

My Own Front Door

**A Handbook for People with Disabilities —Becoming a Tenant and Staying Housed**

#### This book was developed to assist people with disabilities, their families, case managers and advocates with moving to supportive or independent housing within the community.

## Acknowledgements

We wish to thank the Maryland Partnership for Affordable Housing (MPAH) for permission to reproduce their handbook which has been edited to include Maine State resources.\* Maine is fortunate to be given The Maine Statewide Independent Living Council (Maine SILC) and our Maine SILC Housing Transition Workgroup were honored to be able to adapt Maryland’s work for Maine usage and thus put this tool together.

Other content in this handbook are used with the permission of the authors of *How to Get to a Place Called Home Handbook for Helping People Living with HIV/AIDS*, issued by Victory Programs, and the *Housing Search Guide for People with Disabilities in Massachusetts*, issued by the Citizens’ Housing and Planning Association (CHAPA).

*\*Permission for the Maine Statewide Independent Living Council (SILC) to adapt this handbook for Maine was given by John Brennan, Deputy Assistant Secretary, Maryland Department of Disabilities.*

## Disclaimer

This guide is intended to inform the public and not serve as legal advice. This handbook contains a general description of the fair housing law and should be used only as a guide. It should not be considered legal advice as everyone’s situation is different. Housing codes and ordinances may differ from county to county and even within city limits and are subject to change. This handbook provides resources and websites that will provide updates on codes and other changes in the law that might impact your tenancy.

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# **Thinking**

## How Will I Rise to the Challenge of Finding Housing?

###### Perhaps you are overwhelmed by the idea of searching for new housing.

It does take hard work to find a new home. Many people have trouble with this task and often need assistance with the housing search process. This handbook was designed to help you with this effort.

The goal is to help people with disabilities in Maine conduct an informed and educated housing search. If you have a disability and are setting out to find a new home, this handbook is for you. You have already learned a lot about living with a disability. Searching for housing may feel like yet another hard chore.

However, two things can make it easier: **INFORMATION** and **SUPPORT**. This handbook can help provide you with both. You can use it on your own or share it with family or other helpers in your life. This handbook can help you and your team to think about housing as a goal you can achieve.

## Will This Handbook Help Me?

###### This handbook is for people with disabilities in Maine. Read on if you:

* Want to move to housing from long-term care or a nursing home;
* Intend to move from a group home to independent living;
* Need a different housing option to meet your needs;
* Seek more affordable rent than your current housing offers; or
* Hope for a more independent housing option.

## What Will I Learn in This Handbook?

This handbook has tips about finding an apartment, estimating costs associated with renting an apartment, understanding and applying for different kinds of rental housing programs, knowing what to expect as a tenant, and being a good tenant. Read on if you want help with:

* Choosing to rent a new home;
* Understanding rental assistance programs;
* Visiting potential rental units;
* Entering into a lease and paying the rent;
* Staying safe at home; or
* Moving out and ending a tenancy.

# Planning

## What Are My Basic Housing Needs?

###### Planning a housing search means prioritizing what you most need.

* Do you need accessibility features in your home?
* How many bedrooms do you require?

What services need to be nearby your home?

If you can be flexible in what you need, you will have more housing options. So, first think about what is essential for you—“non-negotiable” items—such as no stairs to your apartment. Then, think about where you can be flexible—such as the choice of town. Start with these questions:

* Where do I want to live?
* Where could I afford to live?
* What is the smallest number of bedrooms I need?
* Do I need wheelchair accessibility?0
* Do I need a place with no stairs?
* Do I need a nearby medical center?
* Do I need public transportation?
* Do I need a parking spot of my own?
* Do I need home modifications?

## How Much Can I Afford to Pay for Housing?

###### One very important planning step is budgeting for rent.

* How much can you afford to pay each month?

Will you need help paying your rent with a housing subsidy or other type of payment assistance?

To figure out how much rent you can afford, you will need to do a household budget. Then you will know how much is left over to pay rent.

## How Do I Make a Household Budget?

###### A household budget is simple to MAKE and important to FOLLOW.

* To create a budget, first use **Chart A** below to add up all of the money you consistently and regularly earn or receive each month; this is your **INCOME**.
* Next use **Chart B** below to add all of the money you regularly spend each month; these are your **EXPENSES.**

Next use **Chart C** to determine how much money you have available for your **MONTHLY RENT**.

1. List all of your monthly income on Chart A.

Be sure to include the money you get on a regular basis, such as income from a job or from benefits such as SSI or SSDI. You can also list income you receive from gifts only if this is a regular monthly amount. Money from holiday or birthday gifts should not be counted in your monthly income.

Add up all of the different sources of income to arrive at your **Total Income**.

|  |  |
| --- | --- |
| **CHART A: MY MONTHLY INCOME** (MONEY COMING IN) | |
| Social Security Disability Insurance (SSDI) | $ |
| Supplemental Security Income (SSI) | $ |
| Veterans Affairs Benefits | $ |
| Child Support | $ |
| Employment Income (job, overtime, bonuses) | $ |
| Regular financial assistance from family/friend | $ |
| Income from interest on savings, money market, or other source | $ |
| Other (e.g., money market account, etc.) | $ |
| **TOTAL INCOME** | $ |

1. List all of your expenses on Chart B.

Some expenses are the same amount each month, such as a car payment or insurance. These are called **Fixed Expenses**. Others are paid each month but the amount may be different, such as the gas and electric bill or medical expenses. Still others may not need to be paid every month, such as the water bill or car insurance, but should still be listed as an average monthly expense.

