

# Thinking about housing for your adult family member

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## Autism Housing Pathways



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

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- 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

# Don't Panic! Plan\*

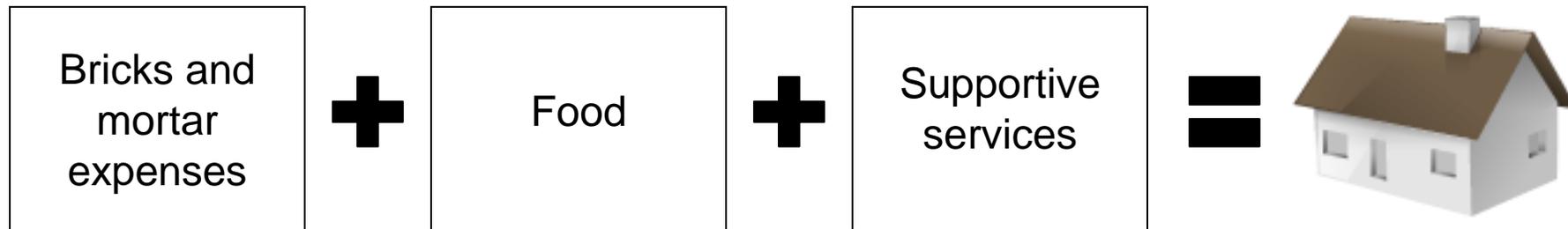
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- Learn the Housing Equation
  - Rules govern which government programs can be combined, which can't, what they can be used for and where
- Develop a housing strategy that you can implement over time; 5-10 years is not uncommon
  - At 18, start taking 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

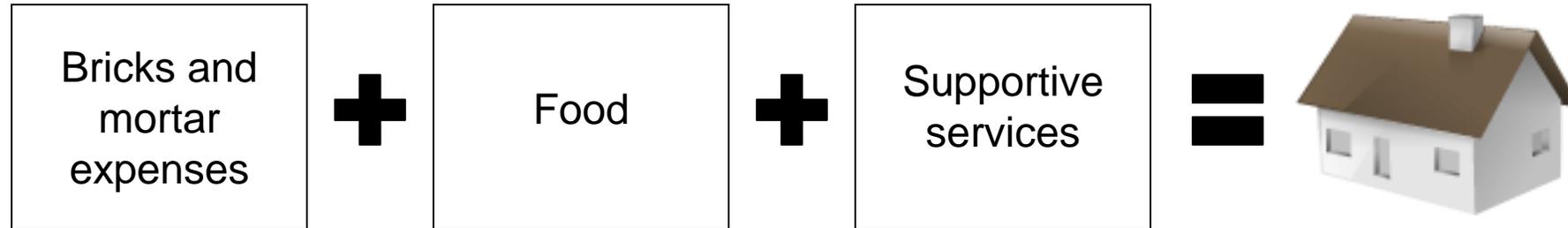
# The housing equation

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

# Funding streams



SSI

SSDI

Section 8

Other  
“affordable  
housing”

DDS

Energy/utility  
assistance

Private  
resources

SSI

SSDI

Food stamps  
(SNAP or  
Bay State  
CAP)

DDS

Private  
resources

SSI

SSDI

MassHealth  
(Medicaid)

DDS

Private  
resources

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

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## ○ 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

