



## Financial Assistance for People with Developmental Disabilities

### Is Financial Help Available for People with Developmental Disabilities?

Financial help is limited. It is important to explore a number of options, as there is no one comprehensive source. **You can view our Transition POINTS Guides, filled with resources across the lifespan at <https://thearcofnova.org/programs/transition/>**

### Cash Assistance

Social Security provides a monthly cash stipend, called **Supplemental Security Income** to qualifying individuals. **Adults** (aged 18 and over) whose disability prevents them from earning “Substantial Gainful Activity” monthly are eligible. In 2026, Substantial Gainful Activity is equivalent to \$1,690 monthly. Any income and assets for the person with a disability are considered in determining eligibility. Assets cannot be more than \$2,000 in total, unless held in a Special Needs Trust or ABLE Account. If you think you may be eligible, call Social Security (1-800-772-1213) to set up an appointment and get started with this process.

If the child with a disability is under 18 years of age, the income and assets of the whole family are considered. See this chart to see if your family’s income limits are below the eligibility threshold. <https://www.ssa.gov/ssi/text-child-ussi.htm> If so, apply for **Supplemental Security Income for the child with a disability** by calling Social Security (1-800-772-1213) to set up an appointment and get started with this process.

Programs like **Supplemental Nutrition Assistance Program** (SNAP, commonly called food stamps), **energy assistance**, and other programs that provide direct or flexible funding may be available to you. If the entire family is struggling financially, apply at any time. The person with a disability can also apply for programs like SNAP once they are 18 under their own income level, even if they are still living at home. See what you may be eligible to receive here- <https://www.benefitscheckup.org/>. You can apply for benefits in Virginia at the Common Help website- <https://commonhelp.virginia.gov/> or by calling the hotline listed on the site.

### One Time Funding

There are a few options for one time or intermittent funding. If the person with a disability is on the waiting list for a Medicaid Waiver, they can apply annually for the **Individual and Family Supports Program** that provides up to \$1,000 per fiscal year in flexible funding to meet disability-related needs like respite, specialized camps, and medical equipment. Funds will be provided to you or the provider of services, and you submit receipts to show you received and paid for the services. Visit <https://dbhds.virginia.gov/developmental-services/ifsp> for updates.



## Medical Funding

**Medicaid** is public health insurance for people with disabilities and people in poverty. If the person with a disability is under 18 year old, the entire household must meet the financial eligibility criteria to qualify. If the person with a disability is over 18, they can apply as an individual adult, even if they are still living at home. This process is easier if the person is already receiving Social Security benefits. You can apply for Medicaid and see information on income eligibility at <https://commonhelp.virginia.gov/> or by calling the hotline on the site.

If you have a Medicaid Waiver (see below for more details) and are under the age of 21, you're automatically enrolled in a program called **Early Periodic Screening Diagnosis and Treatment (EPSDT)** that can offer supplemental Medicaid funding for assistive technology, nursing, and other needs.

<https://momsinmotion.net/waivers/epsdt/>

For children under age 19 who have Medicaid and private insurance, the **HIPP Program** may help parents pay for their insurance premiums to keep the child with a disability enrolled in private insurance. There is also an adult version of HIPP that is similar. For more information, visit <https://www.coverva.org/en/hipp>

If the person with a disability is under six years old, **Early Intervention** (services for ages 0-2.99) and **Child FIND** (for children 3-6 years old) may be of help. These programs fund prescribed therapies, interventions, and possible preschool for children with disabilities. This is available to all families by contacting your local Community Services Board.

The **Assistive Technology Loan Fund Authority** provides financing options for assistive technologies.

<https://atlfa.org/>

The **Eric Fund** is a foundation that supports families with the cost of assistive technology devices.

<http://www.ericfund.org/>

The **Shannon Foundation** is a non-profit that helps low income families cover the cost of medical expenses.

<http://www.theshannonfoundation.com/>



## Funding for Respite and Care Needs

Virginia utilize a system called **Medicaid Waivers** to fund care needs, like on the job supports, in-home services, respite, and residential supports. There is a waiting list for our three more robust Developmental Disabilities Waivers that is based upon urgency of need. The CCC Plus Waiver is an option without a waiting list to people with disabilities and significant medical needs. To learn more about these Waivers, visit <https://thearcofnova.org/resource-library/#waivers>

In recent years, our state vocational rehab agency, the **Department of Aging and Rehabilitative Services** has been awarded a federal grant to offer up to \$595 per family for **respite care**. To learn about this program, visit <https://www.vda.virginia.gov/vlrw.htm>

County Community Services Boards can assist you with crisis or emergency related respite needs.

## Crisis Funding and Services

If a student is in public schools and experiencing crises (e.g., behavioral needs, arrests, psychiatric issues) that are making it challenging to keep them at home and school safely, talk to your school social worker about the **Children's Services Act (CSA)**. This program allows funding to be used for services like a case manager, in-home services, respite, and more. <http://www.csa.virginia.gov/>

Virginia has a **mobile crisis team and a crisis respite home** in Northern Virginia, called **REACH**. If someone with a disability is in crisis or a behavioral or mental health crisis is likely in the future, contact reach to identify yourself and ask about their services. <https://dbhds.virginia.gov/developmental-services/Crisis-services>

## Housing Assistance

Waiting lists for public housing and general Housing Choice vouchers are closed, but as of 2024, adults with disabilities interested in moving out of the family home can work with their Developmental Disabilities Waiver Support Coordinator (must have a Waiver or be on the waiting list) to learn about the **State Rental Assistance Program**. The program means that the person with a disability pays 30% of their income toward rent and the voucher covers the rest of the rental cost.

A number of housing options work in partnership with the **Medicaid Waivers** (see above). Work with your Support Coordinator to explore options for housing that works with your Waiver.

## Living Expenses

Verizon offers free internet for people receiving public benefits. <http://verizon.com/fiosforward> and Comcast offers an **Internet Essentials** package for \$9.95 per month for families who are low income. They also have a **low cost laptop** (\$150) option for low income families. <https://www.internetessentials.com/>