

Finding Housing for Youth with Disabilities Takes Determination and Creativity

For many people, moving to a place of their own is an important part of becoming independent. Although your young adult with a disability who strives toward this goal may face extra challenges, he or she can succeed in the search for housing that is affordable, accessible, and available by planning early and networking with others for creative alternatives.

With the help of family, friends, and professionals, youth with disabilities may be able to find housing in their communities and even may live with whom they choose. A process called person-centered planning, which focuses on ways to help individuals succeed in the community, can assist young adults and their families in determining their independent living preferences, strengths, and needs. Learn more about person-centered planning at PACER.org/transition/learning-center/independent-community-living/person-centered.asp or PACER.org/housing/gettingstarted.

Independent living goals should be considered a part of a student's transition plan when an Individualized Education Program (IEP) is being developed for a transition-age youth. Independent living is one of the transition areas identified in the Individuals with Disabilities Education Act (IDEA 2004) for discussion in IEP planning. It is important that the IEP team discusses the transition planning process early so that appropriate skills (cooking, budgeting, and menu planning, for example) can be incorporated into the IEP.

Visiting housing options in the community can help students identify where they want to live by exploring housing options in various parts of town and proximity to a bus line, job, or school. You can locate helpful resources and support strategies, as well. By planning early, you can help ensure that your young adult has the necessary skills and resources to live independently.

Youth with disabilities have many housing options to consider, including some creative ones. For example, families may come together to form a trust that owns the housing, employs the staff or agency, and accesses whatever resources are available at the state level. Another option may be a home share program, which matches homeowners or renters who want to share living space. In addition, many communities have cooperative housing ventures, where people live in their own homes but share common dining and recreational facilities. See a list of links to national housing resources at PACER.org/housing or national housing websites.

Resources for Financing Housing

The federal government is a primary source of financial resources for housing options for youth with disabilities. State and local housing agencies also distribute funds, information, and technical assistance to low- and moderate-income tenants. Families may want to explore how the following agencies, programs, and options might help:

- Housing and Urban Development (HUD) is the federal agency responsible for low-income housing assistance. This agency administers Section 8 Housing, Community Development Block Grant Programs, Section 811, 202 loans, and other programs.
- Community development corporations are available in some areas, and help individuals and groups plan, develop, and implement affordable housing strategies.
- Supplemental Security Income (SSI) resources can be used to pay expenses, including food and rent for youth with disabilities.
- Medicaid home and community-based waiver services pay for support services so people can live in the community.
- The Affordable Care Act includes a number of program and funding improvements to help ensure that people can receive long-term care services and supports in their home or the community. The law improves existing tools and creates new options and financial incentives for states to provide home and community-based services and supports.

Areas of interest under this provision:

- **Home and Community-Based Services State Plan Option:** The Affordable Care Act includes changes that enable states to target home and community-based services to particular groups of people, to services accessible to more individuals, and to ensure the quality of the services provided (states can provide amendments to their Housing Community Based Services) waivers to meet the needs of their state populations).
- **Community First Choice:** Providing enhanced federal funding to states that elect to provide person-centered home and community-based attendant services and supports to help increase individuals with disabilities' ability to live in the community. States may also cover security and utility deposits, first month's rent, and purchasing basic household supplies.

See: <http://www.medicaid.gov/medicaid-chip-program-information/by-topics/long-term-services-and-supports/home-and-community-based-services/community-first-choice-1915-k.html>

- The U.S. Department of Agriculture's Supplemental Nutrition Assistance Program (SNAP) provides low-income recipients with Electronic Benefits Transfer (EBT) debit cards to pay for food.
- Trusts are legal tools through which parents can put money or property toward the future benefit of their sons or daughters. Trusts can be used in a number of ways but need to be carefully written so that state or federal benefits are not lost as a result of the arrangement.
- The Achieving a Better Life Experience (ABLE) Act is a new law that allows individuals with disabilities to create savings accounts of up to \$100,000 without risking eligibility for Social Security and other government benefits, including Medicaid. These accounts will help individuals with disabilities work, save money, and create a better financial future.

Contact your state's Department of Human Services for more information about local housing programs and incentives.

Resources for Support at Home

- Centers for Independent Living (CIL) have lists of personal care assistants. CIL staff also provide independent living skills programming and advice on the Americans with Disabilities Act and help advocate for necessary accommodations. You can find the closest CIL in your state at <http://www.ilru.org/projects/cil-net/cil-center-and-association-directory>.
- In-home companion care is an option for individuals with disabilities who are willing to exchange a room for assistance with non-medical care or home management tasks. For example, some university or college students may be looking for housing in exchange for providing support assistance. Companion-care services may be available through home-care agencies. The most reliable companies are accredited and put their employees through a rigorous background check.
- Nonpaid supports are available from your social networks. Support from your place of worship, for example, might include help with transportation, shopping, or home maintenance.

A wide range of services and supports can help a youth with disabilities to live independently. Remember, each individual and family is unique. There is no one blueprint for securing housing and support. It takes time, energy, and creative thinking to come up with a plan. With preparation and effort, you can help provide your young adult with a home that suits his or her needs.

PACER Center is a National Parent Center based in Minnesota. For more information about housing for individuals with disabilities contact Susan Shimota at (952) 838-9000.