Add all of the different expenses to arrive at your **Total Expenses**. Do not worry if you do not know the exact amount of an expense (for example, your heating bill). You can ask someone to help estimate the cost.

|  |  |
| --- | --- |
| **CHART B: MY MONTHLY EXPENSES (MONEY GOING OUT)** | |
| Cable | $ |
| Car payment/insurance | $ |
| Clothing | $ |
| Debt- credit card payments, loan payments | $ |
| Food | $ |
| Gym membership | $ |
| Health/Life Insurance payments | $ |
| Internet | $ |
| Laundry | $ |
| Medication, medical supplies, and co-pays | $ |
| Pet food and supplies | $ |
| Savings contributions | $ |
| Telephone | $ |
| Transportation | $ |
| Utilities (gas, electric, water) | $ |
| Other | $ |
| Other | $ |
| Other | $ |
| **TOTAL EXPENSES** | **$** |

1. Complete Chart C using the totals from Charts A and B

To determine how much money you have available for rent each month, subtract **Expenses** from your **Income**.

|  |  |
| --- | --- |
| **CHART C: AMOUNT AVAILABLE FOR RENT** | |
| Total Income (from Chart A) | $ |
| Total Expenses (from Chart B) | $ |
| **TOTAL AVAILABLE FOR RENT (= Income — Expenses)** | $ |

### Housing Costs in Your Area:

When you have completed your budget and figured out how much you have available for rent every month, look at what rental housing costs in your area. You can find this information from **local newspapers**, **Craigslist** or a web-based **affordable housing registry** such as <http://www.mainehousingsearch.org/>.

You may find that you need to cut some of your expenses so that you can afford to pay rent. Some expenses cannot be cut, such as loan payments. Others can be reduced by eliminating them or changing how you use them. For example, you may decide to eliminate cable TV and just watch free channels.

## What If I Still Can’t Afford the Rents in My Area?

###### In this situation, you may want to find a rent subsidy.

A rent subsidy is financial assistance to help people with low incomes affords their rent.

One example is the Housing Choice Voucher (HCV) or “Section 8” program. Under this program, the tenant pays 30% of their income towards rent and utilities and the rent subsidy covers the remaining cost of the housing. The subsidy is paid directly to the property owner from an agency that administers the subsidy.

1. Complete Chart D below to determine how much you will pay for rent if you have a rent subsidy and how much will be left over for the rest of your expenses.

|  |  |
| --- | --- |
| **CHART D: RENT PAYMENT WITH A SUBSIDY** | |
| Total Income (from Chart A) | $ |
| Total Income x .30 = Estimated rent payment | $ |
| **AMOUNT FOR EXPENSES (= Total Income – Estimated Rent Payment)** | $ |

When a person has a rent subsidy, they generally pay **30%** of their income for rent, including utility costs. You can use Chart D to calculate 30% of your income.

Even when you pay only 30% of your income for rent, you may need to cut back on some of your spending to make sure your expenses are not greater than your income.

Need a subsidy? Rent subsidies can be **tenant-based** or **project-based**. In the Learning Section of this handbook you will read more about this and about how to apply for a rent subsidy.

## Do I Need Help to Live Independently?

###### It is important to think about your service needs in your new home.

What supports will help you through each day? Use the **My Support Needs Planning Worksheet** below to help you figure this out. Then talk about your service needs with your case manager, family, or anyone who helps you with independent living. Together, you and your team will plan for how service programs can arrange home- based supports for you in your new home.

|  |  |  |
| --- | --- | --- |
| **MY SUPPORT NEEDS PLANNING WORKSHEET** | | |
| Do I Need Help with These Activities? | | People/Programs Who Can Help |
| Using kitchen appliances/preparing meals | ⃝Yes ⃝No |  |
| Bathing or other personal hygiene | ⃝Yes ⃝No |  |
| Maintaining a budget and/or paying bills | ⃝Yes ⃝No |  |
| Shopping, carrying packages, running errands | ⃝Yes ⃝No |  |
| Cleaning my home, doing the laundry | ⃝Yes ⃝No |  |
| Managing my medication or other health needs | ⃝Yes ⃝No |  |
| Scheduling and getting to appointments | ⃝Yes ⃝No |  |
| Physically transferring from my wheelchair | ⃝Yes ⃝No |  |
| Staying safe in an emergency | ⃝Yes ⃝No |  |

# Learning

## What Types of Affordable Housing Are Available?

###### Maine has various types of affordable housing made affordable with help from the government.

Generally, households pay **30 percent** of their income toward rent, including utilities. The government pays the remaining housing costs through what is known as a **rent subsidy**.

Affordable housing programs usually have **eligibility rules** that tell you if you can or cannot participate in the particular subsidy program.

For example, a housing program might require a certain income, age, disability, or history of homelessness. Housing Authorities and owners will conduct a **criminal background screening** which will include screening for drug-related criminal activity and other crimes.

The federal government considers use of medical marijuana a crime excluding you from federal housing assistance. Some affordable housing is targeted only for people with disabilities. If the **household budget chart** you completed tells you that rent will be hard to afford, you will want to learn about all of the types of affordable housing available in Maine for which you may qualify.

## Can I Qualify for Affordable Housing?

###### In general, you may qualify for at least some programs if you are “very low-income” or “extremely low- income.”

**Very low-income** means your income is 50 percent of Area Median Income (AMI) or below. **Extremely low-income** means your income is 30% of AMI or less. These income limits are set by the government. You can find out if you qualify as low-income or extremely low-income by visiting:

[**http://www.huduser.org/portal/datasets/il.html**](http://www.huduser.org/portal/datasets/il.html)

If your income comes only from public benefits such as Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), you probably qualify for some kind of affordable housing.

###### Remember: qualifying is just the first step in the housing application process.

## What Types of Rental Subsidies Are There?

###### There are two types of rental subsidies— project-based and tenant-based assistance.

**Project-based** refers to specific apartments that have low, subsidized rents; the subsidy is attached to the apartment. If you were to move from that apartment you could not take the subsidy with you.

