Thinking about housing

Autism Housing Pathways

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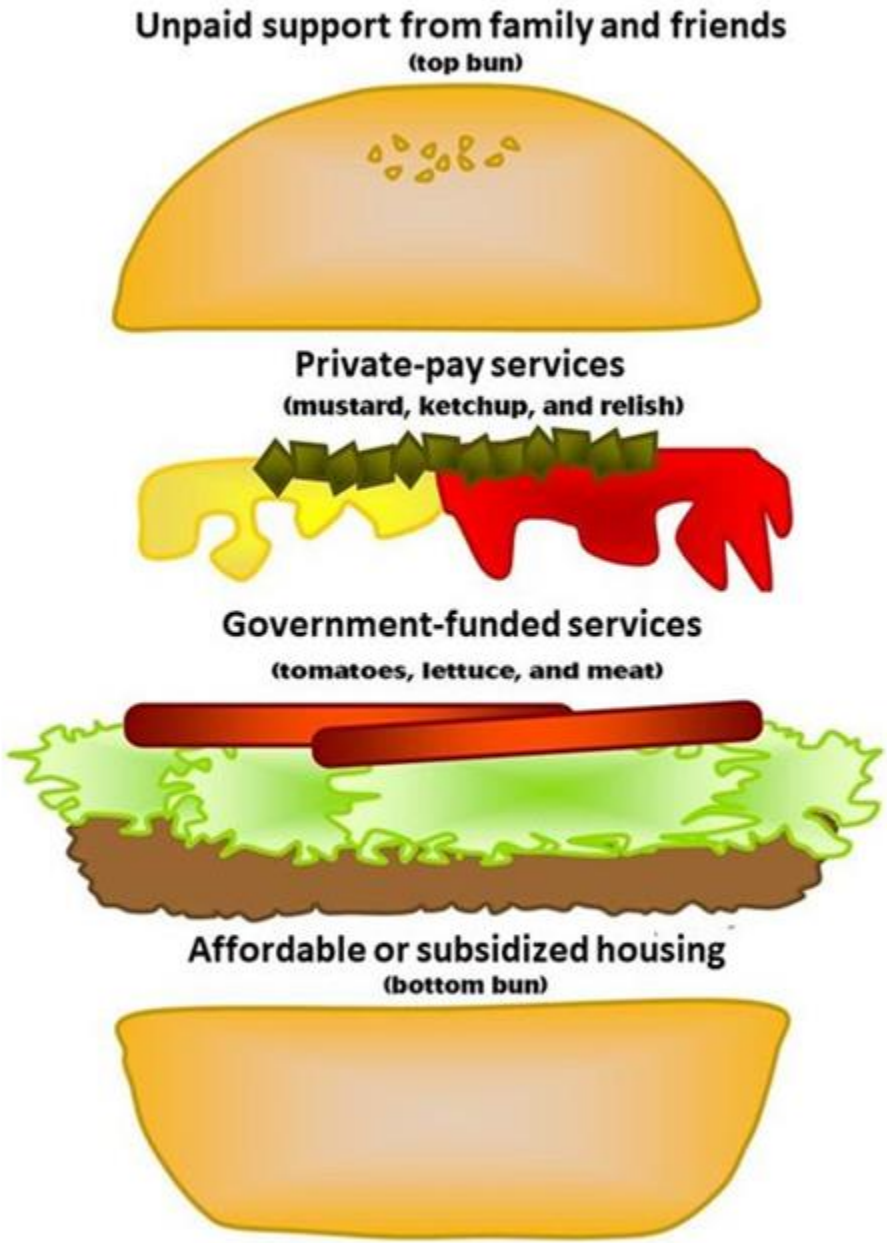
Supported housing is a sandwich



Cap your sandwich off with unpaid support from family and friends

Private-pay services are the condiments (go light on this if you can)

- If your family member needs additional support, you may need to pay for some of it

Government-funded services is the meat

- These can include services from DDS and MassHealth, or federal benefits, such as Social Security and SNAP

Affordable or subsidized housing is your bottom bun

- The subsidy may be attached to a specific unit or it might be a portable voucher

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

ROADMAP TO HOUSING

5- to 10-year timeline

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Road infographic template
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ASSESS SKILLS & SUPPORTS

Identify skills your family member has or can acquire, as well as those they will need help with or will need to have done for them. (As early as possible)

1

GET ON LISTS

Get on appropriate housing waiting lists. (Ages 18-22)

2

APPLY FOR BENEFITS

Apply for supportive services and cash benefits that can be used now. (Ages 18-22)

3

BUILD SKILLS

Develop daily living skills and USE them. Develop and implement systems to handle skills your family member will need help with or to have done for them. (While you are waiting for housing)

4

MOVE IN

Execute your housing plan: move in, generalize skills and support systems to the new setting, add any additional services appropriate to the new setting.

