Thinking about housing for your adult family member

Autism Housing Pathways
The Good News: Separation of Housing From Services is Best Practice

- Finding housing is challenging, but can lead to better outcomes
  - Individuals can choose with whom they live
  - If the service provider is a poor fit, the individual can change providers without moving
  - If a live-in caregiver quits, the caregiver leaves, not the person with a disability

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Don’t Panic! Plan*

- Learn the Housing Equation
  - Rules govern which government programs can be combined, which can’t, what they can be used for and where

- Develop a housing strategy that you can implement over time; 5-10 years is not uncommon
  - At 18, start taking concrete steps
  - Don’t wait until you’re ready for your family member to move out – because when you start taking steps is when the 5-10 year clock starts!

- Develop assets (before 18, if possible!)
- Develop your family member’s skills

*Nothing here constitutes legal, financial or real estate advice

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The housing equation

- Supportive services almost always cost more than bricks and mortar expenses
- Don’t forget this doesn’t include spending money, transportation, etc.

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Funding streams

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The Big 4: SSI, SSDI, Sec. 8, MassHealth

- **SSI**
  - $577-$1,189/month, depending on living situation
  - Makes you eligible for MassHealth
  - Can be used for housing or services
  - Income and asset limits

- **SSDI**
  - Based on the work history of the parent or of the individual
    - If based on parent’s history, kicks in when parent retires, becomes disabled, or dies
  - Usually pays more than SSI
  - Makes you eligible for Medicare
  - Can be used for housing or services
  - Fewer income and asset limits

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The Big 4: SSI, SSDI, Sec. 8, MassHealth

- **Sec. 8**
  - Individual pays 30% of income in rent to landlord; the balance is paid to the landlord with funds from the US Dept. of Housing and Urban Development
  - Will not affect SSI or MassHealth benefits
  - Can be a 10-12 year wait
  - Having a family member be the landlord can be permitted as a reasonable accommodation, but the person renting must live in a legal, separate unit
  - “18? Section 8!” ([www.18section8.org](http://www.18section8.org))
  - Come to an AHP Sec. 8 sign-up clinic

[www.autismhousingpathways.org](http://www.autismhousingpathways.org)
The Big 4: SSI, SSDI, Sec. 8, MassHealth

- MassHealth
  - The main way to pay for services
  - “State Plan Services” – one of the few entitlements in the adult world
    - Adult Family Care / Adult Foster Care (@$26 or $52/day)
      - Can’t be combined with food stamps
    - Personal Care Attendant (PCA) (allocated a budget for a certain number of hours per week)
    - Group Adult Foster Care (@$1227/mo)

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Funding streams

**Bricks and mortar expenses**
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- SSDI
- Section 8
- Other “affordable housing”
- DDS
- Energy/utility assistance
- Private resources

**Food**
- SSI
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**Supportive services**
- SSI
- SSDI
- MassHealth (Medicaid)
- DDS
- Private resources

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Developing a housing strategy: housing’s effect on benefits

- Family buys (reduces benefits)
- Family buys; individual rents from family (May or may not reduce benefits; depends on amount of rent)
- Family rents a house or apartment for the individual (reduces benefits)
- Individual rents with help from family (reduces benefits)
- Individual rents (does not reduce benefits)
Developing a housing strategy: possible ways to acquire property*

- Convert basement or garage (be aware of zoning)
- Add on an accessory apartment (be aware of zoning)
- Sell home and buy two condos
- Sell home and buy a two or three family
  - Third unit might be for rental income or maybe two families buy together
- Individual can (if income is high enough to qualify for a mortgage) enter a first-time homebuyer lottery
- Buy a condo or house (either alone or with other families)

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Some possible housing strategies (1)

- **Liam**
  - Applies for an apartment in state senior housing and gets in after 3 years
  - Uses Group Adult Foster Care to pay for two hours a day of services

- **Ana**
  - Her parents give her a fixed amount every month, which she combines with her own funds to get an apartment in private affordable housing

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Some possible housing strategies (2)

- Raj
  - Gets on the Sec. 8 waiting list at 18, and waits 10 years for a voucher
  - When Raj gets his voucher, his family uses a home equity loan to convert the garage to an apartment
  - Raj uses individual support hours from DDS

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Some possible housing strategies (3)

- **Sue**
  - Gets on the Sec. 8 waiting list at 18, and waits 10 years for a voucher
  - While waiting, her mother is her Adult Family Care provider, and her father is her guardian
  - Her mother saves the AFC stipend for 10 years, acquiring $90,000 to use as a down payment
  - When she gets her voucher, her parents buy her a condo, and she uses the voucher to pay rent; her parents use the rent to pay the mortgage
  - An Adult Foster Care provider moves in with Sue
  - Sue’s parents retire, and Sue moves onto SSDI, increasing her income

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Housing strategies should reflect a vision

- **Person-centered planning**
  - Method for your family member to plan a future
  - Relies on circles of support to carry out plans

- **Letter of intent**
  - Statement by parents/guardians of intent for the person’s future
    - Nitty-gritty information (doctors, medications, medical history, location of life insurance policy, will, etc.)
    - Family member’s likes, dislikes, favorite places/activities/videos, etc.
How do I develop assets?*

- **Save, save, save**
- **Financial planning**
  - No assets in the individual’s name (make sure other family members know this)
    - Can lose eligibility for government benefits
  - ABLE accounts: go to [http://www.fidelity.com/able/attainable/overview](http://www.fidelity.com/able/attainable/overview)
  - Individual Development Account
    - Exception to the rule
  - Special needs trust
    - Also an exception to the rule
    - Two kinds: 3rd party and self-funded
  - More life insurance often recommended

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What skills does my family member need and why are they so important?

- A recent study showed adaptive living skills is the single most important predictor of success for adults with autism*
- The more skills your family member has, the cheaper staffing costs will be
- Adolescent Autonomy Checklist
  - [http://tinyurl.com/j95sycy](http://tinyurl.com/j95sycy)
  - Includes cooking, cleaning, public transit, filling out an application, etc.
- “Skills for living” on the AHP website: click on “Links”
- Centers for Independent Living

Where do I go from here?

- Work through the Turning 18 checklist
  - Sign up for Section 8 – yesterday! If you need help, visit [www.18section8.org](http://www.18section8.org) or sign-up for an AHP Sec. 8 clinic
- Use “My Benefits Generator” to figure out the MassHealth supports for which your family member might be eligible
- Develop a savings strategy
- Pursue options to improve your family member’s living skills
- When you’re ready to develop a housing strategy:
  - Take a day-long housing workshop
  - Have your family member complete a housing workbook (downloadable from our website)
  - Person-centered planning
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