

The Arc®
Northern Virginia

Finding a Home for Adults with Disabilities

A Guide to Understanding And Developing Housing Solutions for People with Disabilities in Northern Virginia

The Arc
Northern Virginia

This guide is one of six developed for parents of children with intellectual and developmental disabilities under the auspices of The Arc of Northern Virginia's Transition POINTS program. Transition POINTS focuses on key life decision points: receiving a diagnosis and having a child with a disability enter an early intervention program; school and special education; transitioning out of the school system; securing employment or day services; finding a place to live with maximum independence; and aging with a disability.

All of the guides can be found at https://thearcofnova.org/program/transition-points.

As information changes, updated content and resources may be found in the Resource Library on our website at https://thearcofnova.org/resource-library.

This is not a legal document and does not spell out your or your child's rights and responsibilities under the law. Every effort has been made to verify the information in the document, but please be aware that items such as program regulations, deadlines, and contact information can change. Referrals to organizations and individuals are for informational purposes and do not constitute an endorsement of their services.

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INTRODUCTION

Parenting is a journey full of love, challenges, and hope, and when your child has intellectual and developmental disabilities (IDD), that journey may follow paths less traveled—but no less meaningful. As a parent, you've already demonstrated immense strength and care by seeking ways to support your child's growth and well-being. Planning for their future might feel overwhelming at times, but it's also an opportunity to dream, prepare, and create a foundation for their happiness and security.

The Arc of Northern Virginia's Transition POINTS Guides are here to walk with you through this process and navigate crucial decisions across the lifespan. It's not about predicting every step ahead but about equipping you with knowledge, resources, and a sense of empowerment. Planning for housing is one of the most important—and often overwhelming—steps families face as their adult child. The Arc of Northern Virginia's **Transition POINTS Guide, Finding a Home for People with Disabilities** is designed to help you navigate this journey with clarity, confidence, and realistic expectations. This guide introduces families to the range of housing possibilities available to adults with disabilities, from living at home with supports to independent and community-based options. Along the way, it highlights key questions to consider, planning timelines, and practical steps to take early so housing decisions align with your family's values, your adult child's needs, and their vision for a meaningful, self-directed life. You don't have to have all the answers today—this guide is here to help you start the conversation and move forward, one step at a time. This guide aims to be realistic but hopeful, grounded in the knowledge that your love and commitment are the most powerful tools you have. With thoughtful planning and determination, you can help your child thrive and navigate a world full of possibilities.

ABOUT TRANSITION POINTS

Families need realistic, actionable information with which they can make a wide range of decisions as their child grows. Providing this information is the mission of The Arc of Northern Virginia's Transition POINTS program (Providing Opportunities, Information, Networking and Transition Support).

Transition POINTS focuses on six key decision points in the lifetime of an individual with an intellectual disability:

1. Receiving a diagnosis and having a child enter an early intervention program
2. Starting school and entering the special education system
3. Transitioning out of the school system to adulthood
4. Entering the world of work
5. Finding a home
6. Aging with a disability

Transition POINTS

Providing Opportunities, Information, Networking and Transition Support

For each transition point, we provide materials in both print and digital formats, online resources, workshops, and webinars. All of these materials can be found on our website at www.thearcofnova.org. The Arc of Northern Virginia maintains a library of informative life-planning videos and webinars on our YouTube Channel at https://www.youtube.com/user/VideosatTheArcofNoVA.

The information found in this guide is applicable to all people with intellectual and developmental disabilities and their families, although much of the contact information for resources are particular to the Northern Virginia area. To explore resources specific to your local community, contact the Community Services Board (CSB) in your region. You can find your local CSB by visiting DBHDS (Department of Behavioral Health and Developmental Services) at https://dbhds.virginia.gov/community-%20services-boards-csbs. The CSB is the point of entry into the public funded system of services for people with mental health needs, intellectual and developmental disabilities. Also, visit The Arc of Virginia at www.thearcofva.org to find the local Arc chapter in your community.



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FINDING A HOME FOR ADULTS WITH DISABILITIES:

AN INTRODUCTION

HOW TO USE THIS GUIDE

When you first begin thinking about finding a home for your adult child with a disability, it's natural to feel overwhelmed. There are many options to consider, questions to answer, and decisions to make and finding the right home and supports can take time. This guide is designed to be a resource you can return to throughout your housing journey, not something you need to read or complete all at once.

Every person's housing needs, preferences, resources, and goals are different. Some people may be ready to move soon, while others are simply beginning to explore what might be possible in the future. Not every section of this guide will apply to your situation right now.

Think of this guide as a toolbox. Use the information, worksheets, checklists, and resources that are most helpful to you today, and come back to others as your needs or circumstances change. Start by thinking about the kind of home and life the person wants, then take the process one step at a time.

Most importantly, remember that **planning ahead creates choices**. The goal is to help adults with disabilities and their families explore possibilities, prepare for the future, and create a housing plan that reflects the person's preferences, needs, and vision for their life.



GENERAL NOTES

WHAT'S IN THIS GUIDE

WHO QUALIFIES FOR GOVERNMENT HOUSING SUPPORT?

Your family member may be eligible for Supplemental Security Income (SSI) or Social Security Disability Income (SSDI) from the Social Security Administration; SSI benefits must be used for food or housing-related needs, such as rent and utilities. Some adults with a developmental disability may be eligible for a Developmental Disability Medicaid Waiver, which would make them eligible for supports in certain housing situations.

WHAT PUBLICLY FINANCED HOUSING IS AVAILABLE?

All localities have some publicly supported programs for housing. Although waiting lists are long for many of these, and in some cases closed, it is still important to apply where possible in order to improve your family member's chances of participating in these programs.

HOW DO DIFFERENT OPTIONS WORK?

Because not everyone qualifies for or can afford every option, at the end of every chapter we weigh the pros and cons of that choice.

CAN SUPPORT SERVICES CAN BE INTEGRATED WITH HOUSING?

For many people with disabilities, a home would not be a safe place to live unless supports are built into the housing model or supports can be brought in. This guide provides information on how you can use a variety of support options in each housing model.

WHAT STEPS CAN WE TAKE NOW TO PROTECT OUR LOVED ONE'S FINANCIAL FUTURE?

As a parent, you need to have a will as a way of protecting all your heirs, whether they have a disability or not. You also need to create a Special Needs Trust and possibly set an ABLE (Achieving a Better Life Experience) account to protect any public benefits that your loved one with a disability receives or may receive.



GENERAL NOTES

HOUSING RIGHTS AND PROTECTIONS

FAIR HOUSING ACT

The federal Fair Housing Act prohibits discrimination in the sale or rental of housing based upon race, color, national origin, religion, sex, familial status, or disability. Discrimination includes refusing to rent or sell, setting different terms or conditions on rentals or sales, and denying that housing is available.

If you rent a home, your landlord may not refuse to let you make reasonable modifications to the home to make it accessible for you. However, they do not have to pay for these modifications and may mandate that the home be returned to its original condition when you leave.

If you think your rights have been violated because of your disability, contact:

Office of Housing and Urban Development (HUD) at **888-799-2085** or go online (www.hud.gov/complaints/housediscrim.cfm). You only have one year after you feel your rights were violated to file a complaint.

VA Fair Housing Office
http://www.dpor.virginia.gov/FairHousing
804-367-8530 or **888-551-3247**

Housing Opportunities Made Equal of Virginia
https://homeofva.org
804-354-0641



THE KEY TO FUNDING:

HOUSING VS. RESIDENTIAL SERVICES

Many individuals with developmental disabilities will need both housing and residential support services to be able to live in the community. It's important to understand the difference between these two in order to understand your child's options.

Housing is the physical place, the bricks and mortar, where one lives or the rental assistance to pay to stay in the physical home. Housing could be your family home, an apartment, a rented room, or a home purchased for your child (group homes are not housing in this sense, see below). The cost of the housing itself (rent or mortgage, property taxes, etc.) are the responsibility of the property owner/renter.

Because many individuals with disabilities cannot afford the high rents in this area, there are public programs to help with rent (housing choice vouchers, State Rental Assistance Program (SRAP), public housing and below-market rate units). However, in reality the waiting lists for these programs in Northern Virginia are often long and/or closed, with the exception of SRAP which is currently accepting referrals. To learn more about SRAP, visit https://dbhds.virginia.gov/housing-resources-for-individuals-with-developmental-disabilities.

Residential Services refers to the support and supervision provided by caregivers hired by individuals with disabilities or through an agency. Residential services may be available for individuals living in the family home, apartments, rented rooms, etc., if they qualify for public funding of residential services (have a Waiver), or can pay privately for someone to come in. In this case, the services would go wherever the individual goes; for example, they could switch apartments and the help would follow.

However, for residential programs such as group homes, the physical housing and the residential services are tied together; the housing is considered a residential service (not bricks and mortar). Because the cost of these programs is so high, only persons with Medicaid Waivers typically can afford them. Even with a Waiver, the individual still has to pay a residential fee, typically a portion of their SSI/income.

SOME CREATIVE ALTERNATIVES

Because access to public housing and group home-type options is limited, parents and housing advocates are working to develop alternatives. This guide discusses these alternatives in the section on private funded options.



GENERAL NOTES



DEVELOPING A PLAN FOR HOUSING:

AN OVERVIEW OF THE ISSUES TO CONSIDER

AN OVERVIEW OF THE ISSUES TO CONSIDER

At present, people with disabilities and their families have two possible ways to finance housing. The first would be to have most of the cost of both physical housing and services supported by public funds (Medicaid Waiver, Social Security, and Housing Vouchers).

The second is a blend that would be to have the physical housing such as an apartment or house supported by private funds (or public rental assistance and Social Security) and services partly or totally paid for with public funds (such as with Medicaid Waiver, CSB funding, etc.)

Whatever the source of funding, you and your family need a concrete idea of when your adult child with a disability will want or need to move out of the family home, what their requirements are, and what housing is actually available to you.

STEPS TO TAKE ASAP	CHECK IF DONE	NOTES
Think about timing and the need for housing		
Identify loved one's housing needs and preferences		
Review financial resources that could possibly be applied toward housing		
Discuss "social assets," such as family and friends.		
Consider building or reinforcing your circle of support		
Apply for waivers, SSI/SSDI, Medicaid and get on housing waiting lists, if you haven't already		
Explore housing options in your community		
Make a housing "budget"		

1. CONSIDER TIMING

For many parents, imagining a loved one with a disability moving out of the family home can bring a mix of emotions. It can be difficult to think about, but planning ahead can also create opportunities and help ensure that the person with a disability has choices about where and how they want to live.

Even if you or your adult child is not ready to move today, it is helpful to begin exploring options and developing a plan. Finding the right home and the supports needed to live there can take time—sometimes years. Starting early gives individuals and families more time to learn about available resources, consider different possibilities, and make decisions without feeling rushed.

A thoughtful housing plan can also provide important guidance for the future. If circumstances change or family members are no longer able to provide the same level of support, having a plan in place can help future caregivers and supporters understand the type of home, community, and lifestyle that the person and their family have envisioned.

When thinking about housing, consider both the person's current needs and their hopes for the future. Important issues to consider—and the timing for beginning your search—include:

- Best estimate of when your loved one would be interested/need a new housing situation (one year, three years, five years, etc.)
- Your age and the age of your spouse
- The age of your adult child's siblings
- How far away siblings and other family members live from you
- Changes in your health status
- Changes in the health status of your loved one with a disability
- Any expressed desire by your family member to move and/or be more independent
- Desire to have them settled before you are no longer able to support them in your home



GENERAL NOTES

2. IDENTIFY HOUSING NEEDS & PREFERENCES

When discussing housing needs and preferences, consider:

- Proximity to family members
- Need for familiar surroundings (such as being in same neighborhood as childhood home)
- Walking distance to public and/or accessible transportation
- Proximity to employment, recreation activities, doctor/health care, shopping and banking
- Preference for private bedroom and bath
- Need for room for live-in caregiver or guests
- Amount of staff support needed (full-time live in, rotating throughout day, or drop-in support)
- Need/desire for social contact within the home: live alone, with one or more roommates, or in a group environment
- Level of social interaction wanted/needed outside the home



GENERAL NOTES

3. REVIEW FINANCIAL RESOURCES

In developing a financial plan for housing, think about funding for two separate items: the cost of securing a physical space to live (i.e., down payment, mortgage, rent); and the cost of support services (i.e., payment for people who provide supervision, caregiving and similar services) for the individual. See page 30 for Your Housing Budget.

For those with a Medicaid Developmental Disability Waiver: A Family and Individual Support or Building Independence Waiver can pay for the cost of support services (in certain approved settings) but the cost of rent is separate and must be paid for by the individual with DD or with a voucher. A Community Living Waiver pays for a congregate setting or group home and the person's income pays for the rent there.

For those without a Medicaid Developmental Disability Waiver it will be necessary to find resources to pay for the physical housing and support services (if needed by the individual).

To fund housing, consider assets such as current savings and investments, real estate, income from benefits such as SSI, potential inheritances, a possible voucher, etc. Although funds from a Special Needs Trust may be used to support housing, doing so will reduce SSI benefits, whereas funds from an ABLE account can be used for housing expenses without reducing SSI benefits or incurring a penalty. The CCC (Commonwealth Coordinated Care) Plus Waiver (see page 34) may be used to fund limited caregiving supports.

4. IDENTIFY POTENTIAL FOR REMOTE SMART HOME SUPPORTS: SAFEINHOME

For adults with disabilities who want to live as independently as possible — but whose families worry about safety when no one is physically present — remote smart home supports offer a powerful and increasingly practical option. Services like SafeinHome https://www.safeinhome.com combine 24/7 trained remote support staff with assistive and sensor technologies to help individuals live safely in their own homes and communities, with more privacy and independence than traditional in-person staffing models allow.

SafeinHome places a discreet system of small sensors throughout the home that monitors activity and routines — for example, whether someone has gotten up in the morning, whether the stove has been left on too long, or whether an exterior door has opened unexpectedly. This information is relayed securely to SafeinHome's trained remote support staff, who are available 24 hours a day, 7 days a week. The person with a disability can also reach a remote support specialist at any time through a dedicated audio-video tablet or a GeoComm device — a two-way communication tool that works like a simplified cell phone and also provides GPS location tracking when the person is out in the community.

Remote support is not a replacement for all in-person care — but it can meaningfully reduce the number of hours that paid staff need to be physically present, especially during overnight hours or at times when the person is settled and doing well. SafeinHome's remote staff can assist with daily check-ins, medication reminders, meal preparation guidance, and responding to alerts from sensors. They are trained to encourage decision-making skills and support greater independence over time rather than doing things for the person. A personalized care plan is developed together with the individual and their support team to reflect what is important to them and what they need to stay safe.

SafeinHome is classified as a Home and Community-Based Services (HCBS) provider, which means its services can typically be funded through a Medicaid Developmental Disability Waiver in states that have approved this service category. In Virginia, families should ask their CSB Support Coordinator whether Remote Supports through SafeinHome or a similar provider are available as an approved service under their loved one's Waiver.



IDEAS ON SMARTHOME TOOLS WE MAY WANT TO EXPLORE

5. IDENTIFY SOCIAL ASSETS & BUILD SUPPORT NETWORKS

Not all assets are financial. As you start to think about how to move towards a long-term plan for housing and supports, think about the "social assets" you have: your support network. The most important resource your loved one will ever have is the community of people who will care about—and care for—him or her. This community is often termed a "Circle of Support."

