Gather information about the house.** You’ll need to know the square footage, the number of bathrooms, the materials used for the roof and exterior walls, the age and condition of the house, and the condition of decks, patios, garages, etc. These are items that help determine how much you’ll pay for coverage.
- **Find out if the house is in a designated flood plain.** Visit the [National Flood Insurance Program’s website](#)
- **Have your home inspection ready for your insurance agent**
- **Get a CLUE report.** Most insurance companies use the Comprehensive Loss Underwriting Exchange (CLUE). CLUE lists the property insurance claims history of individuals and houses – regardless of ownership. Ask the home’s current owner for a copy of the CLUE report for the house. Some companies may deny coverage or charge more if a home has had certain types of damage, such as water damage, in the past.
- **Use a Home Inventory Checklist** to keep track of personal items that may need to be replaced.

### Renters Insurance

If you rent a house or apartment, your landlord’s insurance will not financially protect yourself or your belongings. Renters insurance includes three key types of financial protection: coverage for personal possessions, liability protection, and additional living expenses. When buying renters insurance, make sure you have enough to replace all of your personal possessions; you can determine the value of these by creating a [home inventory](#).

### Home Maintenance

*Owning and organizing a home is a big responsibility, but the right maintenance leads to relaxed, healthy, easy living. Navigate your home’s upkeep with this home maintenance checklist.*

**Ongoing Maintenance Planner**

**Septic Tank Maintenance Information**

**Energy-Saving for Homeowners**

### Safety

All individuals want to feel safe in their home. Each of us needs to make sure that we do the proper things that will keep us safe and protected. Here is a checklist to fill out to ensure you are being safe in your home.

**Home Safety Checklist**
There are charities, nonprofit organizations, and other groups that individuals can reach out to and get assistance from, when needed. Call or visit these locations to learn how to apply for emergency assistance and other aid, such as rent help, grants for utility bills, and more.

**STATEWIDE**

**DSS Temporary Assistance for Needy Families (TANF) Information**
The primary focus of the program is to assist low income families in meeting basic needs by providing cash assistance, supportive services and training, and employment opportunities. TANF is designed to serve both single-parent and two-parent families, as well as households with disabled adults. In many instances, these families would be eligible for SNAP benefits and Medicaid.

**Emergency Rental Assistance**

**Emergency Utility Assistance**

**South Carolina Office of Economic Opportunity Emergency Assistance Grant**
The Community Services Block Grant (CSBG) provides funding for local community initiatives, including assistance for program-eligible households in areas such as education, employment, emergencies, housing, nutrition and health care. Community programs are intended to encourage families toward self-sufficiency. To learn more about, contact your local Community Action Agency.

**The SC Directory of Services for Women, Children, and Families**

**Low Income Home Energy Assistance Program (LIHEAP)**
Low-Income Home Energy Assistance Program (LIHEAP) provides Direct Assistance for Heating and Cooling; Emergency Crisis Assistance Program (ECAP) for Heating and Cooling; and Supplemental Funding for the Low-Income Weatherization Program (WAP). LIHEAP is a federal emergency assistance block grant funded by the U.S. Department of Health and Human Services.

**UPSTATE**

**United Housing Connections-Upstate**
United Housing Connections is a 501(c)(3) non-profit organization. UHC is an organization that works together with other agencies in the Upstate area to provide affordable housing.

**ADRC Upstate Emergency Assistance by County**
Aging and Disability Resource Center (ADRC) is a collaborative pilot project designed to improve awareness of and access to long-term supports for seniors, adults with disabilities, and caregivers.

**MIDLANDS**

**USC Emergency Assistance Programs**
Programs to assist individuals in emergency situations.