With a **tenant-based** subsidy, a renter receives approval for a subsidy and searches for a rental unit of their choosing. The government then pays part of the rent. If you move to another apartment, you can generally take a tenant-based subsidy with you to the next apartment.

## What Is Project-Based Rental Assistance?

###### Project-based assistance refers to a rent subsidy connected to a specific apartment.

It is found in housing properties run by public housing authorities or in private buildings owned by private, sometimes nonprofit, organizations.

* **Tenants Portion of Rent:** Generally, 30 percent of household income which includes a utility allowance to cover the cost of your utility bills. Remember, you are responsible for paying the utility bill unless utilities are provided as part of your lease.
* **Applying:** Find public housing authorities and private organizations that own these properties here:

<https://www.hud.gov/apps/section8/results.cfm?city_name_text=&county_name_text=&zip_code=&property_name_text=&client_group_type=&maxrec=20&state_code=ME&statename=Maine>

<http://www.mainehousing.org/programs-services/rental/subsidized-housing>

<https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts>

<https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_county.jsp?st=me&state_name=Maine&st_cd=23>

**Special Features:** Some of these properties have units set aside for people who are elderly or disabled.

## What Is a Tenant-Based Rental Assistance?

###### Tenant-based assistance allows a low-income household to rent an apartment and pay reduced rent.

In Maine, tenant-based rental assistance is available through local public housing authorities and Maine State Housing Authority.

* **Tenants Portion of Rent:** Generally, 30 percent of household income which includes a utility allowance to cover the cost of your utility bills.

**Special Features:** Some housing authorities have assistance set aside for people who are leaving long-term care, are elderly, are disabled, are veterans, and/or are reuniting with children.

## What Is a Public Housing Development?

###### Public housing developments are run by local housing authorities.

Generally, there are two types of public housing. First, there are studio and one bedroom units developed specifically for elders and people with disabilities. Second, there is family housing which generally includes larger size units.

* **Tenants Portion of Rent:** Generally, 30 percent of household income which includes paying cost of utilities.
* **Applying:** Find your local housing authority here:

<https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts>

**Special Features:** Some housing authorities have units set aside for people who are elderly or disabled. Some offer wheelchair accessible apartments.

## What Are Other Key Affordable Housing Programs in Maine?

###### Maine has a several other key affordable housing programs.

Some programs are for people with disabilities. Learn the names of these programs and explore them further if any seem to be a good fit for you:

* **Section 811 Project Rental Assistance (PRA)** is a program that provides project-based rental assistance in certain developments to people with extremely low-income who have disabilities under one of the MaineCare waiver programs and who want to live in the following areas: Lewiston/Auburn, Portland, Bangor and Augusta. Contact your case manager to see if they can apply for you.
* **MaineHousing and other Public Housing Authorities** offer Housing Choice Voucher (HCV) Program Assistance.
* **Home to Stay, Stability Through Engagement Programs (STEP) and Non-Elderly Disabled (NED)** vouchers are also available at MaineHousing and other Public Housing Authorities.

**Maine’s Department of Health and Human Services** (DHHS) Office provides information about residential care and group homes housing assistance.

## What About a Roommate?

###### Roommates share housing costs to make rent affordable.

Roommates can also make home life more social. For success, new roommates’ need to agree on important aspects of sharing the apartment:

* How will the utility bills be jointly paid?
* Will you share food?
* Who will clean the apartment?

Can you have company? These questions all need clear answers up front.

There are many potential roommates:

* **Friend:** Think about someone who is looking to move and is willing to share a home with you.
* **New Acquaintance:** Ask friends for the names of people who would make a good roommate. A roommate would be considered a member of your household.

**Live-in Caregiver:** Explore if your support services allow for a live-in caregiver to help with daily living.

## What About a Single Room?

###### Single rooms to rent in a larger home can be an affordable choice.

This arrangement usually provides a bedroom with a shared bathroom. Sometimes, a shared kitchen and laundry machines are part of the deal. Other people will occupy the remainder of the house. For an independent person, a single room such as this may be the perfect, low rent home.

# Searching

## Where Do I Locate Available Apartment Listings?

Maine has a lot of resources to help you locate available apartments. These include websites that you can visit with a case manager or family member, or on your own. Try these resources:

* **Maine’s Housing Registry** ([http// mainehousingsearch.org](file:///C:\Users\Cheryl\Documents\http\%20mainehousingsearch.org)) is an online listing of affordable, rental housing. It lists properties and has information about their accessibility and neighborhood resources. Search by county or town within a county.
* **Classified sections** are part of your local newspapers which often list available rental units.
* **Craigslist** ([www.craigslist.com](file:///C:\Users\Cheryl\Documents\www.craigslist.com)) is an online platform where many private property owners list vacant units.
* **Local Realtors** are businesses in your community that connect renters with property owners. Ask around for a good local realtor. Know that you may owe a finder’s fee to a realtor who sends you an apartment.
* **HUD Housing Search** (<http://www.hud.gov/apps/section8/step2.cfm?state=ME>) is an online searchable site that will provide you with contacts for all of the private developments with apartments that have project-based subsidies from the federal government.

**Public Housing Authority (PHA) Listing** will provide you with contacts for all the Housing Authorities in Maine and has information on whether they have Public Housing, Housing Choice Vouchers or both programs:

<http://www.hud.gov/offices/pih/pha/contacts/states/me.cfm>

## How Do I Prepare for a Visit to a Vacant Apartment?

At some point, you will make a plan to visit an available apartment. You may need an appointment to do this. Contact the property owner to make arrangements. Think about your visit ahead of time with these steps in mind:

* Dress in clean, neat attire.
* Be on time for your appointment.
* Bring pen and paper to take notes on the unit, including any challenges, need for accommodations and/or damage you see.

