



PEOPLE WITH DISABILITIES & REAL ESTATE PROFESSIONALS

BY MELISSA FORTSON

Is it possible for people with disabilities to own their own

homes? Is there anyone who can help people with disabilities and their families find housing that is accessible and affordable?

The answer to both of these questions is YES. Homeownership and the personal and financial independence it affords have long been integral to the “American Dream”. In addition to the ability to build equity and assets, for people with disabilities homeownership signifies stability, self-determination and community integration. Because the home buying process is trying for everyone and because the disability community faces additional barriers—attitudinal, financial and otherwise—many turn to real estate professionals for assistance. Real estate professionals can help people with disabilities locate housing and federal, state and local financial assistance programs. Finding a real estate professional who is able and willing to address the needs of people with disabilities is key.

The National Home of Your Own guide suggests that the most effective way to shop for a house is by working with a real estate professional and describes how agents can:

- help you determine how much you can afford to spend on a house;
- use your list of features for an ideal home to generate a computer printout of houses that meet your specifications;
- show you houses that meet your requirements;
- provide you with information about a community, including the prices and features of houses in the area, the location of schools, property tax rates, unusual building code regulations and availability of community services;
- assist in locating foreclosures;
- present your offer to the seller; and
- advise you regarding mortgage lenders, real estate settlement agents, professional home inspectors and title companies.

To locate an agent, the National Home of Your Own Alliance suggests asking a friend who has recently purchased a home for a referral. Real estate referral services may be found online or in the phone book and the National Association of REALTORS® (NAR) offers an online Find a REALTOR® Search. Both the Tennessee Association of REALTORS® and the Tennessee Department of Commerce and Insurance can provide information about licensed real estate brokers and firms.

The barriers limiting homeownership for people with disabilities also present challenges for real estate professionals who work with them. Limited income and assets make it difficult to accumulate a down payment and establish credit. Persons with physical disabilities may have difficulty viewing or inspecting homes due to lack of access. Faced with these challenges, real estate professionals may be hesitant to work with people with disabilities. While there is not a certificate or designation signifying expertise in working with people with disabilities, real estate professionals have access to training and resources that can better equip them to meet the disability community’s needs (see Related Resources).

The NAR offers an “At Home with Diversity” certificate course that addresses Fair Housing, diversity and inclusion, including disability-related concerns. Disability and other advocacy agencies can help agents increase their familiarity with access and accommodation issues and the disability laws that apply to housing, such as the Fair Housing Act, Section 504 of the Rehabilitation Act and the Americans with Disabilities Act.

In addition to taking advantage of training opportunities, real estate professionals can strengthen their ability to serve clients of all abilities by familiarizing themselves with homeownership programs for people with disabilities. Federal, state and local housing agencies administer programs that provide low interest rates for first time buyers who meet income requirements; down payment and closing cost assistance programs also are available. REALTOR®, the magazine of the NAR, offers suggestions to improve the home buying experience for people with disabilities.

- Assemble a local resource guide including "information on community resources, employment, transportation, and recreational, medical, and educational facilities and services."
- Include these local resources on your Web site.
- Develop strategic alliances with local disability organizations.
- Make the disability community aware of your interest and abilities to meet their needs by holding a home buying seminar or speaking at disability-related conferences and events.
- "Be mindful of the accessibility and design of your office. For instance, make sure space between furniture and aisles can accommodate wheelchairs."

In their advertising, real estate professionals should use appropriate People First language and include their willingness to make reasonable accommodations.

While buying a home can be especially challenging for people with disabilities and their families, working with a real estate agent can simplify the process. By availing themselves of training opportunities and other resources, real estate professionals can effectively meet the needs of the disability community. People with disabilities working with professionals willing and able to address their needs—that's good business.

Melissa Fortson is information & referral specialist/program coordinator with Tennessee Disability Pathfinder.

Real estate agent vs. REALTOR®: What's the Difference?

A person with a real estate license is a licensed real estate professional or an agent. They may or may not be a REALTOR®. Professionals using the "trademarked" designation are members of the National Association of REALTORS® and agree to abide by its Code of Ethics.

— RELATED RESOURCES —

Home Access Program

<http://www.homeaccessprogram.org> • 800-87- RAMP

An initiative of Handi-Ramp, a manufacturer and distributor of accessible home products. Provides accessible home listings and a realtor and consultant database.

National Association of Realtors

<http://www.realtor.org> • 800-874-6500

Membership organization for real estate professionals. Offers real estate agent education, including online classes. Provides REALTOR search and referral.

New Horizons Un-Limited, Inc.

<http://www.new-horizons.org/houcat.html>

Housing resources and information for people with disabilities.

TENNESSEE DISABILITY MEGACONFERENCE

The Sixth Annual Tennessee Disability MegaConference will be held May 28-30, 2008, at the Airport Marriott in Nashville, Tennessee. This three-day event brings together under one roof a wealth of resources for Tennesseans

with disabilities. The numerous sessions throughout the day are designed to inform and inspire not only people with disabilities, but also their family members and professionals who

work with the disability community. Special events are scheduled for the evenings of the conference and provide attendees with an opportunity to socialize and network.

For more information about the Sixth Annual Tennessee Disability MegaConference, including a list of presenters and registration details, visit our Web site at www.tndisabilitymegaconference.org or call 615-248-5878. You also may reach us toll free at 1-800-835-7077 or TTY at 615-298-2471. We hope to see you at Tennessee Disability MegaConference 2008!

