

# Funding streams for adult living

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# Hard costs and soft costs

- Hard costs:
  - Real estate, utilities, maintenance
- Soft costs:
  - Staffing, management, consulting, nursing, transportation
- Soft costs always cost more
  - For example, for a high-functioning individual who receives no residential funding from DDS (formerly DMR)
    - Renting a 1 BR apt. is about \$15,000/year
    - Support services are about \$20,000/year

# Public/private hybrids

- Michael Weiner, parent, financial planner is developing a model to make costs more affordable for families who don't get 24/7 residential from DDS
  - Band together, form non-profit, use subsidies to get out-of-pocket costs down to \$15,000/year, instead of \$35,000/year
- Anita Perkins (Katydid Foundation) works to make self-direction possible for families with severely-involved children who will get 24/7 residential from DDS
  - Band together, form non-profit, use subsidies to get out-of-pocket costs down
- DDS
  - Becoming more open to innovative models, working with families; *not* open to families assuming DDS funding will meet all costs
- Financial crisis means hybrids will be more common, as there is less state money available

# Available subsidies

- DDS
- Group Adult Foster Care
- Adult Family Care
- Personal Care Attendant (PCA)
- SSI
- Section 8
- Food stamps
- Energy/utility assistance
- MassHealth
- Other

# DDS

- Can vary from 0 to \$120,000/year for residential piece alone
- Family won't know what they are allocated until just before turning 22

# Group Adult Foster Care

- This option may be available to those who don't get residential funding from DDS
  - Available at 22
- Funding for one support person to live with three adults with disabilities
  - Person gets free rent plus a tax-free stipend from Medicaid
  - Covers 5 days/week, 5 pm-overnight
  - Will still need funding to cover additional hourly staff during morning rush, weekends

# Adult Family Care

- Another option that may be available to those who don't get residential funding from DDS
  - Available at 16
- Provides tax-free stipend to a caregiver with whom the adult lives, provided the adult is eligible for MassHealth
  - About \$8,500/year for Level I care<sup>1</sup>
  - About \$17,000/year for Level II care<sup>2</sup>
- Adult must pay a fee to the caregiver for room and board
- A guardian cannot be the caregiver, but another relative can
- An individual who qualifies for Adult Family Care at 18 will probably qualify for Adult Foster Care at 22
- Go through an agency, like Advocates, Inc., to apply for this; the agency will train the caregiver

<sup>1</sup> Needs assistance with one or more ADL skills

<sup>2</sup> Needs assistance three or more ADLs, or two ADLs plus a behavior

# Personal Care Attendants

- Paid for through MassHealth or CommonHealth
- Cannot be combined with Adult Family Care or Group Adult Foster Care
- Must
  - Need help with 2 or more ADLs
  - Need at least 14 hours/week of assistance

# SSI

- Eligibility based on income; once child is 18, it is based on the child's income
- If child goes into residential before 18, child is considered “emancipated”, and becomes eligible
- Receiving SSI automatically qualifies one for MassHealth Standard (Medicaid)
- Benefit depends on living situation
  - About \$790/mo if living in own home
  - About \$705/mo if living in “group care” facility
  - About \$535/mo if living in someone else's home<sup>3</sup>

<sup>3</sup>Can write a contract whereby child pays rent to parent if living at home, in order to get the maximum benefit.

# Section 8

- Program through HUD that pays the difference between 30% of your income and market-rate rent
  - Generally worth about \$12,000/year for a one-bedroom apartment, less for an efficiency or a bedroom in a group home
- Two kinds:
  - Portable (can be used anywhere)
  - Project-based (can only be used in the housing project for which they were issued)
- Can apply at 18 based on child's income
- Need to apply to two different lists
  - The NAHRO Centralized Waiting List (wait is about 10 years)
  - One of the Regional Non-Profit lists (wait is about 5 years)
- Need to check in once a year to make sure you're still on the list

# Food stamps

- Two kinds of food stamp programs:
  - SNAP (Supplemental Nutrition Assistance Program)
    - Pays \$200 – 30% net income (usually about \$100/mo)
  - Bay State CAP (Combined Application Project)
    - Apply for when you apply for SSI
    - May pay more than SNAP (up to about \$150/mo)
    - Must buy and prepare food separately from others in household who don't get food stamps
    - Must have no earned income when you apply
    - May be better off with SNAP if
      - Your medical expenses exceed \$35/mo
      - You pay heating/cooling separately from rent

