Developing a housing strategy

Catherine Boyle

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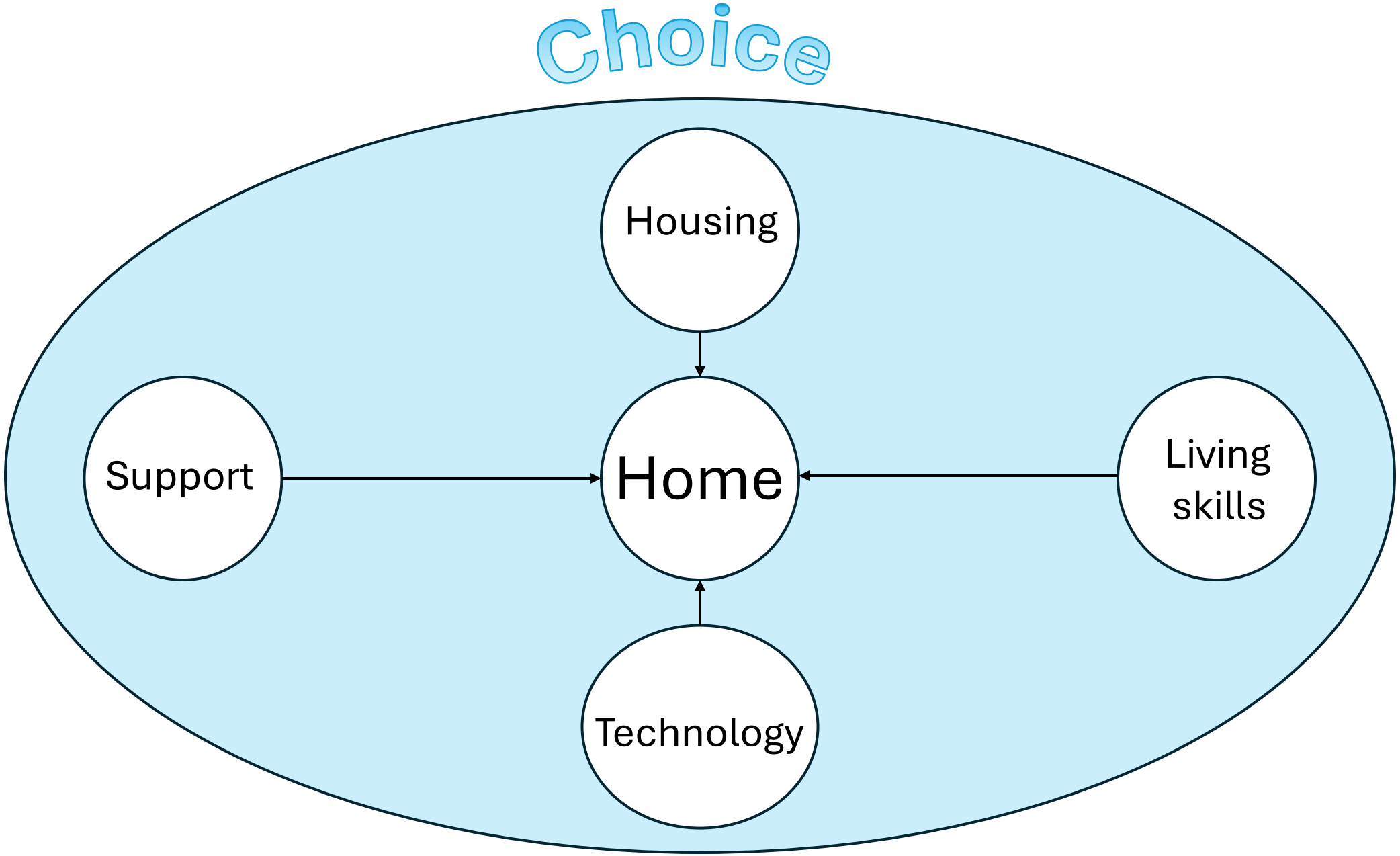
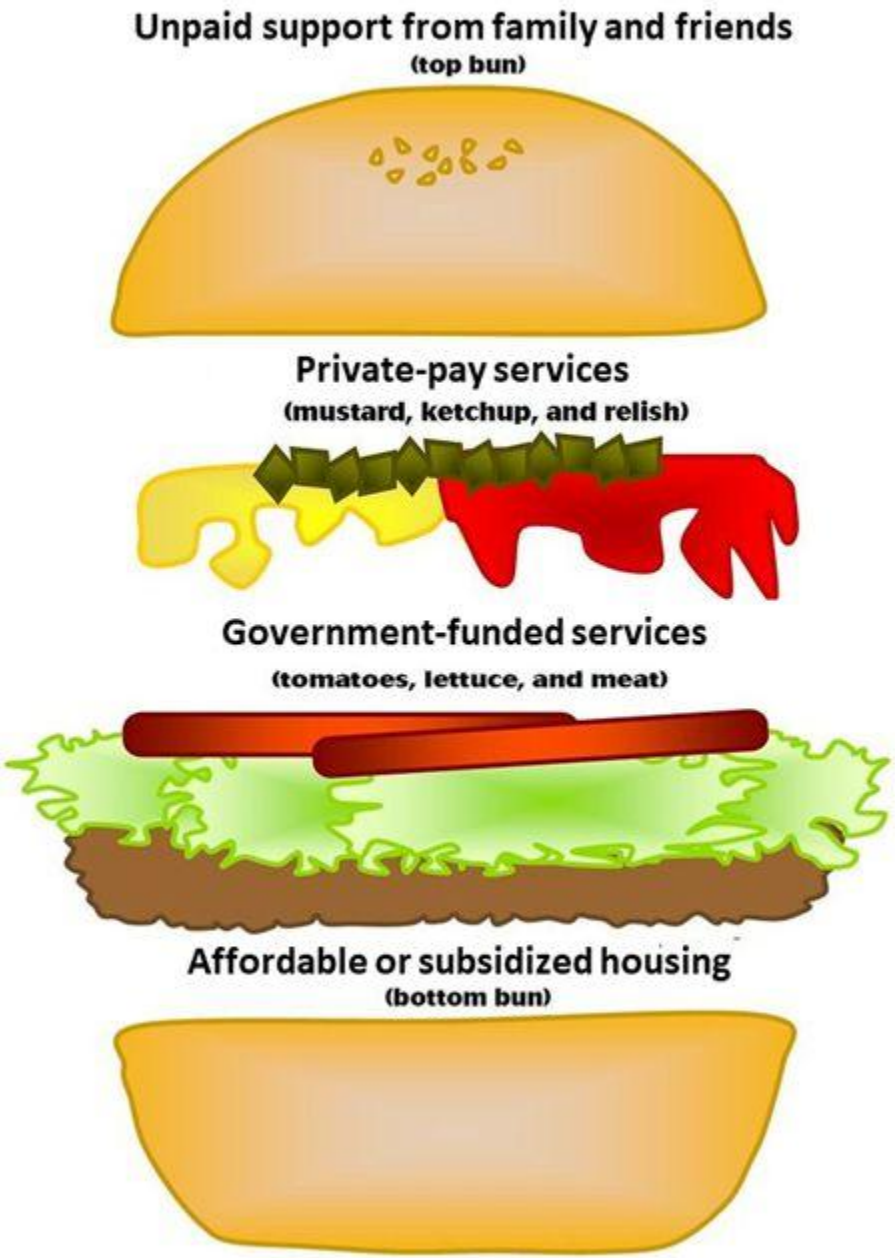
Autism Housing Pathways