A circle of support is a group of people who are willing to help create and carry out a plan focused on the physical, emotional and financial well-being of your family member with a disability. This network may include family members, teachers, doctors, family friends, neighbors, lawyers, realtors, financial planners, co-workers, and anyone who would like to help. Some members of your loved one's "circle of support" will be long-term participants, while others may be invited to join for a limited period of time in order to accomplish specific tasks or goals of the individual with a disability.

In deciding on housing for your adult child with a disability, people in your loved one's circle of support could help you develop a budget, apply for programs, accompany you on visits to potential group homes, help interview roommates, etc.

DEVELOPING A CIRCLE OF SUPPORT

A Circle of Support begins with members of the immediate family and then radiates out to include people who volunteer their time and energy to support your loved one as well as paid professionals and service providers. We provided additional information on utilizing circles of support with supported decision making on page 95.

THE PARTS OF THE CIRCLE

Circles of support need to last for a lifetime and should be as diverse as necessary given the needs of your loved one. However, you can count on change: individual members of the circle may drop out of the circle for a while, switch roles, or move on and be replaced. That is normal and natural, just like other friendships and partnerships evolve over time. The important thing is to maintain a balance of the types of people in the circle beyond family, with a focus on people who seemed to have a special bond or relationship with your loved one, including but not limited to:

- Your loved one's friends
- Other same-aged peers (maybe from work, church choir, an art class, etc.)
- Family friends
- Neighbors
- Co-workers of siblings or other family members
- Coaches, adaptive recreation staff
- Religious personnel
- Current or former teachers
- Doctors, therapists
- Employers/supervisors
- Day program staff
- Aides, attendants, or companions
- Lawyers, realtors, financial planners
- Caseworker in local human services agency
- Staff at local advocacy organizations, such as The Arc of Northern Virginia
- Residential provider staff

CIRCLE OF SUPPORT



CIRCLE OF SUPPORT

Everyone has someone who could participate in the Circle of Support, even where there are no siblings or other close relatives. Many people don't feel comfortable taking on managing everything, but most people are happy to lend advice, time, and effort. Don't be afraid to ask, and frame it as something flattering, because it is. Say things like "(Child's name) always seemed to have a special connection with you. Would you be willing to play a role in helping us look out for them in the future?" or "We have so much respect for the way you (manage money, organize documents, understand medical care, etc.). Do you think you'd share some of that expertise with my loved one's network when needed? We'd love to have you on board as an expert in that area."

FINDING A ROLE

It takes a true community to secure the health, safety and emotional and spiritual well-being of a human being. Members of your loved one's support system need to share various roles, and each person gives what they feel comfortable contributing. This, in turn, may depend on that person's:

- **Current relationship with the family member with a disability.** Siblings often take on a lot of caregiving after the parents pass away because they know their brother or sister well and are familiar with his or her behaviors, routines, etc. There may also be other family members or friends who know and understand your loved one with a disability.
- **Comfort level with handling personal details of someone's life.** Taking on the job of trustee or conservator, for example, means being comfortable making financial decisions for/with someone else. Those with full guardianship will also be helping make medical and even social decisions. Some people may prefer these sorts of formal roles that utilize their expertise. Other people will be more casual advisors, provide social support, or other less detail-oriented work.
- **Current and anticipated time commitments around family and career.** Discuss how much time and effort would actually be involved in the role you imagine someone playing, and whether they could realistically perform that commitment on a consistent basis. This can change over time as people pass through seasons of life.
- **Professional or personal expertise and interests.** Nothing is better than having cousins who like baseball, biking or baking if your loved one does, too! Matching the needs and desires of your son or daughter with the interests and abilities of the Circle of Support is a win-win for everyone.

Consider *all* the ways a person could participate in the life of the individual with a disability. For example, people in the Circle of Support may help by:

- Lending emotional support and serving as a sounding board;
- Helping advocate for the person with a disability on the job, in the community, or in a residential setting;
- Teaching a life skill like cooking or using a cell phone;
- Arranging outings in the community, including attendance at religious services if desired;
- Ensuring birthdays, graduations and anniversaries are recognized and celebrated;
- Providing property management or maintenance services;
- Giving logistical help, like offering rides, respite care or providing meals;
- Planning vacations or summer camp experiences;

- Serving as a travel companion or arranging for one
- Acting as drop-in "eyes and ears" at a job or residential facility
- Advising on legal, financial, educational, or medical issues (depending on their expertise);
- Referring the family to resources;
- Volunteering to be a caregiver in an emergency or a companion while the person is in the hospital;
- Acting as guardian, trustee, or representative payee (these have specific duties)

If possible, having others assume these roles while the parents are still living can save considerable emotional turmoil, as well as time and energy. It also gives new circle members time to learn alongside parents and caregivers and try things out.

DOCUMENT ORGANIZATION

Keeping important documents organized ensures that the people in your Circle of Support can access the information they need to help make informed decisions, coordinate housing and services, and provide consistent support now and in the future. The first step is to establish an organization system that works for you, then copy or scan important documents for easy access and keep originals in a safe place. **Be sure family members and your attorney know where these documents are.** Check out **The DaniPlan** https://daniplan.com a subscription service created by parents of a child with a disability that provides a centralized hub to organize and consolidate all information needed to care for an individual with special needs. Visit The Arc of Northern Virginia's YouTube Channel to see our webinar on this service at https://www.youtube.com/@VideosatTheArcofNoVA. PEATC (Parent Education Advocacy and Training Center) offers a free Digital Portfolio at https://peatc.org/wp-content/uploads/2022/05/FINAL-PEATC-Portfolio.pdf to keep track of important documents. It can be downloaded to a thumb drive. A version for military families is also available at https://peatc.org/wp-content/uploads/2022/05/FINAL-PEATC-Military-Portfolio.pdf?ct=t(EMAIL_CAMPAIGN_8_17_2023_13_45_COPY_01).

STARTING WITH THE FAMILY CIRCLE

For most people, family forms the core of a community of support. This can be biological family or people you consider family. It's very possible that parents and siblings have not communicated about their desires and concerns for their family member's future.

An essential first step would be to hold a family meeting. Make this first meeting low-key, maybe a family picnic or a get-together over dessert. This is an opportunity to discuss all the issues and ramifications of various roles:

- Make a list of the various caregiving and decision making roles that will need to be assumed once you are no longer the caregiver.
- Begin honest discussions about what each role entails in terms of time, energy and knowledge. Assign someone to do research if necessary so that the duties of a particular role are clearly spelled out.
- Brainstorm about anyone and everyone who might be included in a Circle of Support. Have the family member with a disability talk about who they like to spend time with (and who they don't).
- Start to match the list of people with the list of duties to see where you're strong and where there are opportunities for others to jump in and help.

Utilize the Circle of Support information link on the following page to help you sort out who might play what roles.

GETTING THE CIRCLE TOGETHER

The next step would be to reach out to possible members of the Circle of Support and set up a meeting. (in person if at all possible). Don't discount those who may live out of town; they can always participate using Zoom, FaceTime, or email, texts, etc.

Be clear about why you want them to come and that there's no commitment to participate in this first get together. It's also a good idea to choose someone to facilitate the meeting and to draft an agenda so that everyone knows what's going to be discussed (and how the long the meeting will last!). As people join the circle, make the related changes in documents to help them step into their new roles. For example:

- Alter wills and trust documents to appoint successor trustees and/or co-trustees
- Change guardianship orders to include a co-guardian (if one is not already mentioned) and/or a backup guardian
- Call Social Security Administration and change the Representative Payee
- Sign HIPAA releases so circle members can start to communicate with doctors or join someone's MyChart account

For more information on setting up and running a Circle of Support, see https://www.slarc.org/wp-content/uploads/2025/02/Circle-of-Support-Workbook-2021.pdf

CREATING A CIRCLE OF SUPPORT, A WORKSHEET

WHAT ROLES DO PARENTS AND OTHERS PLAY NOW THAT WILL HAVE TO BE REPLACED?	WHAT SKILLS, INTERESTS OR EXPERTISE ARE NEEDED TO CARRY OUT THIS ROLE?	WHO DO WE KNOW WHO HAS THESE SKILLS OR EXPERTISE?

6. APPLY FOR BENEFITS

See the sections in this guide on "Applying for Social Security Disability Benefits" and "Applying for Medicaid Waivers" for information on eligibility and application requirements on page 36.

7. EXPLORE HOUSING OPTIONS

The next sections discuss housing options that may be available in Alexandria, Arlington, Fairfax and Falls Church, Loudoun, and Prince William counties.

8. MAKE A HOUSING BUDGET

To make a budget, take into account all of your assets and all of the costs. Sources of income include public benefits that could be used for housing and/or support services in a residence, Medicaid Waivers and Supplemental Security Income (SSI) payments.

Private funds for housing and support services may come from earnings of the individual with a disability, his or her Special Needs Trust funds, an ABLE Account, military benefits, insurance payouts, or from parents or other family members.

Costs include rent or mortgage payments, utilities, real estate taxes, home repairs, and staff support costs, among others. Use the chart on the next page to start calculating what may be affordable. The income must be greater than monthly costs. Also consider having some money set aside for emergencies or unexpected expenses. Once you have this sheet completed, you can start to consider the options that may fit your budget.

Options created by families often have the advantage of more closely matching the individual's needs and preferences, as well as having "built-in" monitoring and quality assurance mechanisms. See page 30 for a Housing Budget Worksheet.

A note about staff support costs. Remember that unless personal care support is being funded through a Medicaid Waiver, you may need to factor the cost of support staff into your monthly budget. Think about how often you need staff and whether or not you can share staff with housemates. Also, consider having a caregiver live in the home of the person with a disability in exchange for free or reduced rent.

Medicaid Waiver funding provides an established hourly rate for Consumer-Directed staff. Many families report having difficulty finding and retaining well-qualified individuals who are willing to work at the rate available through the Waiver. It is important to note that when using Waiver funding to hire staff, families generally cannot legally supplement the Waiver-funded rate with additional payment.

However, you may pay for activities that the waiver doesn't cover. If you're hiring someone privately to serve as a staff attendant, you may need to consider offering more money for staff in order to find the right person for the job. Also, keep in mind the support they will need to provide. If you require someone who has a lot of experience with medical care, who can manage challenging behaviors, or someone who will have to provide a lot of lifting and physical care, you may need to spend more money.

For additional information on hiring attendants, see ***The Arc of Northern Virginia's Attendant Guide***. You can also consider a live-in caregiver, depending on the situation, some or all of their work-time could be funded in exchange for free rent. To see The Arc of Northern Virginia's Live-In Caregiver Guide, visit the Resource Library on our website at https://thearcofnova.org/resource-library/#I-i-c.

YEARS BEFORE THE MOVE: A HOUSING PLANNING CHECKLIST

STEP TO TAKE BY AGE	CHECK IF DONE	NOTES
ASAP		
Discuss a vision with your loved one about where they want to live as they age. Check in regularly, at least once a year, on their hopes.		
Discuss who they want to help them on this journey		
Start circle of support meetings or communication		
Create file of ideas or keep notes in this guide		
Start attending housing webinars with The Arc of NOVA or exploring recorded webinars and materials on housing		
Make a draft budget to look at housing needs		

STEP TO TAKE BY AGE	CHECK IF DONE	NOTES
Apply for benefits with Social Security		
Apply for a Medicaid Waiver		
Discuss need for Supported Decision Making		
Apply for housing voucher when the opportunity arises if you think you may need it		

STEP TO TAKE BY AGE	CHECK IF DONE	NOTES
5 YEARS BEFORE READY TO MOVE		
Tour homes with The Arc of Northern Virginia or other options to see what there is available, like OSG (Our Stomping Ground)		
Discuss long term plans with the CSB Support Coordinator and work on building relevant life and living skills in the care plan		
Update budget		
WITHIN 1 YEAR OF BEING READY TO MOVE		
Talk to Support Coordinator about plans to move and being touring options		
Apply for SRAP or other programs to help pay for rent		
Practice travel from possible home locations to work or day program		
Start researching live-in caregivers, if using		
Save for utility or security deposits, if moving into an apartment		

STEP TO TAKE BY AGE	CHECK IF DONE	NOTES
Begin to save for and acquire home goods, furniture		
MOVING TIME		
Tour apartments or homes		
Complete applications as appropriate (e.g., group home or SRAP)		
Plan date for services to begin with Support Coordinator		
Find moving company or assistance		
ANNUALLY		
Work with CSB and Circle of Support to ensure needs are met		
Annual care plan to reauthorize services		
Maintain public benefits		

THE NUTS AND BOLTS OF HOUSING PLANNING

YOUR HOUSING BUDGET

Use this worksheet to see how much money you have coming in and how much you spend on housing each month.

MONEY COMING IN (INCOME)

INCOME SOURCE	WHAT THIS MEANS	MONTHLY AMOUNT
Social Security Benefits (SSI/SSDI)	Monthly payment from Social Security	$
Wages	Money you earn from a job	$
Housing Voucher/Rental Assistance	Help paying rent from a housing program	$
Energy Assistance	Help paying for heat, electric, or gas	$
Checking/Savings Account	Money you have saved	$
Special Needs Trust	Money set aside for you in a trust	$
Insurance Payouts	Money from an insurance claim	$
Military Benefits	Money from military service	$
Other Income	Any other money you get	$
TOTAL MONEY COMING IN		**$**

MONEY GOING OUT (HOUSING COSTS)

INCOME SOURCE	WHAT THIS MEANS	MONTHLY AMOUNT
Rent/Mortgage	Includes property insurance, reserve funds, HOA/condo fees, and real estate taxes	$
Renters/Homeowners Insurance	Only if not already included in Rent/Mortgage above	$
Utilities	Electric, gas, water, sewer	$
Property Management Fees	Only if your building charges one	$
Home Maintenance	Repairs and upkeep	$
Phone/Internet		$
Trash/Recycling		$
Food	SNAP/food benefits can help lower this cost	$
Recreation	Fun activities, hobbies	
Medical Supplies/Co-Pays		$
Support Staff	If you pay for a caregiver or aide	$
Transportation		$
Other		$
TOTAL MONEY GOING OUT		**$**

MONEY LEFT OVER

Money Coming In = $_____ Money Going Out = $_____

USING BENEFITS TO BUILD YOUR RESOURCES

DEVELOPMENTAL DISABILITY MEDICAID WAIVERS

This section provides a basic overview of Medicaid Waivers. For more comprehensive information, watch recorded webinars on our YouTube Channel at https://www.youtube.com/@VideosatTheArcofNoVA and visit our Resource Library at https://thearcofnova.org/resource-library/#waivers. You can also call Virginia's Waiver assistance hotline at **1-844-603-9248** or visit the Department of Behavioral Health and Developmental Services' website at http://www.mylifemycommunityvirginia.org.

WHAT IS A WAIVER?

A Waiver is a long-term support system for someone who will have long-term care needs. Once you're awarded a Waiver, you will have access to a menu of services offered by your Waiver. Frequently used services include attendants who work one-on-one with the person with a disability, respite care so parents can have a break from care provision, group home supports where a person with a disability lives in a home shared by other people with disabilities, long term employment or meaningful day services, assistive technology, environmental modifications, nursing, and more. These services are offered at no or very low cost.