Plan to fill out the **Rental Unit Visit Worksheets** (on the next pages).

## How Do I Use the Rental Unit Visit Worksheets?

###### Bring copies of the following Rental Unit Visit Worksheets when you visit available apartments.

These worksheets will help you look closely at details. In the end, the worksheets will help you choose an apartment that is the best fit for you.

* A property owner **CANNOT** refuse to rent to you because of your disability, or because you require support services to live independently.
* Generally, a property owner **CANNOT** ask you if you have a disability **UNLESS** you are requesting reasonable accommodations, or if having a disability is required in order to get the unit because of a special program.
* A property owner also **CANNOT** ask you if you are capable of living independently, how severe your disability is, or to see your medical records.
* A property owner **CANNOT** require you to take medication or participate in support services as a condition of renting to you.
* A property owner **CAN** require you to meet all the conditions of tenancy that everyone else meets, such as paying your rent on time, not disturbing the neighbors, and keeping your apartment clean and in good repair.

|  |  |
| --- | --- |
| **Rental Unit Visit Worksheet: Section 1** | |
| **How Does This Unit Suit me?** | |
| Is this apartment the overall right size? | ⃝Yes ⃝No |
| Are the rooms in this apartment the right size? | ⃝Yes ⃝No |
| Do the workers in the building seem professional? | ⃝Yes ⃝No |
| Can I afford this rent? | ⃝Yes ⃝No |
| Rent + utilities less than/equal to 1/3 of my income? | ⃝Yes ⃝No |
| Does the unit appeal to me? | ⃝Yes ⃝No |
| Is this unit accessible for me? | ⃝Yes ⃝No |
| Other: | ⃝Yes ⃝No |
| **Who Can Live Here with Me?** | |
| Will I live on my own in this unit? | ⃝Yes ⃝No |
| Will I live someone else in this unit? | ⃝Yes ⃝No |
| Will I live with a paid caregiver? | ⃝Yes ⃝No |
| Will someone else be on the lease? | ⃝Yes ⃝No |
| Do I prefer to have a roommate in this unit? | ⃝Yes ⃝No |
| Will I need to share expenses for this unit? | ⃝Yes ⃝No |
| Other: | ⃝Yes ⃝No |
| **What do I Think of the Neighborhood?** | |
| Do I feel comfortable in this neighborhood? | ⃝Yes ⃝No |
| Do I feel comfortable in the evenings here? | ⃝Yes ⃝No |
| Do police report a lot of crime here? | ⃝Yes ⃝No |
| Are people hanging around? | ⃝Yes ⃝No |
| Does the neighborhood offer stores I need? | ⃝Yes ⃝No |
| Does the neighborhood offer services I need? | ⃝Yes ⃝No |
| Other: | ⃝Yes ⃝No |
| **Do I Feel Safe Here?** | |
| Do I feel safe in the neighborhood? | ⃝Yes ⃝No |
| Is there a working security system in this building? | ⃝Yes ⃝No |
| Is there a working security system in the unit? | ⃝Yes ⃝No |
| Are lights in the stairs/hallways working and bright? | ⃝Yes ⃝No |
| Does the front door have a working lock? | ⃝Yes ⃝No |
| Do all of the windows open and lock? | ⃝Yes ⃝No |
| Is there a smoke detector on all floors of the unit? (Some counties require smoke detectors in every bedroom. You can ask the local fire department about local requirements) | ⃝Yes ⃝No |
| Is there a carbon monoxide detector on all floors? | ⃝Yes ⃝No |
| **Rental Unit Visit Worksheet: Section 2** | |
| **Is This a Good Location for Me?** | |
| Can I visit my family and friends from here? | ⃝Yes ⃝No |
| Can I get to my medical appointments from here? | ⃝Yes ⃝No |
| Is there public transportation nearby? | ⃝Yes ⃝No |
| Will accessible transport come to this address? | ⃝Yes ⃝No |
| Is this unit close to my place of work? | ⃝Yes ⃝No |
| Can I get to work from here via bus or taxi? | ⃝Yes ⃝No |
| Is my bank of choice nearby? | ⃝Yes ⃝No |
| Is my house of worship nearby? | ⃝Yes ⃝No |
| Other: | ⃝Yes ⃝No |
| Other: | ⃝Yes ⃝No |
| **How is the Unit Interior?** | |
| Can I control the temperature in the unit? | ⃝Yes ⃝No |
| Can I remove carpet if it is a problem for me? | ⃝Yes ⃝No |
| Is the number of closets and storage sufficient? | ⃝Yes ⃝No |
| Are there overhead lights in each room? | ⃝Yes ⃝No |
| Can I reach the light switches? | ⃝Yes ⃝No |
| Are there holes/cracks in floor, ceiling or walls? | ⃝Yes ⃝No |
| Can I open all the doors with the existing handles? | ⃝Yes ⃝No |
| Are there a washer and dryer in the unit? | ⃝Yes ⃝No |
| **Does This Unit Meet my Physical Needs?** | |
| Is this unit physically accessible to me? | ⃝Yes ⃝No |
| Can I get in and out easily? | ⃝Yes ⃝No |
| If I use a wheelchair, does it fit through the door? | ⃝Yes ⃝No |
| If I use a wheelchair, can I move freely in the apartment? | ⃝Yes ⃝No |
| If I use a wheelchair, is the kitchen accessible to me? | ⃝Yes ⃝No |
| If I use a wheelchair, is the bathroom accessible to me? | ⃝Yes ⃝No |
| If I need an elevator, does this building have one? | ⃝Yes ⃝No |
| Is the number of bedroom suitable to me? | ⃝Yes ⃝No |
| Is the source of heat (oil, gas, electric) suitable to me? | ⃝Yes ⃝No |
| Do I have allergies that could be affected by the unit? | ⃝Yes ⃝No |
| Other: | ⃝Yes ⃝No |
| **How are the Yard, Basement, and Utilities Set-up?** | |
| Is there a yard? | ⃝Yes ⃝No |
| Is there a safe deck, patio, or balcony? | ⃝Yes ⃝No |
| May I keep a pet if desired? Do size limits suit me? | ⃝Yes ⃝No |
| Is there a basement? | ⃝Yes ⃝No |
| Is the basement free of signs of leaks? | ⃝Yes ⃝No |
| Is water, gas, electric included in the rent? | ⃝Yes ⃝No |
| Are there enough outlets for me? | ⃝Yes ⃝No |
| Do I need to contact all the utilities myself to set up? | ⃝Yes ⃝No |
| Is there a breaker/fuse box I can reach? | ⃝Yes ⃝No |
| **Rental Unit Visit Worksheet: Section 3** | |
| How is the Kitchen? | |
| Does the kitchen have a working exhaust fan? | ⃝Yes ⃝No |
| If desired, does it have a working dishwasher? | ⃝Yes ⃝No |
| Is there room for a kitchen table? | ⃝Yes ⃝No |
| If I use a wheelchair, is there room to rotate? | ⃝Yes ⃝No |
| Are cabinets in good shape? | ⃝Yes ⃝No |
| Can cabinets store all my pots, plates, cutlery? | ⃝Yes ⃝No |
| Can I reach cabinets needed for everyday use? | ⃝Yes ⃝No |
| Can I reach counters and sink easily? | ⃝Yes ⃝No |
| If I use a wheelchair, can I pull it up to sink? | ⃝Yes ⃝No |
| Are there any tripping hazards on the floor? | ⃝Yes ⃝No |
| **How are the Yard, Basement, and Utilities Set-up?** | |
| If I use a wheelchair, can I use the toilet easily? | ⃝Yes ⃝No |
| Can I get into the tub and shower? | ⃝Yes ⃝No |
| Can I see the bathroom mirror? | ⃝Yes ⃝No |
| Can I lock the bathroom door independently? | ⃝Yes ⃝No |
| Is the flooring in the bathroom suitable to me? | ⃝Yes ⃝No |
| Is the bathroom floor easy to clean? | ⃝Yes ⃝No |
| Is the floor free of uneven places where I could trip? | ⃝Yes ⃝No |
| Is the tub/shower free of cracks? | ⃝Yes ⃝No |
| Does the bathroom have a working exhaust fan? | ⃝Yes ⃝No |
| Do I feel comfortable and safe using the bathroom? | ⃝Yes ⃝No |