building roads to home


Choice
Housing
Support
Home
Living skills
Technology

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

Section 8 Housing Choice Voucher Program (portable)

- 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 Medicaid benefits
- Can be a 10-12 year wait in Massachusetts
- A family member can be the landlord as a reasonable accommodation, but the person renting must live in a legal, separate unit
- If the person needs a live-in aide, they can receive a two-bedroom voucher, and the aide's income is not considered (provided the aide is not a "natural" part of the household)
- http://affordablehousingonline.com/open-section-8-waiting-lists

Finding “other affordable housing”

- HUD subsidized apartments: http://www.hud.gov/apps/section8/index.cfm
- USDA Rural Development Multi-Family Housing Rentals: http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp?home=NO
- Public Housing Authorities: http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts
- HUD-approved Housing Counseling Agencies: http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm
- State Housing Finance Agencies: https://www.ncsha.org/housing-help
- In Massachusetts: www.18section8.org

Funding streams

Bricks and mortar expenses	+	Food	+	Supportive services	=

SSI	SSI	SSI
SSDI	SSDI	SSDI
Section 8	Food stamps (SNAP)	Medicaid
Other "affordable housing"	DD agency	DD agency
DD agency	DMH*	DMH*
DMH*	Private resources	Private resources
Energy/utility assistance		
Private resources		

SSI, SSDI, DD agency, 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

Cash benefits from Social Security

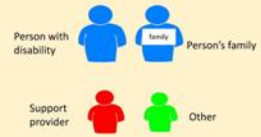
- SSI
  - Cash benefit of $967/month in 2025 (adjusted based on the living situation)
    - Some states supplement this
    - Benefit may be reduced, based on income from other sources
  - Makes you eligible for Medic**aid** (pays for long-term services and supports)
  - Can be used for housing or services; has 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 Medic**are** (does NOT pay for long-term services and supports)
  - Can be used for housing or services; has fewer income, asset limits

Medicaid

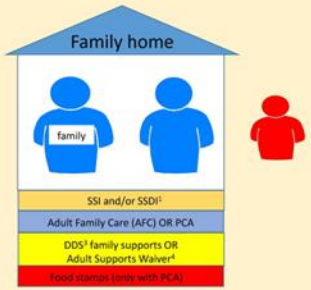
- The main way to pay for services
- Operates like a cafeteria plan: different states offer different options
- Home and Community Based (HCBS) waiver services (offered under 1915(c) of the Social Security Act) can have waiting lists and caps on the number of people who receive them
- HCBS State Plan Services (offered under 1915(i) of the Social Security Act) do NOT have waiting lists or caps

Mass. living arrangements for persons with developmental disabilities

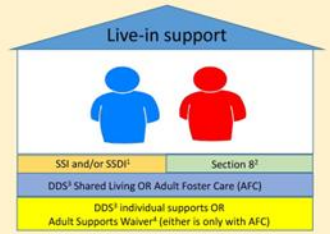
(Showing potential funding streams)