Waivers are funded by Medicaid and are often called Medicaid Waivers. The person with a disability must qualify for long-term care Medicaid to use a Waiver. As of 2026, this means that the person with a disability cannot have more than $2,000 in assets in their name (no cap if under 18 years old), unless those assets are in a Special Needs Trust or ABLE Account, and they cannot earn more than (in 2026) $2,982 per month. The income limit generally increases each year due to Cost-of-Living Adjustments. The person with a disability will get Medicaid once they get an active Waiver (not when they are placed on a waiting list).

WHO NEEDS A WAIVER?

People who need assistance with taking care of themselves, managing their environment, working toward greater independence, or maintaining a job because of a disability should consider Waivers. It is the only public funding for long term developmental disability supports.

WHY SHOULD I APPLY?

Anyone with a developmental disability should apply. You will need a psychological evaluation with an IQ score to apply. Submit the evaluations that you have already on hand and if a new evaluation is requested and you need a practitioner, reach out to The Arc of Northern Virginia's Information and Referral Portal at https://thearcofnova.org/program/info-referral/#portal.

Even though some Waivers have waiting lists, if you qualify for a Waiver, you will eventually receive services. As you grow and change, you can use more or fewer Waiver services to meet your needs. The Waiver should grow with you over time and provides the supports you need to be as independent as possible in your community. You can apply for both Waivers if you think you may be eligible for both. Then, you'll move from one to another with more services as they're made available.

Also, as a result of a Department of Justice settlement agreement with Virginia in 2012, if you're on the waiting list for either an ID or DD Waiver, you can apply for up to $500-$1,000 each year to purchase supports you need to be independent and safe. This is called the **Individual and Family Supports Program (IFSP)**. Information, applications, and instructions can be found at https://mylifemycommunityvirginia.org/resources.
You can go to https://dbhds.virginia.gov/developmental-services/ifsp
to receive routine emails from DBHDS to stay updated on when the program opens each year.

HOW DO I GET A WAIVER?

Virginia currently has two main types of Waivers. One type, the Developmental Disabilities (DD) Waivers, are most commonly used by people with developmental disabilities. They're called the Community Living Waiver, the Family and Individual Supports Waiver, and the Building Independence Waiver. People with disabilities and medical support needs often use the Commonwealth Coordinated Care (CCC) Plus Waiver. The DD Waivers are far more robust and offer many more services than the CCC Plus Waiver. Follow the general guidelines below to figure out which Waiver(s) may be right for you, how to apply, and what to expect.

SERVICES COVERED UNDER THE WAIVERS

THE DEVELOPMENTAL DISABILITY (DD) WAIVERS

There are 3 DD Waivers:

1. **Community Living**
2. **Family and Individual Supports**
3. **Building Independence Waivers**

These waivers cover support in a variety of residential settings, including hourly staff at the home of a child's family. The Community Living Waiver is the only waiver that provides 24 hour staffed group home settings. These three waivers also cover a variety of employment and meaningful daytime supports for people no longer in school. Some additional services include respite care, in-home supports, companion care, assistive technology, environmental modifications, therapeutic consultation, non-emergency medical transportation, private duty nursing, skilled nursing, and Personal Emergency Response System (PERS).

The Community Living Waiver is a comprehensive waiver that includes 24/7 residential services for those who require that level of support. It also includes services and supports for adults and children, including those with intense medical and/or behavioral needs.

The Family and Individual Supports Waiver is designed to support individuals living with their families, friends, or in their own homes. It supports individuals with some medical or behavioral needs and is available to both adults and children.

The Building Independence Waiver supports adults 18 and older who are able to live in the community with minimal supports. This waiver does not include 24/7 residential services. Individuals will own, lease, or control their own living arrangements and supports may need to be complemented by non-waiver funded rent subsidies.

Individuals receiving waiver services are assessed every two years (as a child) and every three years (as an adult) with an assessment called the Supports Intensity Scale (SIS) to measure the intensity of their support needs. People can move between these three DD Waivers if their needs change over time.

ELIGIBILITY CRITERIA

There are criteria everyone must meet to be eligible for a Medicaid DD Waiver:

1. **Functioning ability:** This is determined by the Virginia Intellectual Developmental Eligibility Survey (VIDES). The VIDES has one test for children aged 0-3, one for children ages 3-18, and one for adults. The surveys assess the person's need for assistance with a variety of daily living and independence skill activities. Families are encouraged to review the VIDES assessment available on our website prior to the intake. You can review copies of the VIDES assessment in our Resource Library at https://thearcofnova.org/resource-library/#waivers.

2. **Diagnosis:** Persons applying for a Waiver must meet the diagnostic eligibility requirements for the DD Waivers. This means that a person must have a developmental disability as defined in 37.2-100 of the Code of Virginia.

    a. "Developmental Disability" means a severe, chronic disability of an individual that (i) is attributable to a mental or physical impairment, or a combination of mental and physical impairments, other than a sole diagnosis of mental illness; (ii) is manifested before the individual reaches 22 years of age; (iii) is likely to continue indefinitely; (iv) results in substantial functional limitations in three or more of the following areas of major life activity: self-care, receptive and expressive language, learning, mobility, self-direction, capacity for independence living, or economic self-sufficiency; and (v) reflects the individual's needs for a combination and sequence of special interdisciplinary or generic services, individualized support, or other forms of assistance later are lifelong or extended duration and are individually planned and coordinated. An individual from birth to age nine, inclusive, who has a substantial developmental delay or specific congenital or acquired condition may be considered to have a developmental disability without meeting three or more of the criteria described in clauses (i) through (v) if the individual without services and supports, has a high probability of meeting those criteria later in life.

3. **Financial:** If the functioning and diagnostic criteria are met, then the child's income and assets are considered. Special Needs Trusts and ABLE Accounts are not considered when testing financial eligibility. People over 18 have an asset cap of $2,000. Everyone receiving a Waiver has a monthly income cap of 300% of the current Social Security Supplemental Security Income amount (SSI is $994 in 2026), so max monthly income is $2,982. The income limit for SSI generally increases each year due to Cost-of-Living Adjustments.

If you qualify, you will be put on a Waiting List. You will be given one of the of the three disability Waivers based upon the type of services you need.

HOW LONG IS THE WAIT?

The Developmental Disability Waivers have a waiting list based upon urgency of need. People in Priority One of urgency need services within the year, people in Priority Two need services in 1-5 years, and people in Priority Three need services several years out. Wait time is unpredictable and many people on the priority one list wait many years for a waiver. As your life circumstances change, for example, behavioral or medical needs change, you or your spouse become ill, become unemployed, etc., notify your support coordinator, as these situations will increase your urgency of need for support services.

You can be on the waiting list for a Developmental Disabilities Waiver and apply for the CCC Plus Waiver, assuming you are eligible for the CCC Plus Waiver as well. Many people do this because the CCC Plus Waiver has no waiting list and can provide some interim supports.

Visit our Resource Library https://thearcofnova.org/resource-library/#waivers for a handout on "Navigating the DD Waiver Waiting List"

THE COMMONWEALTH COORDINATED CARE (CCC) PLUS WAIVER

This waiver covers personal care, respite care, medication monitoring, private duty nursing, assistive technology, environmental modifications, and the Personal Emergency Response (PERS) system. Personal care support hours may be approved up to a maximum of 56 hours per week.

To see if you may be eligible for the CCC Plus Waiver, you can utilize a self-assessment online eligibility tool offered by Mom's in Motion at https://momsinmotion.net/commonwealth-coordinated-care-plus-eligibility-self-help-tool. To be eligible for this waiver, the person must have a disability and medical nursing needs, as assessed by the Virginia Uniform Instrument (UAI). You can view the UAI in our Resource Library at https://thearcofnova.org/resource-library/#waivers.

TO APPLY FOR THE DEVELOPMENTAL DISABILITIES WAIVERS, CONTACT YOUR LOCAL COMMUNITY SERVICES BOARD

- Alexandria City CSB: **703-746-5999**
- Arlington DHS/IDD Services: **703-228-1700**
- Fairfax/Falls Church CSB/IDS: **703-324-4400**
- Loudoun CSB: **703-777-0597**
- Prince William CSB: **703792-7800**

If not in Northern Virginia, visit http://www.dbhds.virginia.gov/community-services-boards-csbs to find your local CSB

TO APPLY FOR THE CCC PLUS WAIVER CONTACT YOUR COUNTY'S DEPARTMENT OF SOCIAL SERVICES

- Alexandria City **571-213-7963** / **703-746-5999** (if over 18)
- Arlington **703-228-1297**, / **703-228-1700** (if over 18)
- Fairfax/Falls Church **703-324-7948**
- Loudoun: **703-737-8949**
- Prince William: **703-792-7500**

If not in Northern Virginia, visit http://www.dss.virginia.gov/localagency/index.cgi to find your local DSS

NOTES

DATE APPLIED FOR DD WAIVER?	**DATE SENT IN WAIVER PAPERWORK?**
DATE VIDES COMPLETED?	**DATE APPLIED FOR CCC PLUS WAIVER?**
WAIVER STATUS ? *(waiting list priority or have Waiver)*	**NAME OF WAIVER SUPPORT COORDINATOR?**
LAST TIME TALKED TO CSB?	**ON IFSP EMAIL LIST IF ON THE WAITING LIST?**
YEARS APPLIED FOR IFSP AND WHAT REQUESTED?	

SOCIAL SECURITY DISABILITY PROGRAMS

You may begin the application process for Social Security benefits the month after your child turns 18. The first step is to determine eligibility for any benefit program; the Social Security Administration (SSA) will decide which program is appropriate. For webinar presentations on SSI/SSDI visit The Arc of Northern Virginia's YouTube channel at https://www.youtube.com/@VideosatTheArcofNoVA.

SSI VS. SSDI

For both Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI), a person must meet SSA's definition of disability. Disability is defined as the inability to engage in Substantial Gainful Activity (SGA) by reason of any medical (physical and/or mental or blind) impairment. Your disability must have lasted or be expected to last for a continuous period of not less than 12 months or result in death. For 2026, the wage limit for the SGA is $1,690 gross income/month.

SUPPLEMENTAL SECURITY INCOME (SSI)

SSI is a cash assistance program for those with limited income AND who are either 65 years old or older or blind or disabled. Adult SSI beneficiaries must have limited income and resources ($2,000 in assets); parents' income does not count for adult applicants. You do not have to have any work history. Monthly benefit payments are determined by the current benefit rate ($994 a month in 2026), minus any "countable income." If eligible for SSI, you will also be eligible for Medicaid. ** Note: It can take close to one year to begin receiving payment, but back payments will go back to the date of the approved application.

SOCIAL SECURITY DISABILITY INSURANCE (SSDI)

While SSI is a needs-based program, SSDI is an insurance program with benefits dependent on previous payments into the system. In other words, SSDI beneficiaries must have worked enough (or their parents or spouses must have worked long enough) to have made contributions into FICA. Monthly benefit payments are based on the worker's lifetime average earnings covered by Social Security.

APPLYING FOR BENEFITS

The steps for applying are:

1. **Start with a disability report.** Go to the website at http://www.socialsecurity.gov/pgm/ssi.htm and click on How to Apply (You may also call **1-800-772-1213**) to get started. Complete as much information here as you can prior to your appointment at the local office. The application asks for names, addresses and telephone numbers of doctors and therapists who have treated your child and information on any hospitalizations. More descriptive medical records, such as a letter explaining a diagnosis or evaluations by therapists or schools can be brought to the intake meeting (make copies!). If you do not have access to a computer, you can request an application be mailed to you when you call the 800 number. You cannot fully complete the application for benefits online; you must request an appointment online or by calling Social Security.

2. **Call Social Security.** To make an appointment, call **1-800-772-1213** (TTY **1-800-325-0778**) Monday through Friday between 8am to 7pm, or contact your local Social Security office or schedule online at https://www.ssa.gov/manage-benefits/make-an-appointment. Hold times can be very long. You will be greeted by an automated answering attendant, who will prompt you to state why you are calling; say "Apply for SSI". The auto attendant will ask for you to say or key in your child's Social Security number. You will then be directed to a representative. During the phone interview, the representative will take information and enter it into a computer, which will secure the date of the application.
    - Paperwork will be mailed to you. Complete and return within the allotted timeframe.
    - The document generated during the phone interview will also be mailed, to be signed for accuracy.
    - Before mailing anything back to the agency, be sure to make copies.
3. **Set up a screening interview.** During the previous phone interview, the representative will set up a screening, which continues the application process, at your local Social Security office. If outside of the Northern Virginia area, visit https://www.ssa.gov/locator to find your local office. SSA office hours are Monday-Friday 9:00-4:00.

ALEXANDRIA OFFICE
5510 Cherokee Ave., Suite 200
Alexandria, VA 22312
800-472-2402

FAIRFAX OFFICE
10800 Park Ridge Drive, Suite 100
Reston, VA 20190
800-829-3158

MANASSAS OFFICE
9500 Center St.
Manassas, VA 20110
800-325-0778

4. **Go to the screening interview.** Bring to the intake interview any and all information to prove your child's age, citizenship, disability, and lack of assets/resources:
    - Original birth certificate (or other proof of age and citizenship) and Social Security card
    - Documentation to verify your address
    - Copy of Special Needs Trust, ABLE Account, guardianship and/or conservator order and letter of qualification
    - Individual Education Program (IEP)
    - Income slips if your child has income
    - Information on any assets your child owns like a savings account, investments, title to a car or life insurance. These cannot total more than $2,000 for SSI benefits (unless held in a Special Needs Trust or an ABLE Account). Note that for programs with income limits, SSA considers parents' income and assets up until your child turns 18; individuals over 18 years of age are considered independent households.
    - If you have not completed the application online, bring the required medical records and contact information to the screening.
    - Checkbook or other papers that show a bank account number to have benefits deposited directly to a Representative Payee account or an ABLE Account.
    - A signed rent agreement between parent and child (to receive the full benefit). SSI is intended to cover expenses like rent and utilities. It is recommended that you charge your adult child rent if he or she lives in the family home. Note that as of 2024, SSI recipients may receive family assistance with covering most food costs without penalty. A recipient must be spending at least current Presumed Maximum Value (PMV) on rent and utilities to avoid a penalty or reduction in benefits. **For much more detailed information on calculating rent in the family home, keeping receipts, and a sample lease agreement,** visit our resource library at https://thearcofnova.org/resource-library/#social-security.
5. **Wait for eligibility determination.** The agency will send your Disability Report Form and medical history to the Disability Determination Service (DDS). DDS may or may not request more information, such as work history, when the disability began, and what treatment has been given. DDS may also request, on behalf of SSA, a medical or psychological exam (SSA pays for the exam by a physician chosen by SSA). A decision is made and in 2026, decisions are taking 9-10 months on average. If you are denied, you have 60 days to appeal.
6. **Set up a Representative Payee account.** While applying, you will need to set up a Representative Payee account at a bank; be sure to title the account correctly (SSA has suggested wording). Automatic deposit of benefits is required. Alternatively, you can also set up an ABLE Account for deposits from SSA. For more information on ABLE Accounts, visit https://www.ablenow.com and visit our YouTube Channel for a webinar on this topic at https://www.youtube.com/@VideosatTheArcofNoVA.

