Thinking about housing

Autism Housing Pathways
Don’t Panic! Plan*

• Families need to develop a housing strategy they can implement over time; 5-10 years is not uncommon
  • Take concrete steps at 18
  • Don’t wait until it’s time to move out – when you take steps is when the clock starts!

• Learn the Housing Equation: the rules that govern which government programs can be combined, which can’t, what they can be used for and where

• Develop assets (before 18, if possible!)
  • Never in the person’s name, although the person can be the beneficiary of an ABLE account or special needs trust – talk to a special needs financial planner

• Develop the person’s daily living skills; this will reduce the need for paid support

• Consider technology to build independence: Desiree Forte and Robert Bilotta of Easter Seals

• Build a circle of support around the person; Mom and Dad won’t live forever

* Nothing here constitutes legal, financial or real estate advice
The housing equation

- Bricks and mortar expenses
- Food
- Supportive services

Don’t forget this doesn’t include spending money, transportation, etc.

Supportive services almost always cost more than bricks and mortar expenses

www.autismhousingpathways.org
Funding streams

Bricks and mortar expenses + Food + Supportive services =

SSI
SSDI
Section 8
Other “affordable housing”
DDS
DMH*
Energy/utility assistance
Private resources

SSI
SSDI
Food stamps (SNAP or Bay State CAP)
DDS
DMH*
Private resources

SSI
SSDI
MassHealth (Medicaid)
DDS
DMH*
Private resources

SSI, SSDI, DDS, and DMH can be used for housing, food, and supportive services. Other funding sources can ONLY be used for the column they appear under.

*Rarely accessed in practice by people with autism to support housing

www.autismhousingpathways.org
Key benefits: Cash benefits

• Cash benefits can be used for housing, food, or services

• SSI
  • $601-$1,225/month in 2019, depending on living situation; income above $85/month can reduce the benefit
  • Makes you eligible for MassHealth (Medicaid) – this pays for long term services and supports
  • Income and asset limits; assistance from family can reduce benefits

• SSDI
  • Based on the parent’s work history, the individual’s work history, or both
  • If based on parent’s history, kicks in when parent retires, becomes disabled, or dies
  • Usually pays more than SSI, depending upon work history
  • Makes you eligible for Medicare – this CANNOT be used for long term services and supports – try not to retire until your family member is already receiving MassHealth as an adult
  • Fewer income and asset limits, but there are limits on what the recipient can earn

• EAEDC
  • Massachusetts cash benefit for lawfully present non-citizens who don’t qualify for SSI or SSDI
Key benefits: MassHealth

• MassHealth must be used for services

• “State Plan Services” – currently an entitlement
  • Adult Family Care / Adult Foster Care (@$26 or $52/day)
    • Must need at least prompting with at least one Activity of Daily Living (ADL) for Level 1
    • Must need physical assistance for 3 ADLs (2 if a maladaptive behavior present) for Level 2
    • Provider must live in same legal unit, cannot be a guardian
    • Cannot practically be combined with food stamps
  • Personal Care Attendant (PCA) (allocated a budget for a certain number of hours per week) ($15/hr)
    • Must need physical assistance for 2 ADLs
    • Provider cannot be a guardian
  • Group Adult Foster Care (@$1227/mo)
    • Must need at least prompting for at least one ADL
    • Can only be used in assisted living or subsidized housing served by a GAFC provider
Key benefits: Section 8

• Tenant-based Section 8: a portable voucher, must be used for housing
  • 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
  • Can apply at 18
  • Have a minimum of 60 days to use it (may be more, depending on the housing authority), but can usually get an extension for a person with a disability
  • A person with a disability can receive a two-bedroom voucher if they need an aide to live with them – but the aide cannot be a close family member (a cousin might be OK)
  • Having a family member be the landlord can be permitted as a reasonable accommodation for disability, but the person renting must live in a legal, separate unit
  • “18? Section 8!”: a video and website to help families through the process (www.18section8.org)
Section 8: an advocacy opportunity

• Local housing authorities (LHAs) can create a disability preference for their portable Sec. 8 waiting list – but most haven’t

• You can advocate to change this

• Key concepts:
  • The LHA needs to amend its HUD administrative plan
  • Creating a points system will allow locals with disabilities to move up the list faster while preserving local preference
  • Consider building alliances by supporting preferences for other groups, such as veterans, the homeless, and domestic violence victims

• Winchester instituted a disability preference in 2019; people with disabilities are now getting their vouchers in 1/3 the time
Other affordable housing options

• Massachusetts Rental Voucher Program (MRVP) – both site-based and portable
• Alternative Housing Voucher Program (AHVP) – only portable
• State elderly housing (13.5% reserved for people 22-60 with disabilities)
• Federal elderly housing (sometimes)
• Project-based family housing (state or federal)
• Private affordable housing – may pay a % of income (30%-50% AMI units)
  OR there is a fixed rent lower than market rate (60% AMI and higher)
• Single room occupancy
• Affordable assisted living
• Rest homes (only affordable if only income is SSI or EAEDC)

www.autismhousingpathways.org
Finding and applying for housing

- Start at 18 with portable Section 8
- Complete other applications at 20-21 (except for elderly/disabled and AHVP)
- Complete elderly/disabled and AHVP at 22

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)

* Nothing here constitutes legal, financial or real estate advice
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

* Nothing here constitutes legal, financial or real estate advice
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 0% interest, deferred payment loan from the Home Modification Loan Program, combined with a home equity loan, to convert the garage to an apartment
  • Raj uses individual support hours from DDS

* Nothing here constitutes legal, financial or real estate advice
Some possible housing strategies (3)*

• Bin
  • Gets on the Section 8 waiting list at 18, and waits 10 years for a voucher
  • While waiting, his mother is his Adult Family Care provider, and his father is his guardian
  • His mother saves some of the AFC stipend for 10 years, acquiring money for a security deposit, furniture, and appliances
  • When he gets his voucher, he moves into an apartment with two friends who also receive AFC
  • An Adult Foster Care provider moves in with Bin and his friends

* Nothing here constitutes legal, financial or real estate advice
Some possible housing strategies (4)

• 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 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

* Nothing here constitutes legal, financial or real estate advice
Technology can build independence
Additional resources

• Turning 18 checklist:  

• “My Benefits Generator” (a tool to figure out the MassHealth supports for which someone might be eligible):  http://mbg.neindex.org/

• Housing workbooks for those with disabilities (8th grade, 1st grade, and picture levels):  
  http://autismhousingpathways.net/autism-housing-pathways-issues-housing-workbooks/

• An infographic of housing models, with funding streams:  

• Need an easy way to remember what you learned today? Check out  
  http://autismhousingpathways.org/housing-in-a-months-worth-of-tweets/