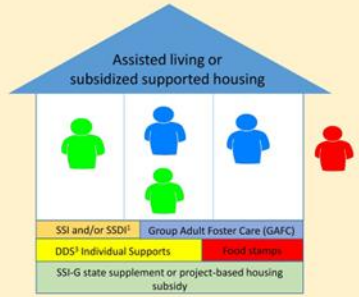
Family home



Live-in support

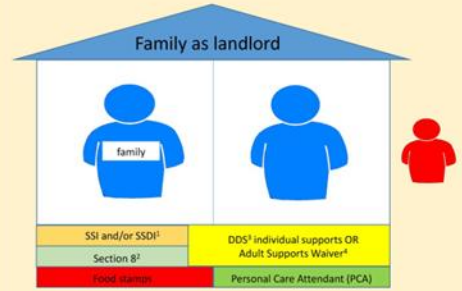


Assisted living or subsidized supported housing

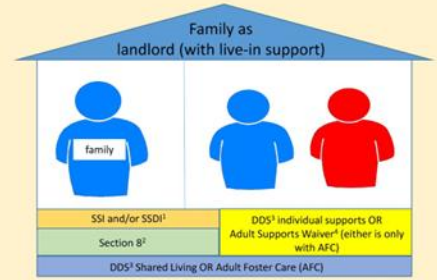


[1] Supplemental Security Insurance (SSI) and Social Security Disability Insurance (SSDI)
[2] May also use some other type of housing voucher, such as a voucher from the Mass. Rental Voucher Program (MRVP) or the Alternative Housing Voucher Program (AHVP)
[3] Department of Developmental Services
[4] May also be Community Living Waiver, but not combined with AFC or PCA

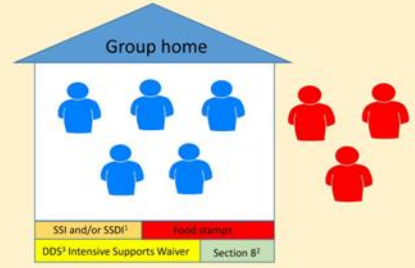
Family as landlord



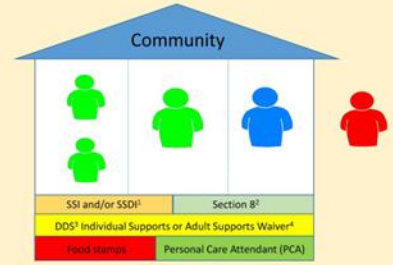
Family as landlord (with live-in support)