Note that having power of attorney, being an authorized representative or having a joint bank account with the beneficiary does not give you the legal authority to negotiate and manage the beneficiary's Social Security and/or SSI payments. For more information on being a Representative Payee, visit our Resource Library at https://thearcofnova.org/resource-library/#social-security and https://www.ssa.gov/payee.

THE REPRESENTATIVE PAYEE

A Representative Payee (Rep Payee) is appointed by SSA to receive Social Security and/or SSI benefits for someone who requires support managing his or her money. Rep Payees should be comfortable handling financial records and be trusted to keep in mind the best interests of the disabled beneficiary. To be designated a Rep Payee, contact the local SSA office (see above). You must then submit an application, form SSA-11 and documents to prove your identity. SSA requires you to complete the payee application in a face-to-face interview. A payee must keep records of how the payments are spent or saved, and be able to make all records available for review if requested by SSA.

Tips for Representative Payees

- A payee must report any earnings to Social Security. This includes work income, one-time payments, child support, trust payments, etc. SSI is a needs based month-to-month benefit. Any delay in reporting to SSA could mean an overpayment of benefits. Keep a record that you sent documentation to Social Security.
- When you call SSA (**1-800-772-1213**), keep a record: date, name of the person you spoke to, what you asked, what they told you.
- Make copies of all documents you give to SSA.
- Promptly open and read ALL mail sent by SSA. When SSA gives a deadline response date, compliance within that date is required. Seek help immediately if needed. Keep ALL paperwork, letters, and mailing envelopes in your file.
- Report by mail, online, or using the SSA app. Keep wage records in your file.
- If a person receives SSI and/or Medicaid, remember to keep all resources/assets below $2000 in any month to maintain eligibility.
- Everyone should have their own my Social Security account – needed to report earnings, apply for benefits and track application status.
- When a major life change occurs (address, marriage, employment, loss of job) report to SSA immediately, both to the **1-800-772-1213** and to the local SSA field office.
- If you need help managing Social Security and benefits, work with a benefits counselor to help you manage this. Benefits counselors are available at the Endependence Center https://endependence.org/services/benefits-counseling and the Endependence Center of Northern Virginia (ECNV) https://www.ecnv.org.

For additional information on Reporting Tips for Beneficiaries of Social Security Disability Programs, visit the Resource Library on our website at https://thearcofnova.org/resource-library/#social-security.

If you need additional guidance navigating the application process or other Social Security related questions, reach out to us through The Arc of Northern Virginia's I&R Portal at https://thearcofnova.org/program/info-referral/#portal for resources on fee based services that can provide one on one support such as Inclusion Consultants https://inclusionconsultants.com. Housing and SSI



NOTES

CHECKED TO ENSURE YOU HAVE ALL OF THE NEEDED DOCUMENTS?	**LEASE PREPARED? COMPARABLE RENTS READY?**
REP PAYEE ACCOUNT SET UP? BANK NAME AND ACCOUNT INFO?	**DATE APPLIED FOR SSI?**
NOTIFIED ALL LISTED DOCTORS THEY MAY GET CALLED?	**DATE OF SCHEDULED CALLS?**
DOCUMENTS SUBMITTED TO SOCIAL SECURITY AND WHEN? WHERE ARE COPIES OF SUBMITTED INFO KEPT?	**REP PAYEE CONFIRMED?**

In general, at least one-third of your SSI benefit is assumed to be paying for housing expenses (rent or mortgage, utilities, property insurance/renter's insurance, etc.) and the other two-thirds for other eligible expenses like food and clothing. If monies from a Special Needs Trust are used to purchase a home with a mortgage, and the trust makes monthly mortgage payments, then the beneficiary's SSI payments will be reduced by about one-third each month (the portion of SSI associated with housing).

** Note: this is not the case if you use an ABLE Account. ABLE accounts can pay rent without penalty.

Whether the home is purchased outright or with a mortgage, SSI payments will be reduced by slightly more than one-third if the trust pays for household expenses such as taxes, heat, electricity, water, sewer and trash collection.

See https://secure.ssa.gov/poms.nsf/lnx/0500835300 and https://secure.ssa.gov/poms.nsf/lnx/0500835901



NOTES

DATE WORK BEGAN?

DATE WORK REPORTED TO SSI?

CALENDAR REMINDER FOR REGULARLY SUBMITTING PAYSTUBS?

WORKING WITH A BENEFITS COUNSELOR?



GENERAL NOTES



FINDING A HOME:
RESIDENTIAL PROGRAM OPTIONS

This section explores alternatives that tie housing and supports into one residential program. For more information visit our Resource Library at https://thearcofnova.org/resource-library/#housing.

1. RESIDENTIAL OPTIONS FUNDED BY MEDICAID WAIVER

One way to access a residential program is by utilizing the Community Living Waiver. The Waiver funds several support options that are tied to a specific residence. However, you may use other service options in the Family and Individual Supports Waiver, the Building Independence Waiver or the CCC Plus Waiver to get care provided in a variety of home settings. We'll explore this topic as we consider each type of housing. For a list of housing providers, visit our Resource Library at https://thearcofnova.org/resource-library/#housing.

CONGREGATE RESIDENTIAL SUPPORTS.

Often called "group homes," this support model is comprised of a home (including single family homes, condos, townhomes, etc.) where people with developmental or intellectual disabilities live together in a home operated by a provider in the community. These are often four to six person homes, though they can be a little smaller or a little larger. In these homes, staff typically rotate in and out on shifts and may be present in the home 24 hours a day. Some providers have staff live in the home with the residents with disabilities.

SPONSORED RESIDENTIAL SUPPORTS.

In this option, a person with a disability lives with a paid caregiver, usually in the home of the caregiver. The caregiver could be a single person or a member of a family. The individual supported in this home lives there full time and is treated as a member of the family.

SHARED LIVING.

In this model, the individual lives with someone other than parents/grandparents who is reimbursed for room and board in exchange for companionship. Housing and services are not bundled in this model and can be used with the FIS and Building Independence Waivers.

SUPPORTED LIVING.

In this model, the residence is owned by a support provider that offers up to 24/7 help with support needs. This is a smaller setting than a group home.

INDEPENDENT LIVING.

In the Independent Living model, supports are brought into the home that focus on skill building and preparing for greater independence. This is only supported with the Building Independence Waiver.

The Community Living Waiver is designed to support individuals with the highest level and most complex needs, the Family and Individual Supports Waiver is designed to support people with anywhere from mild to high need, the Building Independence Waiver is for individuals over 18, with limited support needs. For more details on the Waivers, see page 34 of this guide.

DISABILITY WAIVER SERVICES	COMMUNITY LIVING WAIVER	FAMILY & INDIVIDUAL SUPPORTS WAIVER	BUILDING INDEPENDENCE WAIVER
Group Homes- 24/7 staffed home where 3-7 people with disabilities live. Homes usually have staff that rotate around the clock on shifts.	X		
Shared Living- Individual lives with someone without a disability who is reimbursed for room and board in exchange for companionship	X	X	X
Independent Living- Supports brought into the home focused on skill building and preparing for greater independence			
Sponsored Residential- Option where person with disability lives with a paid caregiver in the home of the caregiver	X		X
Supported Living- Residence owned by a support provider that offers up to 24/7 help with support needs	X		X

RENT AND QUALIFICATIONS

It is important to understand that the **waiver pays for the supports an individual receives in these settings but not the cost of the rent or utilities.** This means that the person living in these homes would still have a monthly rent bill.

The cost of rent varies in these models. Some providers take a set amount (e.g. 75-80%) of an individual's monthly income to cover rent, food, utilities, and activities in the home. In these situations, that income would include an individual's Social Security benefits and possibly any earned income. Some providers charge a flat rate (e.g. $600) for all rooms in the home. The individual can pay for that through Social Security benefits or earned income.

If the individual lives in an apartment, it is likely that they will be responsible for whatever the rent rate is for that apartment. The provider may have worked out a discounted rate with the apartment complex or the complex may have a sliding scale for rent. Utilities may or may not be included. People with developmental disabilities often use housing subsidies like vouchers to make this option affordable.

GETTING STARTED

Once you receive the Waiver, you would find a provider who offers one of the above services who could meet your needs. Visit our YouTube Channel http://www.youtube.com/user/VideosatTheArcofNoVA to watch webinars and videos on group homes, sponsored residential, and a supported apartments. Sign up at www.thearcofnova.org for our e-newsletter. The Arc of Northern Virginia occasionally works with providers to offer tours or open houses of waiver homes. This allows families to get a feel for housing options and evaluate a variety of residential service providers all at once.

The VA Department of Social Services Office of Background Investigations also provides background checks on adult facilities: https://www.dss.virginia.gov/family/background_investigations.cgi



NOTES

MODELS THAT SEEM POSSIBLE FOR US

TOP NEEDS

TOP CONCERNS

BIGGEST QUESTIONS

EXAMPLE OF SPONSORED RESIDENTIAL

ONE PERSON'S STORY

"I have walked into chaos. There are three teen age girls listening to loud music down the hall, two eight-year old boys are arguing over the rules of a video game, Jasmine the dog is barking at the boys, and a large cat sits on the back of the couch, serenely taking it all in. In the midst of all this activity and noise is our physically and intellectually disabled son, bouncing up and down, happy in his home.

Knowing the noise will give me a headache within ten minutes, I cannot help but smile when I think back to our house and how our son would often sit in his room, staring at the walls, watching movies, bored with living with his comparatively sedate parents. He was not unhappy then, but he is happier now. He has stimulation, activity, friends and frequent interactions with his new family. He now lives versus exists.

His transition to his new home started when my wife and I reluctantly acknowledged that someday we are going to die, and so our son would require long term care. We considered group homes, but believed that model was not a good fit as he does not speak and has very limited communication skills, and so he cannot express his concerns or needs. We thought the sponsored residential model (sometimes called Adult Foster Care), where a disabled individual moves into a caregiver's home, offered the best alternative. However, we had a concern with the typical sponsored residential housing model in that if, for whatever reason, the caregiver stopped providing care, our son would lose both his caregiver and housing at the same time. Such an event could result in a complete reworking of everything in his life, especially if he had to move from his community.

We had heard of parents buying homes for their disabled children and so we began looking into purchasing a house as a twist on the standard sponsored residential model. By owning the home, and having a caregiver family (or person or persons) move into the home with our son, we ensured he would always remain in a known environment that encompasses his outside the home activities such his day program, recreation, and favorite local trips, as well as the important people in his life, such as doctors and friends. If the wonderful caregiver we have now does decide to stop caregiving, our son has only one trauma, albeit a major one, to adapt to versus having two or three traumas that could come with adapting to a new care giver in a different house in a possibly different town. Ten days after moving into the house with his caregiver family, our son was given a choice of returning for dinner to Mom and Dad's, or going to his new family home. Without hesitation he chose his new home."

Story from Mike G,
PARENT

Once you have identified potential housing or support providers, it is important to learn as much as you can about what they offer and whether their services are a good fit for the person. Asking questions up front can help you understand the services, costs, expectations, and level of support available.

Consider bringing this list with you when you talk with providers and make notes on it! You may not need to ask every question, and you may think of additional questions based on the person's individual needs, preferences, and goals. Most importantly, use these conversations to determine whether the provider can support the person in living the life they want, in the home and community they choose.

QUESTIONS TO ASK HOUSING SERVICE AND SUPPORT PROVIDERS

- What are some challenges this approach to housing and supports has presented and how did you work through them?
- What expectations (realistic or not) did the individual and family have starting out?
- What do you do when staff members leave?
- What is your backup staffing plan?
- What is your relationship with the landlord?
- Imagine you could go back in time to when this journey started, but you'd still know everything you know today.
- What would you tell yourself?
- (For provider agencies)- Would you do this again? What do you think is the future of ID/DD housing?
- (For provider agencies)- What is someone's support needs change temporarily or permanently? How do you bring in more help?
- Who handles property management and home repairs?

QUESTIONS TO ASK RESIDENTIAL SERVICE PROVIDERS

1. RESIDENTIAL SETTING:

- Does the individual have a choice of housemates?
- Does an individual have a choice of where they live?
- Are there any requirements for individuals to be involved in day activities?
- What does a typical day look like in a residential setting (both weekday and weekend)?
- Are there prerequisite skills and/or other requirements?
- Do individuals choose and prepare or help prepare meals and snacks?
- To what extent will a person's religious beliefs be taken into consideration?

2. COST:

- What costs are involved for this service and who pays?
- What resources are available to cover costs?
- What do costs include for this service (food, cable, private phone)?

3. TRANSPORTATION:

- What type of transportation is provided and for what services do you provide it?
- Who pays for transportation?
- Who arranges transportation?

4. SOCIAL INTERACTION/PEER SUPPORT:

- With whom do individuals interact in the community?
- How do you help foster individuals' relationships within the program and the community at large?
- What level of family support is expected?
- Do individuals take part in planning activities (e.g. social commitments)?
- Do individuals usually participate in activities in a group or independently?

5. PLANNING AND GOAL SETTING:

- What is the referral process?
- How frequently does the program evaluate the progress of the individual?
- Who participates in these sessions?
- What is the length of time my child might wait to obtain residential support?
- What feedback do you give to the families?
- What oversight of individual finances do you provide?
- What activities does the program offer for individuals to learn new skills?
- Are there any opportunities outside the program in the community that individuals can pursue?
- What would you suggest that parents do now at home to prepare individuals for this setting?
- How do you handle disagreements between roommates?
- How do you support an individual who has difficult behaviors?

6. STAFF SUPPORT:

- How is your program staffed?
- What background and training does the staff have?
- Is there ongoing training for staff?
- How often does my child interact with the residential counselors?
- Is the supervision ongoing?

7. GRIEVANCE AND/OR COMPLAINT PROCEDURES:

- What happens if an individual or family member has a complaint about particular staff? With whom should the person speak?
- What should the person do if the complaint is not resolved at this level?
- How does program staff assist individuals with management of public benefits, such as SSI? (Staff should be aware of Social Security Work Incentives)
- What oversight of an individual does the staff provide (e.g., money management)?
- What happens when an individual becomes ill?
- How are medications monitored and administered?
- How are annual regular medical and dental care scheduled?

In Your Toolkit for Residential Options



RESIDENTIAL PROGRAM (EX. GROUP HOMES) PROS	RESIDENTIAL PROGRAM (EX. GROUP HOMES) CONS
Pros and cons may vary depending on the type of Medicaid Waiver service being utilized	
Housing and supports may come together in a bundle.	If an individual living in a congregate setting doesn't like their provider, they may need to leave their home; alternatively, if an individual doesn't like their home, they may need to seek out a new provider. Shared living, independent living, and in-home support options may offer more choices in this situation.
A person with a disability can utilize a Waiver to access residential program supports.	The resident needs a Developmental Disability Community Living Waiver for services in a group home setting to be affordable. The individual must qualify and have risen to the top of a long waiting list to have this waiver. The individual must have a Waiver that covers the desired service.
Costs tend to be manageable since you're often working directly with a provider who is dedicated to supporting people with disabilities. Costs may vary if using in-home, independent living, or shared living services.	Even though the total cost may be low, the congregate living option still uses almost all of an individual's income to pay for housing, utilities, and food. This varies if utilizing in-home, shared, or independent living, as the individual may be using a housing voucher.
The person receiving supports can tour various providers and pick the setting that best meets their needs, including a place with 24-hour supports.	You may not be able to choose your housemates or staff in a congregate setting. This varies if utilizing in-home, shared, or independent living, as the individual may be using a housing voucher.