5

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 the family starts taking steps is when the 5-10 year clock starts!
- Learn the Housing Equation
  - Rules 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
- Develop the person’s daily living skills; this will reduce the need for paid support
- 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

Funding streams

Bricks and mortar expenses	+	Food	+	Supportive services	=
SSI		SSI		SSI	
SSDI		SSDI		SSDI	
Section 8		Food stamps (SNAP or Bay State CAP)		MassHealth (Medicaid)	
Other "affordable housing"		DDS		DDS	
DDS		DMH*		DMH*	
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.

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

Key benefits: Cash benefits

- Cash benefits can be used for housing, food, or services
- SSI
  - $716-$1,397/month in 2024, 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 or the individual's work history
  - 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 people (including lawfully present non-citizens) who don't qualify for SSI or SSDI and have housing expenses

Key benefits: MassHealth

- MassHealth must be used for services
- "State Plan Services" – currently an entitlement
  - Adult Family Care / Adult Foster Care (@$27 or $53/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) ($19.00/hour)
    - Must need physical assistance for 2 ADLs
    - Provider cannot be a guardian
  - Group Adult Foster Care (@$1,324/mo)
    - Must need at least prompting for at least one ADL; generally covers 1-2 hours/day of drop-in services
    - 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)

Other affordable housing options

- Massachusetts Rental Voucher Program (MRVP)
- Alternative Housing Voucher Program (AHVP)
- State elderly housing (13.5% reserved for people 18-59 with disabilities)
- Federal elderly housing (sometimes)
- Project-based family housing (state or federal)
- Private affordable housing
- Single room occupancy
- Affordable assisted living
- Rest homes (only affordable if only income is SSI or EAEDC)

Finding and applying for housing

- AHP has a Housing Search and Application Grid at:

  https://autismhousingpathways.org/wp-content/uploads/2023/10/HousingSearchApplicationGrid-2023.pdf

- Detailed information on how to apply for housing is at:

  http://18section8.org/

  - Make sure you click on “Other ways to apply for housing”
  - There is a spreadsheet to track your applications in the Document Library
  - There are sample completed applications in the document library
  - The site dovetails with the Housing Search and Application Grid

Funding streams

Bricks and mortar expenses	+	Food	+	Supportive services	=	
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		

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

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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 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

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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

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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 them 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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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 and http://www.ablenrc.org
  - Special needs trust
    - Also an exception to the rule
    - Two kinds: 3rd party and self-funded
  - Individual Development Account
    - Exception to the rule
  - More life insurance often recommended

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Skills: the horse that pulls the housing cart

- Adaptive living skills is the single most important predictor of success for adults with autism in mid-life*
- The more skills the person has, the less you need to spend on paid support
- Modified Adolescent Autonomy Checklist: https://autismhousingpathways.org/wp-content/uploads/2022/02/02-Modified-Adolescent-Autonomy-Checklist.pdf
- Resources available on the Autism Housing Pathways website:
  - Life Skills Library playlist on our YouTube channel, AHPhousing
  - "A Place of My Own", a free course on Teachable addressing the skills needed to get and keep housing
  - "Skills for living"
  - "Technology"
- Centers for Independent Living
  - http://www.ilru.org/projects/cil-net/cil-center-and-association-directory-results/MA

* http://insar.confex.com/imfar/2015/webprogram/Paper20033.html

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.

Where do I go from here (1)?

- Work through the Turning 18 checklist: https://autismhousingpathways.org/turning-18-checklist/
- Sign up for Section 8!
  - Visit www.18section8.org or sign-up for AHP housing application assistance
- Use “My Benefits Generator” to figure out the MassHealth supports for which your family member might be eligible: http://mbg.neindex.org.*
- Develop a savings strategy
- Pursue options to improve your family member’s living skills

* When dollar amounts are requested use either 133% or 300% FPL listed at: https://www.mass.gov/info-details/program-financial-guidelines-for-certain-masshealth-applicants-and-members-0

Where do I go from here (2)?

- Additional resources:
  - An infographic of housing models, with funding streams: http://autismhousingpathways.org/wp-content/uploads/2016/05/infographic3.pdf
  - A handy “cheat sheet” for today’s presentation: http://autismhousingpathways.org/housing-in-a-months-worth-of-tweets/
- When you’re ready to develop a housing strategy:
  - Participate in our five-part virtual housing workshop, “Learning about housing”
  - Have your family member complete a housing workbook:
    - http://autismhousingpathways.org/autism-housing-pathways-issues-housing-workbooks/
  - Consider person-centered planning

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