# Applying

## What Should I Know About Housing Applications?

###### Eventually, all your learning about housing and locating apartments will lead you to specific options.

Once you have found an apartment, the next step is completing an application. A private property owner may charge an application fee.

###### To improve your chances of getting an apartment, have your support documents (listed below) ready.

Also, be prepared for property owners to obtain a copy of your credit report and criminal background.

## What Support Documents Do I Need?

###### Most rental applications ask you to provide documents, generally including:

* Benefit letter from Social Security or other public benefit
* Last 2 months of paystubs (if employed)
* Proof of address if not otherwise noted on documents
* Name, address, and phone of employer(s)
* Copy of recent statements for all bank accounts
* Birth certificate, ME picture ID, passport, or driver’s license
* Rental history, addresses, and phone number of former rentals\*
* Social Security card

References.

\* Property owners cannot refuse to rent to you because you have never lived in an apartment before. However, you must show the property owner that you can pay the rent and that you will be a good tenant.

## What If My Application is Rejected?

###### If a Public Housing Authority or owner of apartments with project-based subsidies rejects your application, an explanation is required.

If you have concerns about the explanation, you can contact MaineHousing (207) 626-4600 or (800) 452-4668 or The Department of Housing and Urban Development (HUD) at (202) 708-1112 and ask for Landlord Tenant Affairs resources.

## What Is Housing Discrimination?

###### Housing discrimination is unequal treatment during your search for housing.

Unequal treatment may relate to disability, race/ethnicity, sex/gender, marital status, health problems, and Veteran status (any protected class).

* A property owner **MAY** be discriminating against you if, when you call, you are told an apartment is vacant but when you go to meet the property owner, you are told it is rented.

Discrimination **MAY** also have occurred if you were told an apartment was not available, and it was later rented to someone else.

###### Contact any of these agencies if you suspect you have been treated unfairly:

|  |  |  |  |
| --- | --- | --- | --- |
| Fair Housing and Equal Opportunity Office  Boston Regional Office of FHEO | Thomas P. O'Neill, Jr. Federal Building 10 Causeway Street, Room 321 | Boston, MA 02222 | (617) 994-8300 (800) 827-5005 TTY (800) 877-8339 |
| Maine Human Rights Commission | 19 Union Street | Augusta, ME 04330 | (207) 624-6290 |
| Disability Rights Center | 24 Stone Street, Suite 204 | Augusta, ME 04338 | (207) 626-2774  (800) 452-1948 |
| Legal Services for the Elderly (LSE) | 5 Wabon Street | Augusta, ME 04330 | (207) 621-0087 |
|  | 450 Essex Street, | Bangor, ME 04401 | (207) 941-2880 |
|  | 8 Falcon Road | Lewiston, ME 04243 | (207) 795-4010 |
|  | 1 Edgmont Drive, Suite 2 | Presque Isle, ME 04769 | (207) 764-4883 |
|  | 136 US Route 1 | Scarborough, ME 04074 | (207) 621-0087 |
| Maine Equal Justice Partners (MEJP) |  |  | (207) 626-7058  (866) 626-7059 |
| Pine Tree Legal Assistance | 39 Green Street | Augusta ME 04338 | (207) 622-4731 |
|  | 115 Main Street | Bangor ME 04401 | (207) 942-8241 |
|  | 95 Park Street | Lewiston, ME 04243 | (207)784-1558 |
|  | 13 Cooper Street | Machias, ME 04654 | (207) 255-8656 |
|  | 88 Federal Street | Portland ME 04112 | (207)774-8211 |
|  | 373 Main Street | Presque Isle ME 04769 | (207) 764-4349 |
| Office of the Attorney General | 6 State House Station | Augusta, ME 04333 | (207) 626-8800 |

## What Questions May a Property Owner Ask?

###### A property owner may fairly ask the following questions:

* What is your income?
* Were you ever evicted before?
* What experience do you have as a tenant?
* Will you follow the rules and uphold the lease?

