Essential Components For Housing

By Robin Tatsuda, The Arc of King County
- Personal Care
- “Waivers”
- **Medicaid**

- Guardianship
- SNT & ABLE
- Legal Rights in Housing

- SSI/SSDI
- Rental Support
- Food Benefits
- Employment

- Own or Rent
- Residential Program provides housing

- Care
- Living Expenses
- Legal Considerations
- Bricks & Mortar

Legal Considerations:

- Guardianship
- SNT & ABLE
- Legal Rights in Housing

Bricks & Mortar:

- Own or Rent
- Residential Program provides housing

Care:

- Personal Care
- “Waivers”
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Living Expenses:

- SSI/SSDI
- Rental Support
- Food Benefits
- Employment

Homelessness:

- Bricks & Mortar
- Legal Considerations
- Care
- Living Expenses
Need Support with Activities of Daily Living

Medicaid

“CARE” Assessment

Approved “hours” of state-paid care

Care Provider

“Personal Care”

Does NOT require DDA eligibility

Available at any age (children or adults) as long as you meet requirements

Required to access Adult Family Homes

Usually important in Shared Housing
Completed DDA Application

Determined Eligible for DDA

Approved and determined eligible for “Core Waiver”

Medicaid

DDA Annual Assessment

Approved “hours” of state-paid care

Agency Provider

Residential Care

The Core Waiver is the only DDA Waiver that funds Residential Services

The DDA Core Waiver is required to access to Supported Living Services

The DDA Core Waiver has a few other less common residential services.
• Personal Care
• “Waivers”
• **Medicaid**

Care

Living Expenses

• SSI/SSDI
• Rental Support
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• Employment

Legal Considerations

• Guardianship
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Bricks & Mortar

• Own or Rent
• Residential Program provides housing
Social Security Administration (SSA) Cash Benefits

Disability that Inhibits Gainful Employment

Low Income and “Resources”

Supplement Security Income (SSI)

Maximum $750/month prioritizing food & shelter

Medicaid

Personal Care

“Waivers”

Individual or Parent Retires OR Parent Passes Away

Disability that Inhibits Gainful Employment

Social Security Disability Income (SSDI)

Monthly Cash Benefit; amount is based on work history

One can receive BOTH SSI and SSDI at the same time

There are other ways to access Medicaid besides SSI

Medicare

Monthly Cash Benefit; amount is based on work history
Rental Support

Housing Authorities
- King County Housing Authority
- Renton Housing Authority
- Seattle Housing Authority

Affordable & Low Income Housing

Section 8 Vouchers
- Renter pays ~30% of income, voucher covers remainder of rent
- Maximum rental allowance set by Housing Authority
- Tenant can use Voucher anywhere, as long as unit is within Housing Authority rules/regulations
- VERY long waitlist for general vouchers

**Special Section 8 HASP Voucher available to DDA Clients**

Subsidized Housing
- Housing Authority owns and manages units
- Renter pays ~30% of income, Housing Authority pays remainder of rent
- Tenant has less flexibility to live where they want or move compared to Section 8 Voucher.

**King County DDD owns and manages a small number of subsidized units reserved for DDA Clients**

Affordable & Low Income Housing

Community-based organizations own and operate apartment buildings reserved for low-income residents. Many have tiered rental prices, based on income and availability. They will accept Section 8 Vouchers, but do not require them.

- **Mercy Housing Northwest** – Across King County
- **Imagine Housing** – East King County

Get your name on every list ASAP.

Expect to wait a few years before your name is called

When your name is called, you need to act quickly.
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Care

Living Expenses

Legal Considerations

Bricks & Mortar
Renting

- Certain amount of flexibility to move
- Landlord responsible for maintenance
- Could “Rent” from family or friends

Cons

- Could be “priced out” of unit
- Modifications and accessibility accommodations may be limited

Resources

- Section 8 Vouchers
- Subsidized Housing
- Affordable and Low Income Housing

Owning

Pros

- Long-term stability
- Will not be “priced out” of home
- Can modify home as desired
- May spark interest in more Residential Service Providers to take you on as a client

Cons

- Must ensure it will not impact access to services (e.g. Medicaid, Personal Care, or DDA Waivers)
- Requires financial planning and likely a Special Needs Trust
- Owner or designee is responsible for maintenance

Resources

- Parkview Services Home Ownership Program
Housing “Models” that Include Bricks & Mortar

- Adult Family Home: YES!
- Shared Housing: No!
  Family must find the place.
- Supported Living: Maybe
  Depends on Provider agency.
- Personal Care
- "Waivers" **Medicaid**

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Guardianship: Can your loved one make safe financial, medical, or other legal decisions?

- **Supported Decision Making** allows people to maintain their legal rights and decision-making power, but utilizes trusted adults to discuss pros and cons before making decisions.
- **Durable Power of Attorney (DPOA)** can make decision on behalf of the individual, but cannot override the individual’s decisions.
- **Legal Guardianship** allows court-appointed designee to make legal decisions on a person’s behalf.

Special Needs Trust (SNT): A legal arrangement in which a person with a disability can save money without compromising public benefits. Funds in SNTs can be used for items not covered by public benefits (e.g. recreational activities, clothes, vacations, gifts). They could also be used for homeownership purposes. SNTs are generally established through an attorney. The Arc of Washington manages a Special Needs Trust available only to DDA clients at a very low cost.

ABLE Account: A tax-advantaged savings account for people with disabilities that will not compromise public benefits.

Legal Rights in Housing: Include protections against discrimination based on disability (Fair Housing Act), and ensures access to Reasonable Accommodations such as disabled parking, service animals, ground-floor units, accessible units, etc. Housing providers cannot charge extra for Reasonable Accommodations.
QUESTIONS
Contact The Arc of King County

For further questions,

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