# Energy/utility assistance

- Low Income Home Energy Assistance Program (LIHEAP)
  - Only if heat is not included in rent
    - LIHEAP payment goes directly to heating company (up to a cap set annually)
  - OR rent is more than 30% of income (an option before Section 8 kicks in)
    - LIHEAP pays portion of rent (up to 30%/month up to a cap set annually)
- Citizen's Energy Oil Heat Program
  - After exhaust LIHEAP for the year
  - Voucher for one-time delivery of 100 gallons of home heating oil
- Weatherization Assistance Program
  - Free weatherization for recipients of SSI or of LIHEAP
- Gas and electric subsidies<sup>4</sup>
  - 20%-35% discount
- Telephone subsidies<sup>5</sup>
  - About \$18/mo off local calls OR
  - Free cell phone with 80 minutes/mo

<sup>4</sup> and <sup>5</sup> For SSI recipients; bill must be in name of SSI recipient

# MassHealth

- MassHealth Standard (Medicaid)
  - Qualify based on child's income at 19
  - SSI recipients automatically qualify
  - Group Adult Foster Care, Adult Family Care, and Personal Care Attendants are all funded through MassHealth (as is day-hab)

If your child were to go to a DDS group home, you would wind up applying for all these anyway; the money would just go to the vendor

# Resources

- Group Adult Foster Care
  - <http://www.massresources.org/pages.cfm?contentID=8&pageID=2&subpages=yes&dynamicID=831>
- Adult Family Care
  - <http://www.massresources.org/pages.cfm?dynamicID=437&subpages=yes&contentID=8&pageID=2>
  - [http://www.advocatesinc.org/userfiles/SupportedHomeCare09\\_USETHIS.pdf](http://www.advocatesinc.org/userfiles/SupportedHomeCare09_USETHIS.pdf)
- Personal Care Attendants
  - <http://www.massresources.org/pages.cfm?contentID=35&pageID=13&subpages=yes&dynamicID=946>
  - <http://www.mass.gov/Eeohhs2/docs/masshealth/memlibrary/pca-consumer-handbook.pdf>
- SSI
  - <http://www.massresources.org/pages.cfm?contentID=18&pageID=4%20&subpages=yes&dynamicID=360>
  - [http://connections.govbenefits.gov/ssa\\_en.portal](http://connections.govbenefits.gov/ssa_en.portal)
  - [http://www.socialsecurity.gov/pgm/links\\_ssi.htm](http://www.socialsecurity.gov/pgm/links_ssi.htm)
  - <http://www.beneplan.org/>
- Section 8
  - [http://www.rcapsolutions.org/forms/HCPV\\_Application.pdf](http://www.rcapsolutions.org/forms/HCPV_Application.pdf)
  - [http://massnahro.org/pgm-download\\_media.php?name=preapp610.pdf](http://massnahro.org/pgm-download_media.php?name=preapp610.pdf)
  - <http://massnahro.org/media/DefofPref610.pdf>
  - [http://massnahro.org/S8\\_Page15.php](http://massnahro.org/S8_Page15.php)
  - <http://www.massresources.org/pages.cfm?contentID=3&pageID=2&subpages=yes&dynamicID=379#regional>

# Resources, cont'd

- Food stamps
  - <http://www.massresources.org/pages.cfm?contentID=12&pageID=3&Subpages=yes>
  - <http://www.massresources.org/pages.cfm?contentID=12&pageID=3&subpages=yes&dynamicID=789>
  - <http://www.massresources.org/pages.cfm?contentID=12&pageID=3&subpages=yes&dynamicID=288>
- Energy/utility assistance
  - <http://www.massresources.org/pages.cfm?contentID=36&pageID=14&subpages=yes&dynamicID=579>
  - <http://www.massresources.org/pages.cfm?contentID=41&pageID=14&Subpages=yes>
  - <http://www.massresources.org/pages.cfm?contentID=135&pageID=14&Subpages=yes>
  - <http://www.massresources.org/pages.cfm?contentID=72&pageID=14&Subpages=yes>
- MassHealth
  - <http://www.massresources.org/pages.cfm?contentID=35&pageID=13&Subpages=yes>

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