Do you have a criminal history?

## What Questions Is an Owner Prohibited from Asking?

###### Generally, fair housing laws prohibit owners from asking:

* if an applicant or tenant has a disability;
* About the nature or severity of a disability; or
* Any question that would require the individual to disclose a medical condition or medical history.

For example, owners cannot ask you if you take medication or see a psychiatrist. If an applicant or tenant requests a reasonable accommodation in housing, the owner will then be permitted to ask some limited questions related to your disability but only to confirm you are entitled to the requested accommodation.

## What Is Reasonable Accommodation?

###### By law, people with a disability have a right to a reasonable accommodation.

In the area of housing, this means you can request that property owners change certain rules, policies, physical characteristics of a unit or services to provide you equal opportunity to enjoy a rental apartment. You may ask for such a change only if it is linked to your disability.

Property owners must grant such a request if it is reasonable and is not a burden for the owner. If the request is too expensive or requires an unreasonable amount of time or trouble, the property owner does not have to agree. If a request is denied, property owners must explain why and give instructions on how to appeal.

## What Are Examples of Accommodations in Housing?

###### There are many reasonable accommodations that CAN be requested of a property owner such as:

* Reconsider your application with additional information;
* Return your name on the waiting list if a deadline was missed;
* Remove carpeting for you;
* Move a dumpster to make it accessible to you;
* Allow you access to a reserved parking space;
* Provide alternative trash disposal solutions;
* Install a grab bar;
* Grant you an exception to a no pets rule if you need a service animal;
* Permit you to install a temporary ramp; and

Consider new ways to verify your ability to pay rent.

## How Do I Request a Reasonable Accommodation?

###### If you need a reasonable accommodation, you must ask for it.

* Put your request in writing to the property owner and keep a copy (see Sample Letter below).
* Your request must share the fact that you have a disability and describe what you want changed.
* You must also explain why you need to have that change.

You need not share details about your disability.

In most cases, a property owner has the right to ask for proof that you need the reasonable accommodation. Your medical provider or case manager can write a letter on your behalf.

Use the **Sample Letter for Requesting a Reasonable Accommodation** to plan such a letter. Keep a copy of your letter and be sure it has the date.

### Sample Letter for Requesting a Reasonable Accommodation

*[Date]*

Mr./Ms. Property Manager or Owner Name of Housing Authority or Management *[Company Address]*

*[Company City, State Zip Code]*

Dear *[Name]*:

I am writing to request a reasonable accommodation with regard to my disability and my housing. Specifically, I am writing to request (*Example: that any future notices are sent to me in large print – at least 16 point font*)

I need this accommodation because (*Example: I have a visual impairment and find small print to be difficult to read*).

I have enclosed a letter from my health care provider stating that this request is necessary. As you probably are aware, because I have a disability, fair housing laws entitle me to a reasonable accommodation. Thank you for your consideration. I look forward to speaking to you about this request. Please contact me at [*your phone number*].

Sincerely, [*Your name*]

*[Your Signature]*

# Leasing

## What Is a Lease?

###### A lease is a signed contract between a property owner and tenant.

A lease gives the tenant the right to live in a property within certain rules. Make sure you understand the lease before signing it. If needed, sit down with family or a case manager to read it together.

###### Do not rely on any verbal promises from a property owner.

* Insist on a **written lease** with all promises included.
* Keep a **copy** of the lease for your own records.
* Before moving in, **take pictures** of the condition of the apartment, including areas in the apartment that are in poor condition.
* Make **copies of those pictures** for your property owner, date them, and add them to your lease packet.

## What Should My Lease Say?

###### Make sure your lease has the following basics:

* Name, address, phone of property owner
* Name and new address of the tenant
* Length of the lease and conditions for renewal
* Amount of the rent and deposits
* Persons who may occupy the apartment
* Dates that rent is due
* Where rent payment is to be made
* Amount of late fee if rent is not paid on time
* Responsibilities of the property owner and tenant
* Contact information for emergency maintenance
* Conditions for termination of the lease
* Deposits and conditions for their return

Utility responsibility

## What Is a Security Deposit?

###### A security deposit is money you give to your landlord when you move in.

It is a way for the landlord to make sure they will be paid if you damage the property or don’t pay rent. Your landlord can use it to cover any unpaid rent or damages. You may not use your security deposit to cover your last month's rent unless your landlord agrees.

By law, property owners may collect a security deposit. Your landlord cannot charge more than two times your monthly rent. If you live in subsidized housing your security deposit should be much less. Check with your local housing authority.

###### You should get your security deposit back after you move out.

The only reasons your landlord can keep all or part of your security deposit are:

* There are damages to the property that aren’t just ‘normal wear and tear’

You owe the landlord rent when you move out.

###### Your landlord can deduct the cost of damages from your security deposit.

If these costs are less than your security deposit your landlord still has to return the money that is left over. If these costs are more than your security deposit your landlord could sue you for the difference.

The landlord must keep your security deposit in a bank account separate from his other funds and protected in case of bankruptcy, foreclosure or sale of the building. (He does not have to pay you interest on it.) If the landlord sells the building then the landlord must either transfer the security deposit account to the new owner or return the deposits to the tenants.