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

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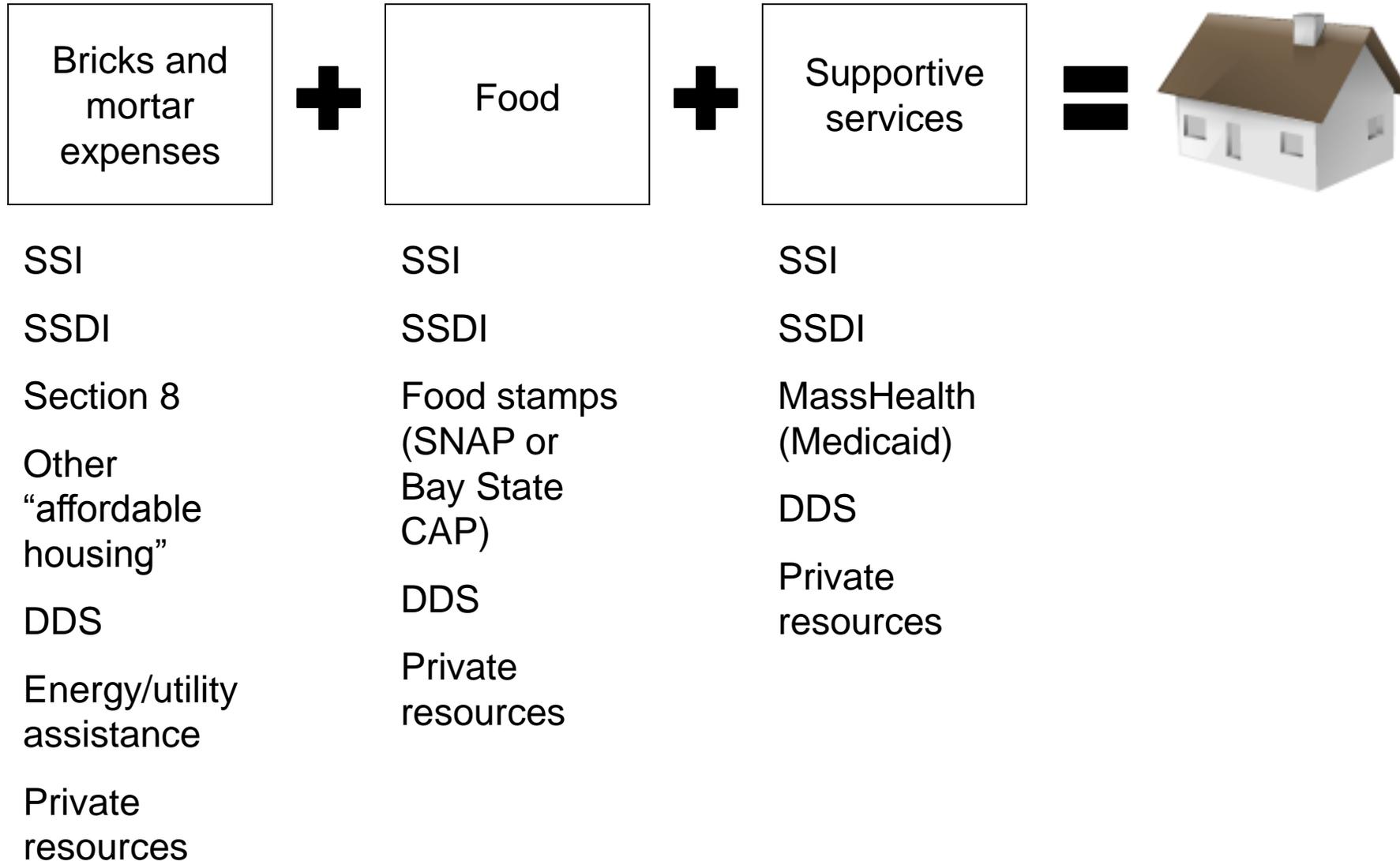
- Sec. 8
  - Individual pays 30% of income in rent to landlord; the balance is paid to the landlord with funds from the US Dept. of Housing and Urban Development
  - Will not affect SSI or MassHealth benefits
  - Can be a 10-12 year wait
  - Having a family member be the landlord can be permitted as 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

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

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- 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)

# Funding streams



# Developing a housing strategy: housing's effect on benefits

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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\*

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- 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)

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## ○ 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)

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### ○ 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)

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## ○ 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

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- 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?\*

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- Save, save, save
  - \$200/month at 3% interest is \$45K in 15 years
  - Consider saving the Adult Family Care stipend
- Financial planning
  - No assets in the individual's name (make sure grandparents know this)
    - Can lose eligibility for government benefits
  - Special needs trust
    - An exception to the rule
    - Two kinds: 3<sup>rd</sup> party and self-funded
  - ABLE accounts: MA residents can open accounts through out-of-state programs
  - Individual Development Account (an option for those living on their own, possibly in an accessory unit)
  - More life insurance often recommended

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

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- 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>
  - Includes cooking, cleaning, public transit, filling out an application, etc.
- “Skills for living” on the AHP website: click on “Links”
- Centers for Independent Living
  - <http://www.ilru.org/projects/cil-net/cil-center-and-association-directory-results/MA>

\* <https://www.autismspeaks.org/science/science-news/autism-study-associates-self-care-skills-success-adulthood>

# Where do I go from here?

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- 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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