PROVIDER	CONTACT INFO	NOTES

2. HOUSING CHOICE VOUCHERS

Housing Choice Vouchers (HCVs) used to be called "Section 8 Vouchers." A voucher allows low-income individuals and low-income families to rent from private landlords at a reduced cost. This means you could rent a home, room, or apartment of your choice within certain size and rent limits.

The voucher is effectively a payment that is made directly to the landlord each month. The renter would pay 30% of their monthly income towards rent, plus the cost difference if the home selected was above HUD's fair market rent. For example, if fair market rent were $900/month, the unit costs $1000/month, and the individual's income is $700/month, the renter would pay $210 (30% of income) plus $100 (since the unit is $100 more per month than market rate for rent) for a total rent of $310/month.

It is also important to know that you can convert your HCV into mortgage payments to help cover a portion of a mortgage on the purchase of a first home if you aren't able to pay without assistance.

One of the greatest benefits to the Housing Choice Voucher program is that once you have received a voucher, you can take that voucher with you anywhere in the country, including Guam and Puerto Rico. Unfortunately, waiting lists are long for this program and at the present time, the waiting lists are closed in Arlington, Alexandria, Fairfax, Loudoun, and Prince William. SRAP is a parallel program and is open (see page 54).

RENT AND QUALIFICATIONS

Applicants would qualify by meeting their local jurisdiction's low income guidelines and preferences. A preference may be being a person with a disability. For assistance with a mortgage, the qualified annual income of the adult home-owner with a disability must not be less than the monthly Supplemental Security Income (SSI) multiplied by twelve, but still must be lower than the county's low income guidelines.

In this system, the person with the voucher must find a landlord who is willing to accept the voucher. Then, the person with a voucher must submit to a credit check, provide rental references, consent to a background check, provide proof of income, and meet other criteria set by the individual landlords.

You may be required to put down a security deposit. If the landlord and potential tenant believe they are willing to work together, the tenant should contact their county's housing agency. The county housing agency must approve the contract before it is signed and before anyone moves into the home. The housing office will inspect the home before move in, and every year thereafter, to ensure that the home continues to comply with housing quality standards.

If you use a HCV, each month you would pay 30% of your monthly adjusted income (adjusted for appropriate deductions, like some medical expenses), 10% of your total monthly income, or $50 whichever is higher towards rent. The rest of the rent payment is funded through the voucher. That money goes directly to the landlord each month.

You are limited to selecting a rental unit that is not more expensive than your area's fair market rent or rent comparable (see glossary for definitions), whichever is lower. A person with a disability may request a unit that is 10-20% higher than fair market rent in order to find a unit that has needed accessibility accommodations.

USE WITH WAIVERS AND CARE ATTENDANTS

As with public housing, a person with a disability could use the staff that are funded under the DD or CCC Plus Waivers to receive supports in a home they rent with a Housing Choice Voucher. In that situation, the person would be the tenant of the apartment. They could have staff come to the home to provide supports periodically or through-out the day and night. The amount of staff support available would be based upon the individualized plan under the waiver.

Another option would be to have a caregiver live in the home full time. When you get on the waiting lists for these programs, you may want to consider requesting a two-bedroom unit so that a caregiver could share the home with you. This may be a reasonable accommodation to make the housing accessible based on your disability. See our ***Live-Care Guide*** for more information in our Resource Library at https://thearcofnova.org/resource-library/#l-i-c.

GETTING STARTED

You would apply for a HCV at your county's housing office (see contacts in the Local Housing Options section) or for SRAP with your CSB Case Manager.

You can be on the waiting list for public housing and a housing choice voucher at the same time. You can also use one of those programs while on the waiting list for the other. However, you may only actively use one program at a time.

In Your Toolkit for Housing Choice Vouchers

Medicaid Waiver or Other Funding Stream to pay for Support Staff

Know when the Waiting Lists Open

Confirm that You want to stay on Waiting List if asked. Keep your address up to date!

You will need someone to help you locate an apartment that will accept the voucher

You may need money for a security deposit and you will need to sign a lease

You may need a guarantor or co-signer on your lease if you have limited credit history

Consider a Roommate

You may need a caregiver to work in the home. Utilize a Waiver or privately hire staff. Consider a live-in caregiver.

HOUSING CHOICE VOUCHER PROS	HOUSING CHOICE VOUCHER CONS
You can rent from the landlord of your choice.	You must find the home yourself and get the landlord to agree to accept the voucher; the rent must not be greater than fair market rent for the area. You must meet the other criteria set by the private landlord (e.g. background check, security deposit).
Once you have a voucher, you can use it anywhere in the country after living in your locality for one full year.	Waiting lists for the voucher are very long and are currently closed, unless you utilize SRAP (State Rental Assistance Program). See next page for more information.
You can use a waiver or other funding to bring the supports to your HCV home. You can change staff and still stay in the unit.	Waiting lists for waivers and HCVs are both very long, so you would need to ensure that both services were available at the same time.
You may be able to live alone affordably.	Your roommate, if you choose to have one, would have to be your caregiver or another person with a disability who also qualifies for public housing. If it was another person with a disability, you would be considered a “disabled family household” and your combined income must still not exceed the maximum per regulations. You need to identify the roommate as a member of household at the time you apply for the wait list (you cannot increase household size once application is made).

STATE RENTAL ASSISTANCE PROGRAM (SRAP)

The Department of Behavioral Health and Developmental Services (DBHDS) has created a State Rental Assistance Program (SRAP) to serve individuals with developmental disabilities who want to live in their own housing and are on the DD Waiver or the waiting list. It works like a Housing Choice Voucher. The program is designed to provide rental assistance to single person families that meets the program eligibility criteria so they have the means to lease private market rental housing that meet their needs. Individuals will have the opportunity to choose where they live, with whom they live, and who supports them. Services and supports will be provided through sources separate from their housing, including Medicaid Waiver-funded home and community based services, natural supports, privately paid supports, and other community resources.

SRAP helps pay part of the rent so you can afford to lease your own home. You pay 30% of the rent, the same as with a housing voucher. You must rent housing in the cities/counties where it is available, but you can reside anywhere when you apply. It is currently available in several counties and cities throughout Virginia. To see a full list, visit https://dbhds.virginia.gov/developmental-services/housing/state-rental-assistance-program.

DBHDS selects referrals to apply in priority order: (1) persons in training centers, ICF's, nursing facilities or group homes (2) persons who are homeless, at risk of homelessness, at risk of abuse/neglect, or paying more than half of their income toward rent, (3) persons who live with their families.

If you are interested in pursuing SRAP, have your CSB support coordinator make a referral.

In Your Toolkit for SRAP

You must have a Medicaid Waiver or be on the Waiver Waiting List	You must have a support coordinator to refer you. It can be your active support coordinator or the coordinator who put you on the waiting list.
You will need someone to help you locate an apartment	You may need a caregiver to work in the home. Utilize a Waiver or privately hire staff. Consider a live-in caregiver.

SRAP PROS	SRAP CONS
You can use a Medicaid Waiver or other funding to bring supports into your home. You can change staff and still stay in your own home.	You must reside where the program is available.
You can keep this assistance your whole life and can move to different homes.	This requires a lot of upfront work and planning.
You can have a free room for a live-in caregiver.	Live-in caregivers require work and planning. See our Live-In Caregiver Guide on our website.
Flexible in terms of various housing options.	
Funding (up to $5000) is available to help with one-time costs (e.g. security deposit, housing locator, furniture). This is called "flexible funds".	
Shorter wait than other programs.	Must be ready to move in quickly.

GOOD TO KNOW

REASONABLE ACCOMMODATIONS

If you are concerned that you may not qualify for the program the way it typically operates or that it may not meet your needs, you can formally request a "reasonable accommodation". This usually involves filling out a form explaining how and why your disability mandates an exception to the usual rules. Some examples are:

- You may need to request a unit that is physically accessible due to any mobility needs or adaptive equipment you have.
- You may need to request that the maximum rent amount allowed by the voucher is increased (10-20%) because it is the only units that can meet your needs (e.g. accessibility) are above the rent cap.
- You may need a ground floor unity for ease of access.
- You may need to ask for considerations despite having a criminal background IF the criminal behavior was the result of your disability. For example, if you had been convicted of petty theft because you took something, and you disability prevented you from understanding it needed to be paid for in advance, you could receive and accommodation.
- You can request a second bedroom if your disability needs require a live in staff member. This live in staff member can then provide some limited supports to you exchange for free rent, or you can pay them with Medicaid Waiver of private funds. For more information on finding a caregiver, visit our Resource Library at https://thearcofnova.org/resource-library/#I-i-c.
- You may need to request a larger unity to accommodate adaptive equipment.

ACCESSIBLE ACCOMMODATIONS

Rental Accessibility Modification Program for Tenants with Physical Disabilities
https://www.alexandriava.gov/housing-services/renter-resources

The City of Alexandria's Rental Accessibility Modification Program (RAMP) assists eligible low and moderate income tenants with physical disabilities in completing accessibility modifications to their residences. The program offers a "mini-grant", under which applicant households needing limited modifications (such as walk-in bathtubs, roll-in showers, handicap ramps, etc.) may request a grant of up to $1500, based on a privately provided written estimate of the work to be performed. Individuals must live within the City of Alexandria.



NOTES

BIG THOUGHTS ON VOUCHERS

SRAP BUILDINGS I MAY WANT TO TOUR

DATE DISCUSSED WITH CSB

3. TAX CREDITS/PROJECT BASED SUBSIDIES

Tax Credit Properties are apartment complexes where the developer or landlord participant in the federal hosing tax credit program. That means they received tax credits in exchange for making all part of the property to low-income residents at a reduced rent. Some Virginia properties got additional credits on their application for tax credits because they set aside some unites for individual in the Department of Justice Settlement Agreement population (i.e., people with DD Waivers or waiting for DD Waivers).

Sometimes these tax credit properties have reduced their rent enough to be affordable, many still require some type of housing subsidy to make the rent affordable to people with very low income. In general, tax credit properties are more willing to accept housing subsidies than other landlords and have some have project-based subsidies attached to certain units.

Project Based Subsidies are rent reductions linked to a particular property. In this situation, the person with a disability pays a reduced rent (generally 30% of their income) toward rent and utilities and the subsidy covers the rest of the cost, up to a federally established fair market rent cap. However, the subsidy is only available as long as the person remains at that particular property and it cannot be taken to other locations. Sometimes these subsidies are tied to tax credit properties or other existing reduced rent properties to further lower the cost for people with very low income levels. A number of these subsidies exist in Northern Virginia with subsidies set aside for individuals in the Department of Justice Settlement Agreement population (i.e., people with DD Waivers or waiting for DD Waivers).

Developers often set aside a certain number of units with subsidies just for people with I/DD, who are aging, or who are well below the area median income as this can garner them additional tax credits when the build the property. They have to offer these units first to these groups, but can give them to the general population if no one qualifying applies. If you may be interested in this option, work with your CSB Support Coordinator to get updates on when these properties open. Have your paperwork ready to apply quickly, and be ready to tour and move within a few weeks if a unit becomes ready.

Remember the subsidy (rent reduction) is tied to that unit of the building, so it is difficult to move elsewhere as you'd need to obtain a new subsidy source.

See https://www.virginiahousing.com/partners/rental-housing/rental-housing-tax-credits for more details.

TAX CREDIT & PROJECT BASED SUBSIDIES PROS	TAX CREDIT & PROJECT BASED SUBSIDIES CONS
Makes rent affordable	Must apply and move quickly in many cases
Bundles subsidy and the unit to limit paperwork and syncing up program challenges	Can't change units or buildings later
You can ask for reasonable accommodations for live in caregivers or other needs	Particular unit available may not meet your needs even if others in the building do
You can change staff and stay in your unit, if you wish	You have to find your own staff

4. PUBLIC HOUSING

Public housing refers to housing units that are federally funded and made available to people with low incomes. Often that means that the units are owned by a housing authority and funded by a federal agency called the Department of Housing and Urban Development (HUD). In public housing, the local Public Housing Authority (PHA) is often responsible for property management and filling the units. Alexandria, Fairfax, Loudoun, and Prince William all operate public housing programs. Arlington does not offer public housing, but has a housing grant that works like a voucher with limited wait times.

RENT AND QUALIFICATIONS.

To qualify for public housing, an individual must meet the public housing authority's low income requirements. Tenants pay a portion of their monthly income (in Fairfax and Alexandria, 30%), adjusted based upon certain deductions, towards rent and utilities.

USE WITH WAIVERS AND CARE ATTENDANTS.

A person with a disability could use the staff funded under the DD Waivers or CCC Plus Waiver to receive supports in a public housing unit. In that situation, the person would be the tenant of the apartment. They could have staff come to the home to provide supports periodically or throughout the day and night. The amount of staff support available would be based upon their individualized plan under the waiver.

Another option would be to have a caregiver live in the home full time. When you get on the waiting lists for these programs, you may want to consider requesting a two-bedroom unit so that a caregiver can share the home with you. This may be a reasonable accommodation to make the housing accessible based on your disability. In this case, the attendant would also need to be on the lease. The second bedroom is provided without any cost to the person with a developmental disability or the staff. For more information on live-in caregivers, see **The Arc of Northern Virginia's *Live-In Caregiver Guide*** in our Resource Library at https://thearcofnova.org/resource-library/#l-i-c.

GETTING STARTED

Unfortunately, the waiting lists for public housing units are very long. At the present time, no one is even able to get onto the waiting lists for Alexandria or Fairfax. If you're interested in public housing, keep in touch with your local housing office to know when the waiting lists open.

- For more information on Waiting Lists, see Local Housing Options page 60
- For more information on Finding a Roommate, see page 85
- You can be on the waiting lists for Public Housing and a Housing Choice Voucher at the same time. You can also use one of those programs while on the waiting list for the other. However, you may only actively use one program at a time.

In Your Toolkit for Housing Choice Vouchers

Medicaid Waiver or Other Funding Stream to Pay for Support Staff	Know when Waiting Lists Open	Confirm you want to remain on Waiting List when asked. Keep your address up to date!	Consider a Roommate

PUBLIC HOUSING PROS	PUBLIC HOUSING CONS
You can use a Waiver or other funding to bring the supports to your public housing unit. You can change staff and still stay in the unit.	Waiting lists for Waivers and public housing are both very long, so you would need to ensure that both services were available at the same time. If you receive a Waiver before public housing, you would need to use your waiver in another setting until this housing option was available. If you receive public housing first, you would need to make other arrangements for supports until you receive a Waiver.
Rent is very affordable. Once you qualify for a unit, you can stay there as long as you continue to qualify.	You must accept the unit that is made available to you (assuming it provides the correct number of rooms and accessibility features you need) or give up your option to use public housing.
The homes are owned by the PHA, so the buildings will not close and your rent cannot be increased to market rate as could happen with a private owner.	You cannot easily move between homes and cannot live in a home that the PHA does not operate under this specific program. If you leave the locality, you lose your housing support option.
You may be able to live alone affordably.	Your roommate, if you choose to have one, would have to be your caregiver or another person with a disability who also qualifies for public housing. If it was another person with a disability, you would be considered a "disabled family household" and your combined income must still not exceed the maximum per regulations. You need to identify the roommate as a member of household at the time you apply for the wait list (you cannot increase household size once application is made).