###### Typically, a security deposit and first month’s rent are collected together.

That can be a lot of money to pay at one time, so it’s important to make a plan ahead of time for saving this money or getting assistance with the security deposit from another source.

Recent legislation allows the landlord to accept a surety bond instead of a more expensive security deposit (14 M.R.S.A. § 6031, 6039.)

###### After paying the security deposit, be sure to get a receipt.

## What Are My Rights Regarding Security Deposit Return?

###### Your security deposit receipt will outline your specific rights to:

* Have the apartment inspected by the property owner in your presence when you first move in;
* Be present when the property owner inspects the apartment at the end of the tenancy in order to determine if any damage was done to the premises while you lived there;
* Have the property owner notify you in writing of the date of the inspection;
* Receive a written list of the charges against the security deposit claimed by the property owner; and

Have the property owner return any unused portion of the security deposit to you.

###### The landlord is required to return your security deposit or provide a written statement of the reasons for keeping the deposit.

If you are a tenant at will, this must be done within 21 days after you have turned the apartment over to the landlord. If you have a written lease, the landlord must return your deposit within the time stated in your lease; but, in no event, can this period exceed 30 days.

###### Remember, a landlord may keep all or part of your security deposit for non-payment of rent or utility charges or the cost of disposing of unclaimed property.

## Can I Get Help with Paying a Security Deposit?

###### For some people, a security deposit is hard to afford.

If that is you, there may be help available. If you are in a Medicaid waiver program, for example, your case manager can arrange for help paying a security deposit. Or, if you have a connection to a disability service organization or a faith based group, help may be found there too. Ask around.

## How Do I Pay My Monthly Rent?

###### Follow the steps below for paying the rent every month.

If you have a connection to a disability service organization or a faith based group, you may find help with paying your rent. Ask around.

* Pay the rent **on time** every month;
* Keep a **copy** of the canceled check or money order receipt;
* Keep **electronic receipts** from your bank; and

Obtain a **rent receipt** from the property owner if you pay by cash, check or money order.

## What If I Miss Paying the Rent?

###### If you pay your rent after the due date, the property owner may charge a late fee.

* In Maine, a landlord is prohibited from charging more than a 4% penalty for a late rental payment. By Maine law, rent is not “late” until 15 days after its due date.
* This fee is listed in your lease and the property owner cannot charge more than the fee listed in the lease.

###### If you do not pay your rent, the property owner may take legal steps to collect the rent or to evict you for non-payment.

Eviction means you would no longer be allowed to live in the apartment, so, always pay your rent on time.

If you expect trouble paying the rent, contact your family and helpers early.

It’s also a good idea to let the property owner know if you will have trouble paying your rent, especially if this trouble is temporary. Sometimes they can work with you to avoid your being evicted.

# Moving

## How Do I Prepare to Move?

###### After the lease is signed, it is time to prepare for your move, so before the big day:

* Plan for parking spaces and elevator needs on move day;
* Copy new house keys and give an extra set to family or other helper;
* Contact phone, cable, and utilities to arrange service;
* Fill out a change of address at the post office; and

Inform bank, insurance companies, employer or public benefits, friends and family of your new address.

## Should I Get Renters’ Insurance?

###### Property owners are not responsible if your personal property is damaged or stolen.

Sometimes renters buy renters’ insurance to provide that protection. Renters insurance is for anyone who rents an apartment, condo or house, instead of owning the premises. The policy provides protection for:

* Your personal property, such as furniture, electronic equipment and clothing; and
* Liability protection should you negligently injure someone or damage that person's property.

Your landlord or the owner of the property is responsible for insuring the building and for his/her own liability coverage.

A typical policy costs $75 to $150 per year. Before you buy, compare prices offered by more than one company. Also check to see if any special equipment you will have in your home is covered.

In all cases, take pictures and keep receipts of your valuables. Contact your local insurance agent for information about renter’s insurance.

## How Much Will Moving Cost?

###### If you have only a few belongings, you can make a move without much cost.

Friends and family may be able to help. For those who can afford it, a moving company can be the right choice. Some moving companies will also pack belongings for an extra fee.

Use the **Moving Expenses Worksheet** to add up your costs.

|  |  |  |  |
| --- | --- | --- | --- |
| **MOVING EXPENSES WORKSHEET** | | | |
| **Standard Expenses** | | **Extra Expenses** | |
| Security Deposit | $ | Renting specialized equipment | $ |
| First Month’s Rent | $ | Purchase of household items | $ |
| Utility Deposits | $ | Purchase of furniture | $ |
| Installation fees for cable, phone, etc. | $ | Other: | $ |
| Moving company or moving van costs | $ | Other: | $ |
| Subtotal | $ | Subtotal | $ |
| **Subtotal Standard Expenses + Subtotal Extra Expenses = Total** | | | $ |

# Maintaining

## How Do I Stay Safe in My Home?

###### Your safety is important in your new home.

Planning ahead for safety will help you have peace of mind. Safety planning means talking to family, friends, and helpers about what to do in an emergency. Also, follow these safety steps:

* On paper, write “**DIAL 911 for emergency**” and keep it with your phone;
* On paper, write “**DIAL 800-222-1222 for Poison Control**” and keep it with your phone. The Northern New England Poison Center is the regional poison center for Maine, New Hampshire and Vermont;
* Keep a list handy of your **allergies and medications**;
* Learn how to use the **fire extinguisher** and know where it is;
* Test your **smoke alarm** twice a year and make sure batteries are replaced; and

Inform property owner of **non-working smoke alarms**.

###### Contact your local police and fire departments to let them know that you have a disability

Tell them your address and any special information they may need to help you in an emergency.

