Housing Options for Adults with Autism

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Context of Housing Options

- Won't my child go into a group home?
  - About 500 students with autism will turn 22 this year
  - Only about 50 are likely to receive a group home placement from DDS
  - About 25 may receive Shared Living in a home shared with a live-in provider – but the bricks and mortar are not funded by DDS
  - About 40 may receive individual supports in an apartment – but the bricks and mortar are not funded by DDS

Most families will need to face the challenge of finding or creating housing

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The Good News: 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

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Don't Panic! Plan*

- Learn the alphabet soup of the Housing Equation
  - Rules govern which government programs can be combined, which can't, and where they can be used
- Develop a housing strategy that you can implement over time; 5-10 years is not uncommon
- If possible, save money when the child is young
  - Never in the child's name, although the child can be the beneficiary of a special needs trust or ABLE account
- At 18, start taking concrete steps
- Don't wait until you're ready for your child to move out – because when you start taking steps is when the 5-10 year clock starts!

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The Housing Equation*

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

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

- SSI
  - $576-$1,187/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 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
  - Makes you eligible for Medicare
  - Can be used for housing or services
  - Fewer income and asset limits

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

- 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
  - 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
  - Coming soon: "18? Section 8!"
  - Come to an AHP Sec. 8 sign-up clinic

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

- 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)
    - Personal Care Attendant (PCA) (allocated a budget for a certain number of hours per week)
    - Group Adult Foster Care (@$1227/mo)

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Housing's effect on benefits

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)

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Possible ways to acquire property*

- Convert basement or garage
- Add on an accessory apartment
- 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)

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Prerequisites for buying*

- Money for a down payment (assets)
- Financing
- Ability to afford something long term

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Examples (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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Examples (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 home equity loan to convert the garage to an apartment
  - Raj uses individual support hours from DDS

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Examples (3)

- 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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Financing Options through Fannie Mae

- Fannie Mae considers parents or guardians buying a property for their disabled family member to be an owner-occupier, provided the person with a disability can't work or has insufficient income to qualify for a mortgage*
  - Borrower must be a natural person, not a legal entity+
- Most Fannie Mae lenders are unfamiliar with this accommodation

* https://www.fanniemae.com/content/guide/selling/b2/1/01.html
+ https://www.fanniemae.com/content/announcement/0909.pdf

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Community HomeChoice

- A special product providing benefits to disabled persons that are not otherwise available under Fannie Mae's non-Community HomeChoice guidelines

- The borrower, or a family member* residing with the borrower, must be "handicapped" as defined under the federal Fair Housing Act.

  - The borrower's spouse, child, dependent, domestic partner, fiancé, fiancée, or any other individual related to the borrower by blood, marriage, adoption, or legal guardianship.

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Program Eligibility Requirements

- Parents/guardians names can be on the deed
  - Housing debt can't be more than 33% of income
  - Total debt can't be more than 38% of income
- Only one and two-unit properties are eligible.
  - One unit property requires credit score of 680, 5% down, down payment may be gifted
  - Two unit property requires credit score of 700, 5% down, 3% must be from borrower's own funds
    - A portion of rental income from the second unit may count toward qualifying income
- Ceilings on borrower's income apply

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