PUBLIC HOUSING PROGRAMS

ARLINGTON COUNTY

Housing and Human Services Programs

The Arlington County website offers a full explanation of all housing programs at https://www.arlingtonva.us/Government/Programs/Housing.

Arlington County does not have a Housing Authority like some jurisdictions. They have a Housing Division in the Community Planning and Housing Development (CPHD) department which focuses on strategic planning, housing development, funding and financing for creating housing units, and an array of housing assistance programs for home ownership, landlord tenant relations etc.

Arlington continues to pursue opportunities to preserve and create affordable housing. The County continues to maintain its level of tax support and increase its commitment for affordable housing and homelessness prevention and other high priority "safety net" programs that are critical in the current economic environment. They provide developers with incentives to continue building affordable housing, and details are provided on the county's website.

1. Housing Grants:
https://www.arlingtonva.us/Government/Programs/Housing/Get-Help/Rental-Services/Local-Housing-Grants
An Arlington County funded program that a monthly housing grant to eligible households. These grants cover a portion of monthly rent, depending on household income, household size and rent amount. Applicants must meet income requirements. A waiting list began in September 2026.

Criteria includes:
- Totally and permanently disabled or a client of a county operated or county supported mental health program
- Age 65 or older
- A working family with minor children

2. DHS – Permanent Supportive Housing (PSH)
https://www.arlingtonva.us/Government/Departments/DHS/Public-Assistance/Permanent-Supportive-Housing
Permanent Supportive Housing provides rental assistance and flexible community-based services to eligible households in apartments located throughout Arlington.

Criteria includes:
- Household is referred to the PSH program through their DHS case manager
- Household will pay no more than 30% of their income toward rent
- The lease is held exclusively by the tenant
- Household must maintain an active case with their DHS case manager to remain eligible
- Arlington resident with a disability

3. Housing Choice Voucher – (Section 8) federal rental assistance.
https://www.arlingtonva.us/Government/Programs/Housing/Get-Help/Rental-Services/AHCV-Program
Housing Choice Voucher Program is a federal rental assistance program funded by the Department of Housing and Urban Development (HUD) and administered by Arlington County's Housing Choice Voucher Program Office for Arlington residents.

The waiting list is currently closed. When it opens in the future, notification is made through community social service agencies, newspapers, and the county website and other public communication media. The applicant's income must fall below income limits established by HUD.

The waiting period may take as long as five years to reach the top. There are some priority preferences, so when there are vacancies, people with those preference points may be called in for an application. Arlington County has four preferences, each of which has an assigned value of 1 point. The preferences are: (1) live, work, or have been hired to work in Arlington County; (2) homeless families; (3) victims of domestic violence; and (4) permanent supportive housing for adults with disabilities.

FAIRFAX COUNTY HOUSING AND COMMUNITY DEVELOPMENT
https://www.fairfaxcounty.gov/housing
The Fairfax County Department of Housing and Community Development provides a wide range of housing resources to help residents access and maintain safe, affordable housing. Programs include rental assistance (such as Housing Choice Vouchers), county-owned affordable housing, homeownership assistance, and supportive housing for individuals with disabilities and other special populations. The County also offers services for people experiencing housing instability, including emergency rental assistance, homelessness prevention, and connections to community resources and waitlists for affordable housing.

CITY OF ALEXANDRIA
https://www.alexandriava.gov/Housing
The City of Alexandria Office of Housing provides a range of programs and resources to help residents find and maintain safe, affordable housing. Services include affordable rental and homeownership programs, rental assistance, eviction prevention, and connections to public housing and Housing Choice Vouchers. The City partners with the Department of Community and Human Services and local nonprofits to support individuals and families experiencing housing instability, including people with disabilities. Many programs are income-based, and some offer targeted assistance for older adults and individuals with disabilities, along with referrals to supportive services and accessible housing options.

ACCESSIBLE ACCOMMODATIONS

RENTAL ACCESSIBILITY MODIFICATION PROGRAM FOR TENANTS WITH PHYSICAL DISABILITIES
https://www.alexandriava.gov/housing-services/renter-resources
The City of Alexandria's Rental Accessibility Modification Program (RAMP) assists eligible low and moderate income tenants with physical disabilities in completing accessibility modifications to their residences. The program offers a "mini-grant", under which applicant households needing limited modifications

LOUDOUN COUNTY

https://www.loudoun.gov/1773/Housing-Community-Development

The Loudoun County Department of Housing and Community Development offers programs and resources to help residents access and maintain safe, affordable housing. Services include rental assistance, homeownership support, home repair programs, and housing education, along with efforts to expand affordable housing through partnerships with nonprofits and developers.

For people with disabilities, the department serves as an entry point to income-based housing programs and vouchers, affordable rental options (such as ADUs), and connections to supportive housing resources, including state programs designed for individuals with developmental disabilities.

PRINCE WILLIAM COUNTY

https://www.pwcva.gov/department/housing-community-development

The Prince William County Office of Housing and Community Development offers programs and services to help low- and moderate-income residents access and maintain affordable housing. Resources include rental assistance (such as Housing Choice Vouchers), affordable rental and homeownership programs, home repair assistance, and emergency housing support. The County also provides fair housing resources, transitional housing, and services designed to help individuals—including those with disabilities—find, secure, and sustain stable housing.

OTHER FINANCIAL ASSISTANCE

Individuals with disabilities who have very low incomes may be eligible for additional programs to help with living expenses. The programs below do not cover the cost of rent or a mortgage, but they do help cover the cost of other needs related to living independently. They may help you make ends meet in your overall budget.

ENERGY ASSISTANCE

https://mylifemycommunityvirginia.org/program/47655/low-income-home-energy-assistance-program-liheap

The Low Income Home Energy Assistance Program (LIHEAP) helps low-income households pay for heating and cooling costs, reducing the risk of utility shutoffs and supporting safe housing. Assistance may include help with regular energy bills, emergency crisis payments, and energy-saving home improvements. Priority is often given to households that include older adults, young children, or individuals with disabilities.

SNAP BENEFITS

The Supplemental Nutrition Assistance Program assists with the cost of buying food in low-income households. Qualifications are determined by income. To view the most up to date income limits, visit https://www.dss.virginia.gov/benefit/snap.cgi. If approved, SNAP benefits would be loaded onto an EBT card every month. An EBT card looks like a debit card and can be used in grocery stores or other places that have the EBT logo. To apply, go online to https://commonhelp.virginia.gov/access or visit your local Department of Social Services.

NOTES

THOUGHTS ON PUBLIC HOUSING

GENERAL NOTES



FINDING A HOME:
OPTIONS WITH PRIVATE FUNDING

1. SHARED APARTMENTS

A shared apartment is simply a rented apartment (home, condo, or townhome) shared with one or more other people. The advantages are cost sharing and companionship. You can look to any apartment complex and inquire about rents, other fees (e.g. utilities), accessibility, access to public transportation, and whatever amenities you would like. There are thousands of apartments in the region from which to choose.

In this model, the person with a disability can share the apartment with people they already know or he or she could conduct a roommate search. Also, consider looking to clubs or hobby groups in which the person with a disability is a member (e.g. Special Olympics), post an ad at your house of worship, talk to friends and family and ask them to spread the word, or use FaceBook.

If the decision is made to live with a stranger, make sure you meet the person beforehand. Consider having them submit to a background check. Since there is no special program in place here, anyone applying to live in the apartment would be subject to the same credit checks, security deposit fees, and other stipulations the landlord has.

RENT AND QUALIFICATIONS

Northern Virginia is an expensive place to rent a home, but splitting the costs may make it more affordable. As of 2026, fair market rent for a three bedroom apartment in Fairfax is considered anything up to $2835 per month. That cost may still be too steep if all three residents are relying solely on Supplemental Security Income (SSI is $994 a month as of 2026). Consider total income and expenses to decide what is affordable. Keep in mind that if you supplement your SSI with a Special Needs Trust, donations, or other funds to pay for food and rent, your SSI benefits may be reduced.

USE WITH WAIVERS AND CARE ATTENDANTS

In this model, one, some, or none of the household members can have a waiver and/or care staff. Each person should have staff there to provide the supports they need, though. However, with the waiver, you cannot "pool" support hours. Each staff person must provide care for one individual with a disability according to that person's plan of care. If a staff person works with multiple people at the same time, they are not able to bill Medicaid for providing two services simultaneously.

GETTING STARTED

To begin utilizing a shared apartment, the person with a disability should assess their income and assets, willingness to share space with a roommate, and their ability to find a roommate. If this option appears to be a good fit, it is time to consider privately owned apartments in your area.

In Your Toolkit for a Shared Apartment

Medicaid Waiver or Other Funding Stream to pay for support staff. Coordinate with roommate's caregivers as well.

Someone to help you locate an affordable apartment that meets your needs.

You may need money for a security deposit. If you are not able to sign your own lease, you will need a legal representative.

You may need a guarantor or co-signer if you have limited credit history.

Find a roommate. See the Roommates Section of this guide.

SHARED APARTMENT PROS	SHARED APARTMENT CONS
You have total control over the number and selection of roommates.	You must find your own roommates. Generally, local laws allow only up to four unrelated people to live together. You must all agree on shared costs, chores, visitor policies, etc.
You can share costs for rent, utilities, and other fees.	There is no financial relief, so all costs would have to be paid for through existing income. If one person leaves, you may have to pay their portion of the rent until a new person moves in.
You have the option to move out or change support providers at any time (outside of not fulfilling a signed lease agreement).	You need to ensure than any supports put in place are appropriate for the person they are supposed to serve and aren't misused by other housemates. Waiver hours cannot be pooled and shared.
There is no waiting list to begin using a shared apartment.	Startup time would include finding a roommate, finding an apartment, and agreeing upon cost sharing.



NOTES

THOUGHTS ON SHARED APARTMENTS

2. RENTING A ROOM

A room rental occurs when you rent a bedroom from a homeowner or sub-lease a room from another renter. In this arrangement, the person renting the room typically has a private bedroom as well as access to common areas, like the kitchen and living room. The advantages are cost sharing and companionship. Another advantage is that the homeowner or primary lease holder is responsible for the day-to-day needs of the home. Each situation will vary slightly, but you should ask up front about fees for utilities, accessibility features, access to public transportation, and whatever amenities you would like.

In this model, the person with a disability can rent a room from someone they do not know, or could ask someone they already know about their willingness to rent a room. You can look for people renting rooms at roommates.com, craigslist.org, Roomster.com, Facebook Marketplace and NOVA housing groups. Consider asking someone you know with an extra bedroom if they'd be willing to rent that space to you. If the decision is made to live with a stranger, make sure you meet the person beforehand. Consider having them submit to a background check.

Since there is no special program in place here, anyone replying to an ad for a roommate would be subject to the same credit checks, security deposit fees, and other stipulations the landlord has. Be sure to have a lease agreement with basic protections for you as the tenant; it might also be a good idea to check that the homeowner is up to date on the mortgage payments (to avoid being caught in a foreclosure).

RENT AND QUALIFICATIONS

Northern Virginia is an expensive place to rent a home, but renting just a room instead of an entire home or apartment makes it much more affordable. People rent rooms in all locations of varying sizes with varying amenities, so costs vary widely, too. Consider total income and expenses to decide what is affordable. Keep in mind that if you supplement your SSI with a Special Needs Trust, donations, or other funds to pay for food and rent, your SSI benefits may be reduced. If you have a trust, you can transfer your rent money to an ABLE Account, pay the rent from the ABLE Account and SSI will not be reduced. For more information regarding utilizing ABLE Accounts, visit our trust website at https://thearcofnovatrust.org and the ABLE National Resource Center at http://www.ablenrc.org.

USE WITH WAIVERS AND CARE ATTENDANTS

In this model, the person renting the room could have a waiver and/or care staff, but they would need to be up front about this need and plan when they contact potential homeowners or lease holders to ensure everyone is comfortable with this situation.

GETTING STARTED

To begin renting a room, the person with a disability should assess their income and assets, willingness to share space with a roommate (possibly a stranger), and their willingness to find and interview people renting space.

In Your Toolkit for Renting a Room

Medicaid Waiver or other funding stream to pay for support staff. Coordinate with roommate's caregivers as well.

Someone to help you locate an affordable apartment that meets your needs.

You may need money for a security deposit. If you are not able to sign your own lease, you will need a legal representative.

You may need a guarantor or co-signer if you have limited credit history.

Find a roommate. See the Roommates Section of this guide.

RENTING A ROOM PROS	RENTING A ROOM CONS
You can select the area in which you want to live and can interview as many potential roommates as you like.	You must find your own roommates who may or may not have a familiarity with people with disabilities. You must all agree on shared costs, chores, visitor policies, etc.
You can share costs for rent, utilities, and other fees. Generally, the person who is the primary lease holder or homeowner would be responsible for a much larger share than you.	There is no financial relief, so all costs would have to be paid for through existing income. If the homeowner or primary lease holder leaves, you would need to find another place to live or cover their rent in the meantime.
You have the option to move out or change support providers at any time (outside of not fulfilling a signed lease agreement).	You need to ensure than any supports put in place in the home are agreed upon by everyone in the home.
There is no waiting list to consider renting a room.	Startup time would include finding a roommate, sorting out in home supports, and agreeing upon cost sharing.



NOTES

THOUGHTS ON ROOM RENTALS

3. LIFE ESTATES

A life estate exists when a property is owned by someone only for their lifetime. In a Life Estate, a homeowner grants a "life tenancy" to a person with a disability who is then entitled to live in that home for the remainder of their life. Upon the death of the life tenant, ownership of the home would either revert to another family member, a non-profit, or a combination of both. The advantage of a life estate is that a parent can ensure an adult child with a disability will be able to live in the same home for his or her entire life.

This may be a good option if the family has already paid off their mortgage or only has a small amount of the mortgage remaining. The family could deed or will the home to the adult child. If the home was deeded to the person with a disability while the parents were still alive, the family could decide that the parents would continue to reside there or decide to move out and have the person with a disability stay in the home.

RENT AND QUALIFICATIONS

The life tenant is responsible for all of the expenses of the home, or the remainderman (who will own the home once the life tenant dies) may be responsible. The home would still need to be maintained even if there was no mortgage, though if the person with a disability was the sole homeowner and they were below local income thresholds, they might be able to have property taxes waived or reduced. To cover the costs of home maintenance and insurance, it would be possible to allow other renters into the home. In that situation, provisions would need to be made for who would find, screen, and manage the renters.

Alternatively, if you choose to work with a non-profit service provider, you may want to arrange the situation so the non-profit is responsible for providing care attendants and other services in the home 24 hours a day as well as for finding roommates who would also receive supports in the home. Upon the death of the adult child, the non-profit would become the home's owner and would use that home to continue to provide housing for other people with disabilities.

