

Thinking about housing

Autism Housing Pathways



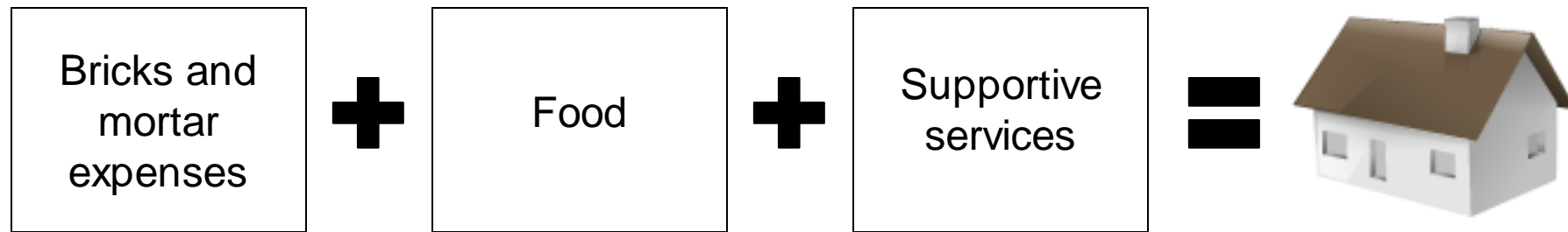
Copyright © 2019 Autism Housing Pathways, Inc. – All Rights Reserved

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

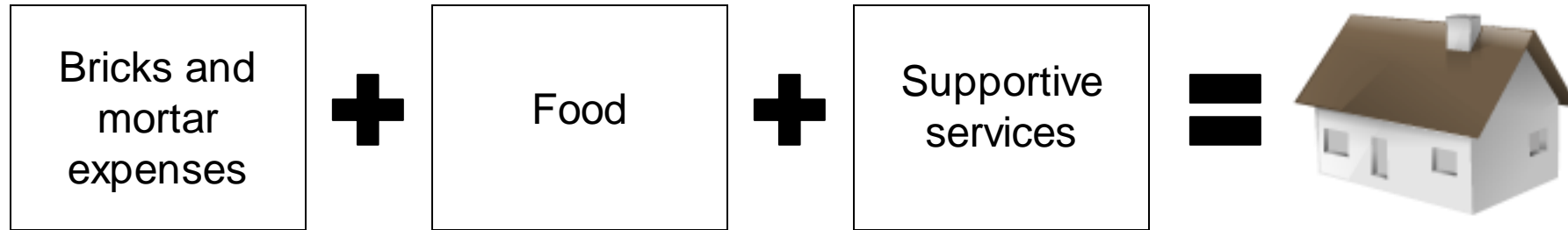
* Nothing here constitutes legal, financial or real estate advice

The housing equation



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

Funding streams



SSI	SSI	SSI
SSDI	SSDI	SSDI

Section 8
Other
"affordable
housing"

Food stamps
(SNAP or
Bay State
CAP)

MassHealth
(Medicaid)

DDS
DMH*

DDS
DMH*

DDS
DMH*

Private
resources

Energy/utility
assistance

Private
resources

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.

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)

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

<http://autismhousingpathways.org/wp-content/uploads/2019/10/HousingSearchAndApplicationGrid.pdf>

Affordable and subsidized housing options for people with disabilities in Massachusetts (Follow key to determine how to search and apply)

	Federal	State	Private
Site-based (subsidy is attached to an address)	Section 8 Elderly/ disabled (sometimes) Family (can be a household of one person)	Massachusetts Rental Voucher Program (MRVP) Elderly/ Disabled Family (can be a household of one person)	30%, 40%, or 50% Area Median Income (AMI) units (pay a percentage of income in rent) 60% or higher AMI units (fixed rent, but lower than market rate – may combine with portable Section 8)
	Section 8	MRVP Alternative Housing Voucher Program (AHVP) for people with disabilities 22-59	

Search/application key:



www.18Section8.org



<https://www.mass.gov/service-details/alternative-housing-voucher-program-ahvp>



CHAMP: <https://publichousingapplication.ocd.state.ma.us/>



www.HousingWorks.net (For MRVP, search on Housing Works, but get further information and an application at <https://www.mass.gov/service-details/massachusetts-rental-voucher-program-mrvp>)

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:

http://autismhousingpathways.org/wp-content/uploads/2019/10/Turning18checklist_09-19.pdf

- “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: <http://autismhousingpathways.org/wp-content/uploads/2016/05/infographic3.pdf>
- Need an easy way to remember what you learned today? Check out <http://autismhousingpathways.org/housing-in-a-months-worth-of-tweets/>

Autism Housing Pathways, Inc., its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to use of this document; in using information provided, the user hereby releases and waives all claims of action against Autism Housing Pathways, Inc., its employees, agents, and directors. For a complete legal disclaimer, go to http://autismhousingpathways.net/wp-content/uploads/2014/05/Legal_disclaimer_general.pdf