Group home



Community



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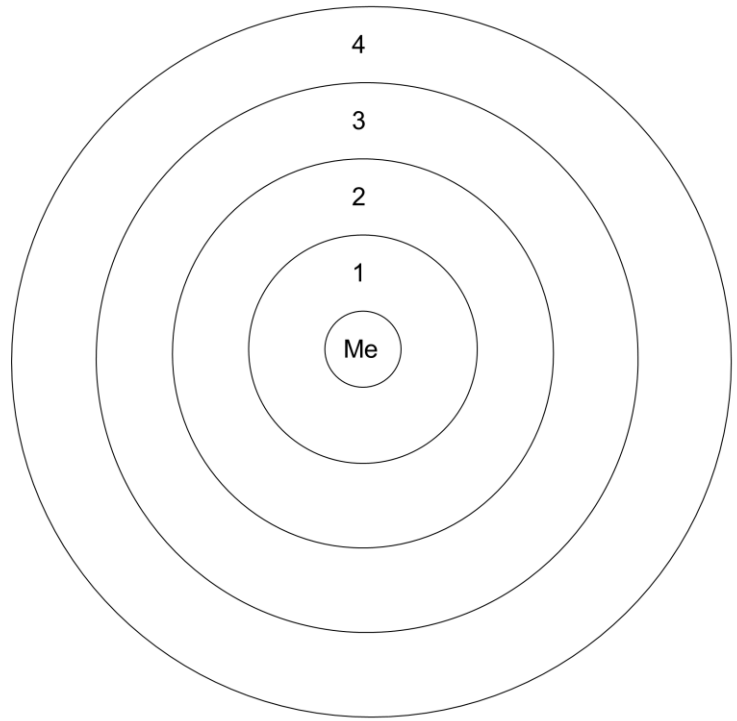
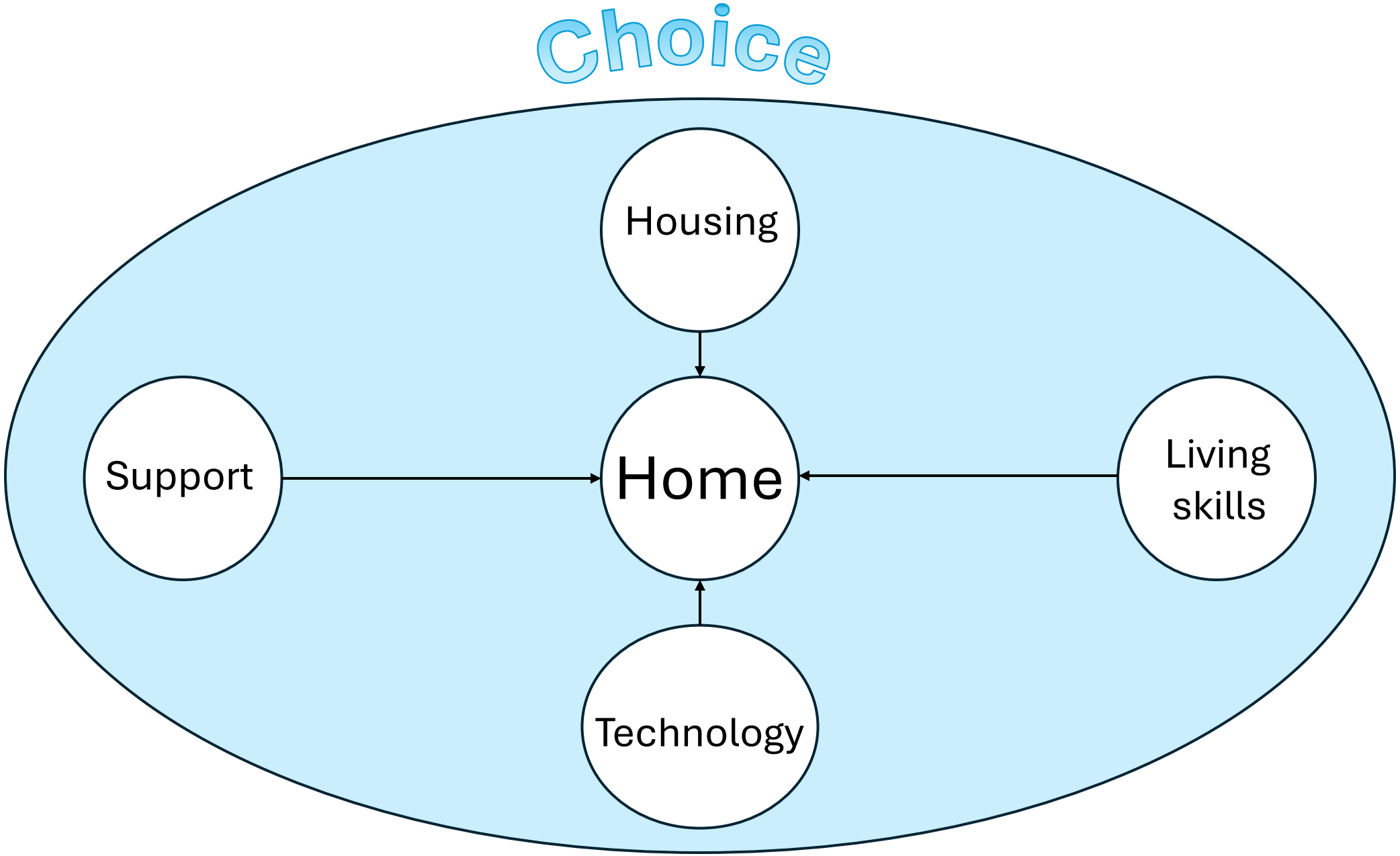
Circles of support



1. Circle of intimacy
2. Circle of friendship
3. Circle of participation
4. Circle of exchange

(Adopted from O'Brien, et al., The PATH & MAPS Handbook: Person-Centered Ways to Build Community, Inclusion Press, 2012.)

A good, free handbook on cultivating Circles of Support is at https://tinyurl.com/y3pz9626.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ROADMAP TO HOUSING

5- to 10-year timeline

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1 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)

2 GET ON LISTS

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

3 APPLY FOR BENEFITS

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

4 BUILD SKILLS

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

5 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.

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