Keep in mind that many service providers would be hesitant to manage supports for a life tenant if they were not deeded the home after the life tenant passed away. You would also need to have an agreement on care arrangements if the life tenant is no longer able to stay in the home because their needs or wishes change. That is because the provider is also responsible for the other people living in the home and they would not want the people they serve to have to lose their home because the primary tenant died and the home ownership reverted to a sibling or other family member.

USE WITH WAIVERS AND CARE ATTENDANTS

It would be possible to utilize a waiver service provider to staff the home, manage the home, and/or oversee roommates and other supports. You would need to work with the service provider to ensure the support needs of the other potential housemates could be met and they also had waiver funding.

GETTING STARTED

Assess your family's situation. If it seems likely that you can afford to leave your home to an adult child with a disability, contact a non-profit housing organization or waiver service provider to see if they would be willing to work with you.

EXAMPLE OF A LIFE ESTATE

ONE PERSON'S STORY OF UTILIZING THIS OPTION

One possible long-term housing solution for individuals with disabilities is to transfer your house to a donee non-profit organization for eventual use as a group home. This can done through an irrevocable life estate agreement, so the parents can live in the house until their deaths at which time the control of the property permanently passes to the non-profit organization. This permits the individual with a disability to live in their same bedroom for their lifetime. However, none of this can be completed until the mortgage on the house is completely paid off, and you have a release of lien from your mortgage company.

The first step is to interview and pick which non-profit organization that you want to work with. We searched for one that had both extensive experience operating group homes and had a day support program, which we viewed as appropriate for our son. An initial search revealed seven possible non-profit organizations operating in Northern Virginia, and the process can take from between three and six months to complete.

- *Chimes Virginia at https://chimes.org/chimes-virginia*
- *CRI at https://mycri.org*
- *Community Systems at http://www.communitysystems.org*
- *Hartwood Foundation at https://www.hartwoodfoundation.com*
- *Makom at https://www.makomlife.org*
- *Langley Residential Support Services at http://langleyresidential.org*
- *St. John's Community* Services at http://www.sjcs.org

There may be other possible non-profit organizations in Northern Virginia, but this is what we came up with. After numerous discussions and tours with many of these organizations, we chose Community Residences as the done organization, which was the most appropriate for our family's needs.

While the organization search is being conducted, an appraisal of your real property must be done. It can be done by any appraiser. We chose Michael Jackie at Bruce Reyle & Company in Fairfax at ***703-273-7375****. They charged $400 for the appraisal and supporting documentation.*

Once these two steps are complete, the irrevocable life estate agreement and the deed of gift with retained life estate can be done. It can be started before you select a donee organization and the appraisal is completed, but it cannot be finished until those two steps are done first. Ours were done by Lisa Hughes from Yates Campbell & Hoeg in Fairfax at ***703-896-1154****. This can cost between $1500 to $2000, depending on the complexity of the documents.*

After the irrevocable life estate agreement and the deed of gift with retained life estate are signed by the parents and the irrevocable life estate agreement is signed by the donee non-profit organization, the deed must be recorded at the county courthouse. Be sure to use an overnight mailing service when sending the documents around for signatures, so that you can track them.

This donation can lead to a substantial charitable tax deduction for the family, depending on the appraised value of the home and the age of the parents. The donation is not the appraised value, but it is reduced based on annuity, life estate and remainder factors which Lisa can easily calculate for your

use. Ultimately, our charitable tax deduction was a little over half of the appraised value of our home, which we used to offset rollovers of funds from traditional IRAs to Roth IRAs. You can use the deduction to offset up to half of your adjusted gross income for up to five years. You will need to get a copy of the 501c3 IRS determination letter from the donee organizations to verify their public non-profit status in order for the donation to be deductible on an IRS Form 8283. That form must be ultimately signed by the parents, non-profit organization, and the appraiser.

If you have any questions about this process or decisions, please feel free to call Scott Campbell at 703 969-6730, and he will be happy to answer all your questions. This is a big and irrevocable decision, but it can provide a substantial level of comfort and continuity for your loved one with a disability.

In Your Toolkit for a Life Estate

Contact a Lawyer to draw up paperwork on the Life Estate.

You may need to contact providers and arrange how to manage the home and provide care.

You will need a Lease for caregivers or roommates who may live in the home. A sample lease can be found in our online toolkit.

Consider using a Medicaid Waiver or privately hire staff if you need a caregiver to provide supports.

Consider a roommate. See the Roommates Section of this guide.

LIFE ESTATES PROS	LIFE ESTATES CONS
There is no waiting list to get started.	You must already have a home that you could leave for the person with a disability.
When you set up your agreement with the managing non-profit, you have a lot of control over the situation (e.g. selection of initial roommates, house policies, etc.).	You cannot control lifetime roommates.
You can ensure your adult child has a "forever home."	You cannot leave the home to your other children once the person with a disability dies if the home is left to the non-profit in exchange for their lifetime management.
This should be very affordable for the person with a disability because there is no mortgage, roommates could cost share property maintenance, and the county may forgive real estate taxes. However, once the life tenant is deceased, the taxes would be reinstated.	Roommates would likely still be necessary to cover property management and other costs.



NOTES

THOUGHTS ON LIFE ESTATES

4. SHARED HOME PURCHASE

A group of families could get together and purchase a home. For example, three families could each put up a portion of the cost of a three- bedroom home. One person with a disability from each family could live in the home.

RENT AND QUALIFICATIONS

For this model to work, the families would likely have to buy the home outright. If there were a mortgage, it would be very difficult to get the loans and deeds to work together and it would be incredibly hard to manage if someone wanted to move out. Thus, if the home was paid off, the rent costs would come from each individual living there to cover property maintenance, insurance, and real estate taxes (if applicable). Individuals could fund this through their Social Security income and other earned income.

One of the easiest ways to figure out the cost for each share of the home would be by the square footage of the bedrooms. To do this, divide the cost of the home by the total square footage of the bedrooms to get a cost per square foot. Multiply the per square foot cost by the square footage of each bedroom to get the total cost.

For example, if you purchased a home with four bedrooms for $500,000, you would measure each bedroom. If the master bedroom was 15'x20', the two medium sized rooms were 12'x15', and the smallest room was 10x10,' the calculations would be as follows:

BEDROOM SIZE	SQUARE FOOTAGE	COST PER SQ. FT. ($500,000/ TOTAL BR SQ FOOTAGE)	COST PER SHARE
15x20 feet	300 sq. feet	$657.89 per square foot	$197,368
12x15 feet	180 sq feet	$657.89per square foot	$118,368
12x15 feet	180 sq feet	$657.89 per square foot	$118,421
10x10 feet	100 sq feet	$657.89 per square foot	$65,789
TOTAL:	**760 sq feet**	**TOTAL:**	**Approx. $500,000**



GENERAL NOTES

USE WITH WAIVERS AND CARE ATTENDANTS

In this model, one, some, or none of the household members can have a Waiver and/or care staff. Each person should have staff there to provide the supports they need, though. Someone would likely need to oversee staff schedules and other staff coordination.

GETTING STARTED

To begin, families who believe their loved ones with disabilities would want to live together would need to find and purchase a home. The families should work with their lawyers to draw up rules for selling shares of the home and shared costs.

In Your Toolkit for a Shared Home Purchase

A Medicaid Waiver or another funding stream to pay for support staff. Coordinate care with roommates' caregivers as well.

You will need someone to help you locate an affordable home that meets your needs. A realtor can assist with this.

You will need enough money to buy the home outright, as well as a funding stream for property maintenance.

You will need a lawyer to draw up paperwork on the terms of the shared home's usage, as well as plans if one or more people wish to move out.

Find a Roommate. See the Roommate Section of this guide.

SHARED HOME PROS	SHARED HOME CONS
There are no waiting lists to begin.	Families need to find each other and ensure their loved ones are willing to live together.
You have total control over the location and tenants of the home.	If someone decides to leave the home, you must locate another co-owner who is compatible and can afford the home. No one can be evicted since everyone co-owns, so someone's share must be purchased for them to leave. You may need to limit equity growth to make sure it would be affordable for another partner to purchase a share when someone wants to leave.
Most costs are controlled since there is no mortgage.	Families would need a lot of up-front capital to purchase the home.
This can be used whether or not someone has a waiver and regardless of their level of need for support services.	It would be necessary to coordinate support staff. You would also need to coordinate long-term maintenance plans and capital replacements.

NOTES

THOUGHTS ON SHARED HOME

5. HOME PURCHASED BY A SNT OR FAMILY

Some people with IDD own their home, but have someone else help manage it. This means another person or organization — like a Special Needs Trust, a family member, or a professional property manager — handles things like paying the mortgage, taking care of repairs, and making sure bills get paid on time. You still get to live in a home that's yours, but you have extra support taking care of it. This can be a good option for people who want the stability of owning a home without having to manage all of the details alone.

Your Toolkit for Buying a Home Managed by an SNT, Family Member, or Property Manager

A Special Needs Trust established with a special needs attorney	A Trustee	A support team	A real estate agent
A mortgage or funding plan for how the home will be paid for	A property manager who can manage repairs and maintenance	A written agreement that details who is responsible for what	

BUYING A HOME PROS	BUYING A HOME CONS
You have the stability and security of owning your own home.	Buying a house is expensive and takes time.
A trust may help protect eligibility for SSI, Medicaid, and other benefits.	Homes require regular maintenance, repairs, and occasional major expenses. Planning and budgeting for these costs is important, even when a property manager or family member helps oversee the home.
Family members or a property manager can help with tasks that may be difficult to manage alone, such as repairs or paying bills.	Family members may not always be available or able to manage the home over the long term.
A property manager can provide professional experience with maintenance, finances, and other responsibilities.	Property managers charge fees, which add to the monthly cost of maintaining the home.
A written agreement can help prevent confusion or conflict about who is responsible for different tasks.	Decisions may take longer when the trustee, family members, and the person living in the home all have a role.
This option can provide a middle ground between complete independence and needing significant support.	
Tax forgiveness if the person with a disability owns the home.	



NOTES

THOUGHTS ON BUYING A HOME

6. MICROBOARDS

A microboard is essentially a circle of support, a group of family and friends who care about a person with a disability and volunteer their time to help support that person. When a circle of support incorporates itself as a corporate entity, it can engage in business transactions on behalf of the individual with a disability and become a microboard. The microboard is an effective tool to make sure that this question of what happens to my loved one when we are no longer here can be answered.

WHAT IS A MICROBOARD?

- Circle of support providing ongoing advocacy to an individual with a disability.
- Registered, legal entity established through articles of incorporation and administered by a board of directors who follow an agreed upon set of bylaws.
- The board of directors are like-minded people who care about the individual and commit to understanding and advocating for them.

WHO IS ON THE BOARD?

Just like a board of directors serving on behalf of a non-profit organization, the microboard similarly works together to support an individual with a disability. It includes: volunteers who care about the person and are willing to work together for their benefit; friends, neighbors, family members, former teachers and therapists, or anyone who may have a connection to the individual with a disability; people who can't or wouldn't be able to help on their own because of time, distance, or knowledge constraints, but could help as part of a larger team.

HOW IS THE BOARD CREATED?

In Virginia, microboards are registered as non-stock corporations through the State Corporation Commission (SCC). There is an initial registration fee and an annual fee to keep the board registered. You'll need to name a Director of your microboard, which is often the founding member, and establish an official address where you can receive mailings and notifications as needed. You will need to establish article of incorporation, as well as, bylaws. Bylaws describe how the microboard is run. Bylaws can also highlight key support areas for the individual such as having a running agenda that helps the board to discuss and address important topics such as housing, funding, and medical supports. Similar to a letter of intent, it can also contain the parents' wishes for their child and help guide the board as to how they make decisions about their advocacy efforts.

ROLE OF MICROBOARDS

Families can use the microboard to help:

- Collect and maintain information about someone's needs and wishes so that information remains available if parents or other relatives pass away or become incapacitated.
- Lend extra eyes and ears to the oversight of care. You may even want to consider naming a microboard as the individual's guardian if a guardian is needed.
- Provide solutions and manage supports. When an individual is facing a crisis or a problem, microboards act as a team to help problem solve and assist in managing concerns. A microboard can coordinate informal and sometimes formal resources.
- Manage staff hired to support someone with a disability or manage other waiver services so that burden doesn't fall on a single family member.

RENT AND QUALIFICATIONS

If a family has a home they would like the person with a disability to live in to receive supports, the microboard can manage that property. In this case, the rent may be reduced if there is little to no mortgage left on the property. Rent must cover the costs for real estate taxes, HOA or condo fees, property insurance, property management, and upkeep. In this situation, you wouldn't need a formal incorporated microboard, but could have a less formal board with bylaws that provided support, assistance, and oversight.

You may consider placing a home in a Special Needs Trust. The home will not be considered a resource because the asset is held in an irrevocable trust. The Arc of Northern Virginia's Special Needs Trust program does accept homes. For more information, visit https://thearcofnovatrust.org.

USE WITH WAIVERS AND CARE ATTENDANTS

As mentioned, a microboard can be a team that manages waiver supports (e.g. hires and trains staff). They can provide property management and upkeep, and utilize a private vendor to provide Waiver services. Or the microboard can simply be a source of support to an individual, and waiver attendants can be managed outside the microboard.

To learn more about establishing a Microboard, contact All Needs Planning https://allneedsplanning.com **804-223-1511**.

In Your Toolkit for Microboards

Apply to be a non-stock corporation	Create a Board of Directors. Consider including family, neighbors, teachers, someone with medical or legal expertise.	Develop Bylaws. Visit https://allneedsplanning.com
Create a lease for caregivers, roommates who may live in the home. Visit our online toolkit for a sample lease.	Consider a caregiver to live in the home. Utilize a waiver or privately pay for this support.	Consider a roommate
Consider contacting a lawyer for advice on how to word leases, bylaws, and other legal documents.	Develop a plan for what will happen with the microboard once the person passes away	

MICROBOARD PROS	MICROBOARD CONS
You have total control over the housing environment, roommates, and the staff you hire.	The burden of the work falls on the Microboard to buy and maintain a home, to screen and admit roommates/staff, and to maintain the property.
You can utilize this option with or without an existing home. The Microboard could also rent an apartment and manage or sublease that, simply manage support staff, or add in new services over time.	There is no assistance with cost other than the possibility of getting a low interest home loan. Once the Microboard's mission is fulfilled (e.g. the person with a disability dies or no longer needs the home), the Microboard must dispose of the asset. It cannot retain the home or any equity.
The Microboard not only works with housing, but all aspects of life. Information and work is shared between dedicated members.	The Microboard members must be found and maintained. They are not paid. If someone leaves, another member must be found or other members must take on a greater role.
There is no waiting list to start utilizing this support option.	Microboards have not been widely used in Virginia, but you can contact https://allneedsplanning.com/microboard-for-lifelong-advocacy for more information



NOTES

THOUGHTS ON MICROBOARDS



A WORD ABOUT PROPERTY MANAGERS

A WORD ABOUT PROPERTY MANAGERS

If you're considering leaving a home to a person with a disability in a Life Estate, buying shares of a home, or using a microboard or SNT to purchase a home, someone will need to maintain the property. If the person with a disability, a family member, a member of the microboard, or someone you already know is willing to do this, that is great. However, property management can be a lot of work, so if you do not have someone who is willing to do this job for free, you may need to hire a property management organization.