## What Emergency Supplies Do I Need?

###### In case of an emergency such as a snowstorm, keep these supplies in a big box, bag, or trunk:

* Electric lantern and batteries
* Map of the area and important phone numbers
* Special items for infants and the elderly  (diapers, formula)
* Three gallons of water per person
* Three-day supply of ready-to-eat canned or packaged food
* Manual can opener
* Paper cups, plates, and plastic utensils
* Blankets or sleeping bags
* Toiletries (hand sanitizer, shampoo, toothbrush and toothpaste, etc.)
* Cell phone, batteries and/or phone charger

A change of clothing, rain gear, and sturdy shoes for each family member

## What Do I Need in My Emergency Kit?

###### In case you need to leave your apartment in an emergency, take a bag packed with these items:

* Battery-powered radio, flashlight, and extra batteries
* First aid kit and manual
* 3-day supply of prescription medications
* A credit card and cash
* Personal identification
* An extra pair of eyeglasses

Matches

## Who Will Help in Emergencies?

###### Write down names and phone numbers of your helpers in case of an emergency:

* Who can help me with a health problem?
* Who can help me with home maintenance?

Who can help me with a personal emergency?

## How Is My Apartment Maintained?

###### A tenant is responsible for maintaining their own rental apartment.

Your responsibilities may include:

* Daily cleaning
* Changing light bulbs
* Taking out the trash
* Keeping the yard up

Using appliances correctly, as outlined in your lease.

###### Property owners, in turn, must keep the apartment in good condition.

If the toilet, faucets, locks, lights or anything else break, the tenant must tell the property owner. Then the property owner must repair it. Your lease will state which maintenance responsibilities are yours and which are the owner’s.

## What Are the Property Owners’ Responsibilities?

###### The property owner has responsibility to provide the following:

* Drinkable water in kitchen/bathroom
* Hot water
* Heat (in cold weather)
* Working sewer system
* Bathroom (sink, tub or shower, toilet)
* Safe, working electrical system
* A key lock for the front/outside door(s) and a bathroom
* An apartment or house not infested with bugs or rodents
* Safe, sanitary condition of the building and grounds
* Working smoke alarms

Information on how to “Protect Your Family from Lead” if the unit was built before 1978

## What Are My Responsibilities as a Tenant?

###### You, as the tenant, have the following responsibilities:

* Pay rent in full and on time;
* Keep the unit clean and in good condition;
* Request repairs in writing to the property owner quickly;
* Keep a copy of written correspondence; and
* Change light bulbs, take out trash;

Care for yard as required in lease

## What If the Property Manager Does Not Maintain the Apartment?

###### By law, all landlords in the State of Maine promise that all rented dwelling units are fit for human habitation

That means the units must be reasonably safe and decent places to live. This is the Maine Warranty of Habitability (14 M.R.S.A. § 6021).

If there is an ongoing problem with repairs needed in your apartment and the property owner has not solved the problem, contact your local legal services organization.

There are options for getting repairs made, bringing the apartment up to code, and making your case. The possibilities include:

* Attempting to recoup part of your rent;
* Filing for Rent Escrow in Rent Court;
* Getting a court order to require repairs; or

Recovering damages.

## Resources to contact for assistance with tenancy issues in Maine

### Disability Rights Maine:

24 Stone Street #101, Augusta, Maine 04330 (207) 626-2774

### Maine Equal Justice Program:

126 Sewall Street, Augusta, Maine 04330 (207) 626-7058

### Office of the Attorney General:

6 State House Station Augusta, ME 04333 (207) 626-8800

### Pine Tree Legal:

Augusta: 39 Green Street, Augusta ME 04338 (207) 622-4731

Bangor: 115 Main Street, Bangor ME 04401 (207) 942-8241

Lewiston: 95 Park Street, Lewiston, ME 04243 (207)784-1558

Machias: 13 Cooper Street Machias, Maine 04654 (207) 255-8656

Portland: 88 Federal Street Portland ME 04112 (207)774-8211

Presque Isle: 373 Main Street Presque Isle ME 04769 (207) 764-4349

# Leaving

## How Do I End My Tenancy?

When it is time to move out of your rental apartment, plan to do it the right way. This means giving at least one calendar months’ notice in writing.

If the property owner chooses to not renew your lease, they must notify you. Keep in mind that it is not necessary to give a reason for ending a tenancy if you give proper notice.

## How Do I Get a Security Deposit Back?

Your security deposit is valuable to you. In most cases, the property owner has 30 days from your lease termination date to return it to you. Follow these steps to ensure its return:

* Patch up wall holes.
* Repaint if required by your lease.
* Thoroughly clean the apartment.
* Completely empty the apartment including closets and refrigerator.
* Collect all keys and return to property owner.
* Walk through the apartment with the property owner.  If you owe back rent, the owner can withhold this amount from the security deposit.

Get approval from the property owner as to apartment’s condition.

## How Do I Renew a Lease?

Renewing your lease can be simple. Make sure to get a new lease with the new rent price. Renewal is the time to renegotiate terms if you wish. For example, this may include your rent or the length of your lease. If you have a tenant or project- based subsidy, your rent plus utilities will still be 30 percent of your income.

# Resources

## Key Websites

[www.mainehousingsearch.org](file:///C:\Users\Cheryl\Documents\www.mainehousingsearch.org)

[www.hud.gov/apps/section8/](file:///C:\Users\Cheryl\Documents\www.hud.gov\apps\section8\)

[www.hud.gov/offices/pih/pha/contacts/states/me.cfm](file:///C:\Users\Cheryl\Documents\www.hud.gov\offices\pih\pha\contacts\states\me.cfm)

[www.craigslist.org/about/sites/](http://www.craigslist.org/about/sites/)

<https://www1.maine.gov/dhhs/oads/>

<http://mainesilc.org/>

<https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_county.jsp?st=me&state_name=Maine&st_cd=23>