Professional property managers can

- Advertise for renters
- Negotiate leases with new roommates (including live-in caregivers)
- Pay real estate taxes and lawn maintenance, trash removal and other routine fees
- Make minor and major repairs to the home or find a contractor who is able to do the work
- Collect monthly rent

To hire a property manager, fees may be determined by the size and age of the property. To find a property manager in your area and to inquire about costs, visit http://www.allpropertymanagement.com and enter the location and value of your home. Contact the property management groups listed to get quotes and to find out if they can offer the services you need.



FINDING A ROOMMATE

FINDING A ROOMMATE

Rent and mortgages can be expensive in Northern Virginia. Having a roommate can make housing easier to afford. If you think you (or your loved one) could use a roommate, here are some ways to find one:

ASK PEOPLE YOU ALREADY KNOW.

Ask your friends if they are looking for a new place to live, even if they haven't mentioned it before. Ask your friends if they know someone else who might want a roommate. You can also ask people in groups you're part of, like Special Olympics or People First.

POST AN AD ONLINE.

Websites like Craigslist and Facebook Marketplace let you post that you're looking for a roommate. Be clear in your ad about what you need in a roommate — for example, someone who doesn't smoke, someone who's quiet at night, or someone who can help split chores.

STAY SAFE WHEN LOOKING FOR A ROOMMATE ONLINE.

- Ask a trusted person — like a family member, friend, or support staff — to help you review any roommate ads or messages.
- Never give out your Social Security number, bank information, or other personal details before meeting someone in person.
- Always meet a potential roommate for the first time in a public place, like a coffee shop, and bring a trusted person with you.
- Trust your gut. If someone makes you feel unsafe or pressured, it's okay to say no and stop talking to them.

GUIDELINES FOR GETTING A ROOMMATE

Keep in mind that even though you may know someone or be friends with him or her, you may not be a good match as roommates. To find out if someone may be a good roommate for you, try the following:

- Spend time together. Have several meals or activities together to see if you really get along.
- Meet the person's friends. Determine if they plan have friends or boyfriends/girlfriends over. Is that okay with you?
- Find someone who has the same interests or hobbies as you.
- Come up with clear rules for what you need. Do you need lots of privacy or more social time? Do you need someone who is very tidy or are you okay with a little mess? Does the potential roommate get up early like you or do they sleep late and stay up late? Do they like a cold house or warmer temperatures? Are you okay with pets, smoking, or drinking in the house?
- Consider asking for a background check, references from past roommates, or proof that they can afford the rent and utilities.

You may obtain a criminal background check from the Virginia State Police at https://vspapps.vsp.virginia.gov/catspublic/public/publicHome.html

QUESTIONS TO ASK POTENTIAL HOUSEMATES

Shared living has many advantages: it costs less than living alone, offers a built-in social network, and may give you access to shared resources that you would not have on your own. However, these advantages may not look great if you live with someone who is too noisy, is a slob or invades your privacy. That is why it is important to interview potential housemates: you can ask questions and discover whose personal habits, preferences, schedule, and approach to shared living are the best match for you.

Below is a list of questions that you can use. Pick the questions that are most important to you. When you set up your interview, make sure it is in a public place with plenty of people around, like a coffee shop or recreation center. Ask for references who you can call or email to find out more about the individual's habits and background.

Finally, do some research on the Internet to make sure the person is not listed in the Virginia sex offender registry https://www.vspsor.com

Also try Googling the person and looking on Facebook to see what information comes up.

1. How often do you clean the place you live now? Which chores do you like? Which chores do you really hate?
2. What do you like to do on weekends?
3. Do you like to have friends over or go out with friends?
4. How often, if ever, do you smoke at home? Drink at home? Do drugs at home? If the person does illegal drugs, this is a RED FLAG.
5. Have you lived with a roommate before? What did you like/dislike about that experience? Are you still friends with your former roommates? If the person only has negative stories to share about prior housemates and takes no responsibility for the problematic situations, this is a RED FLAG.
6. What time do you wake up and go to bed?
7. What do you do during weekdays?
8. Do you expect a lot of out of town guests?
9. What is your romantic situation? If the person has a significant other, ask how often that person spends the night. Frequent overnights are a RED FLAG.
10. Do you have any pets? Plans to get any pets?
11. Why are you leaving your current place?
12. How much is your rent now? (If it's much less than what they would pay after moving in, they might not be able to afford the new rent.)
13. How do you think we should handle buying shared supplies like toilet paper, garbage bags, etc.?
14. What do you think is the best way to handle paying the rent and utilities?
15. How do you think we should handle the chores, like cleaning the common areas and washing the dishes?
16. Do you like the apartment temperature more on the chilly or warm side?
17. Do you have any food allergies?
18. How you feel about sharing stuff, such as a cable/Internet subscription, kitchen equipment or a vacuum cleaner?
19. What do you want in a roommate?
20. How often do you cook?
21. How long do you plan to stay?
22. What are challenges you've faced in past living situations?
23. Do you have references? Ask for phone numbers and email addresses.
24. Anything else I should know?



GENERAL NOTES



SECURING A FUTURE:

ESTATE PLANNING & SPECIAL NEEDS TRUSTS

CREATING AN ESTATE PLAN

All parents should have a will, and those who have children with a disability also need to create a **family-funded** Special Needs Trust to protect any public benefits that child may receive.

CREATING A WILL

A will is critical to ensuring that your wishes are carried out regarding how and to whom your assets are divided after your death. If you have a child with a disability, this is doubly important. Find an attorney who specializes in special needs planning; he or she will be able to address the unique needs of each of your children and not jeopardize the benefits or services of your child with a disability and /or the relationship between the siblings and family members. A list of attorneys can be found in our Provider Directory on our website at https://thearcofnova.org/resources/business-directory. While many wills create family trusts, to avoid jeopardizing the benefits or services of your child with a disability you need to create a separate Special Needs Trust.

REVIEWING BENEFICIARIES

In addition to naming a (third-party/family-funded) Special Needs Trust as the beneficiary for monies inherited through a will, you should also **review the beneficiary designations for resources considered outside your will**, including:

Employer provided life insurance (if both parents work and have insurance through their jobs, be sure to check beneficiaries for both); Private life insurance policies (again, check beneficiaries for all policies), Individual retirement accounts, including Roth IRAs* 401K and 403(b) accounts*, SEP Plans*, Thrift Savings Plans*; individual checking and savings accounts; Brokerage accounts; Savings Bonds. You will need to use specific language to designate these monies to the SNT. Please check with the trustee to determine proper wording.

Special cautions apply when designating a Special Needs Trust as a beneficiary of one or more of your retirement accounts (those marked with an *). The document creating the Special Needs Trust (whether it is a will or a stand-alone trust) needs to state that the trust is "an accumulation trust" for the purpose of receiving distributions from retirement accounts. This comes into play once your child with a disability turns 18 and may be eligible for SSI as an adult. After age 18, an adult receiving SSI can only have $2,000 in assets. Typically, when someone inherits a retirement account, they have to start receiving periodic payments from the account which would most likely disqualify them for federal benefits such as SSI and Medicaid.

If siblings, other family members, or friends wish to leave your loved one money, be sure to inform them that they must designate the Special Needs Trust as the beneficiary. Give them the exact name of the trust and the date it was created.

SPECIAL NEEDS TRUSTS (SNT)

Special Needs Trusts allow families to provide for the future financial stability of their loved one with a disability. Since some federal benefits programs impose limits on beneficiary's assets and resources, your son or daughter could be disqualified from benefits if he or she received, for example, an unexpected inheritance or proceeds from a lawsuit. However, the law allows families to set up a Special Needs Trust (SNT) that can act as a repository for an inheritance, stocks, property, insurance settlements or other assets **without** a loss of public benefits.

If your family member with a disability receives Supplemental Security Income (SSI) and Medicaid (or you are contemplating having them apply for these benefits), creating a Special Needs Trust is a necessity as these programs limit your loved one to just $2,000 in assets to remain eligible.

In the event that one receives an unexpected inheritance, or other forms of unexpected income, these would be directed to what we refer to as a Self-Funded Trust (aka a first party Special Needs Trust). While this is a feasible option for someone who is over-resourced or needed assistance managing their finances, this is often a last resort type of trust given the requirement of a Medicaid payback; in contrast, a family-funded trust is not subject to a Medicaid payback and therefore it's beneficial to elect this route if an option to plan for the future is available.

TWO KINDS OF TRUSTS

Family-Funded Trusts (third-party trusts) are established by parents or with an authorized non-profit, such as The Arc of Northern Virginia, for their child with disabilities. The person establishing the trust, usually called the grantor, chooses to make some of his or her own assets available for the benefit of the beneficiary (person with disabilities).

These trusts may be funded during the parents' lifetime or after the parents' lifetime for anyone electing to provide monies to the person with a disability without directly paying funds to their pocket and therefore jeopardizing means-tested benefits. You can contribute to them while you are still alive or you can fund them upon the death of the parent(s), friend, etc. with an inheritance, life insurance policy or transfer from another trust.

In a family-funded trust, the Grantors decide who will inherit any funds remaining after the Beneficiary passes away. Frequently grantors leave the funds to other family members, including siblings, as well as, to charitable organizations.

Self-Funded Trusts (first-party trusts) are established by the beneficiary, parent, grandparent, guardian, or court order and are funded with resources that belong to the person with disabilities. Common sources of funding for first-party trusts are structured settlements, lump-sum paybacks from Social Security, irrevocably assigned child support for an adult child with disabilities and Survivor Benefits, and inheritances that mistakenly were given directly to the individual with the disability. The first-party SNT involves a mandatory Medicaid-payback clause which means any funds remaining in the trust after the Beneficiary's death must first reimburse Medicaid for any Medicaid-funded care the individual received during his or her lifetime. In The Arc of Northern Virginia's Special Needs Trust program, there is one exception to the Medicaid payback requirement: Instead of electing to satisfy the Medicaid payback, grantors can elect to leave the remaining funds to The Foundation of The Arc of Northern Virginia's Personal Support Self-Funded Trust.

While many legal matters can be undertaken with a lawyer with a general background, SNTs require the services of an elder law or special needs attorney with expertise in disabilities and this particular kind of trust.

SETTING UP A TRUST

Special Needs Trusts can, and should be, set up as early as possible as part of the parents' overall estate planning.

For either option, you will have to pay fees to set up the trust and, possibly, to manage the funds. The Arc of Northern Virginia's Special Needs Trust program allows for a trust to be established while remaining unfunded, or funding can be elected with a minimum of $500 seed money.

USES OF TRUST FUNDS

Funds from a Special Needs Trust are usually not distributed directly to the beneficiary, as that may jeopardize some government benefits. Instead, they are usually disbursed to third parties who provide goods and services for the use and enjoyment of the beneficiary. Funds from the trust can be used for a variety of life-enhancing expenditures without compromising your loved one's eligibility for government benefits:

Here are some examples:

- Education and tutoring
- Out-of-pocket medical & dental costs not covered by insurance
- Transportation (including purchase of a vehicle)
- Maintenance of vehicles, car insurance
- Materials for a hobby or recreational activity
- Trips, vacations, hotels, airline tickets
- Entertainment such as movies or ballgames
- Computers, videos, furniture, or electronics
- Athletic training or competitions
- Special dietary needs
- Clothing
- Housing costs (although this may reduce SSI benefits)
- The list is extensive!

Acting as Trustee

A trustee is the person who oversees trust assets and administers the trust provisions, including investing, account reporting and tax reporting, check writing, and disbursements. The Arc of Northern Virginia's trustee is Key Bank while The Arc manages the trusts and provides day to day client relations. Professional legal and investment advice are crucial for trustees administering a Special Needs Trust themselves.

For more information about being a trustee, download a free handbook at:
http://www.specialneedsalliance.org/free-trustee-handbook

The Arc of Northern Virginia's Special Needs Trust

For trusts established with The Arc of Northern Virginia, the family and beneficiary do not have this burden of trust administration. Trust staff perform all administrative tasks and client relations and Key Bank handles all fiduciary and investment duties. To learn more about The Arc of Northern Virginia's Special Needs Trust visit https://thearcofnovatrust.org.

Our program offers a handful of ways on how to pull funds from a trust, pending review and approval of submissions. These methods include:

- **One Time Disbursement:** good for one-time expenses where we're reviewing and issuing payment to a vendor (ex: one-time payment for reimbursement to a person who paid for an item on the beneficiary's behalf). Supporting documentation includes disbursement form, receipt/invoice, and statement showing charge (if someone is requesting reimbursement).
- **Recurring Disbursement:** good for recurring bills (ex: a monthly car insurance payment). Supporting documentation includes completion of a recurring disbursement form for us to retain on file, and submission of the bill each month it's received to enable us to initiate payment.

ABLE ACCOUNTS

ABLE Accounts are an additional financial tool that may be used by some people with disabilities and their families to save for the future while protecting eligibility for public benefits.

The Achieving a Better Life Experience (ABLE) Act of 2014 allows states to establish tax-advantaged savings accounts for certain individuals with disabilities for their disability related expenses. Contributions of up to $20,000 a year can be made to an ABLE Account and up to a total of $100,000 without endangering eligibility for certain means tested benefits such as Supplemental Security Income (SSI) and Medicaid. An eligible individual is someone who developed the onset of their disability before age 46, and; is entitled to Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits based on blindness or disability; and self-certifies that they have a qualifying disability diagnosis from a physician.

An eligible individual over the age of 18 may open and manage an ABLE account independently or an Authorized Representative may open and manage an ABLE account on behalf of the eligible individual. Authorized Representatives include an eligible family member (spouse, parent, grandparent, or sibling), legal guardian, someone with Power of Attorney, or a care representative. An eligible individual may only have one ABLE account. Any person may contribute to an ABLE account for an eligible beneficiary.

ABLE Accounts do not replace the need for a Family Funded Special Needs Trust, but may be used in conjunction. Funds in an ABLE account may be used for Qualified Disability Related Expenses. Qualified Disability Expenses are expenses that maintain the health, independence, and quality of life of the individual with a disability. Key aspects of ABLE Accounts are similar to First Party or Self-Funded Trusts in that they require a Medicaid payback upon the death of the beneficiary.

The ABLE program in Virginia, ABLEnow is administered by Commonwealth Savers (formerly known as Virginia 529). To learn more about ABLEnow go to www.ablenow.com. The National ABLE Resource Center www.ablenlc.org offers lots of good information and allows you to compare programs in different states. No matter where you reside, you can open an ABLE account in any state that accepts outside residents into their program.

For a better understanding of the differences between Special Needs Trusts and ABLE Accounts visit the Resource Library on our website at https://thearcofnova.org/resource-library/#s-n-t.



NOTES

WILL CREATED?	**LOCATION?**
	UPDATE PLANS?
BENEFICIARIES UPDATED ON ALL STOCKS, BANK ACCOUNTS, ETC.?	
SPECIAL NEEDS TRUST WEBINAR ATTENDANCE PLAN?	
SPECIAL NEEDS TRUST ESTABLISHMENT DATE?	
ABLE ACCOUNT INFORMATION?	



SUPPORTED DECISION MAKING AND BUILDING CIRCLES OF SUPPORT

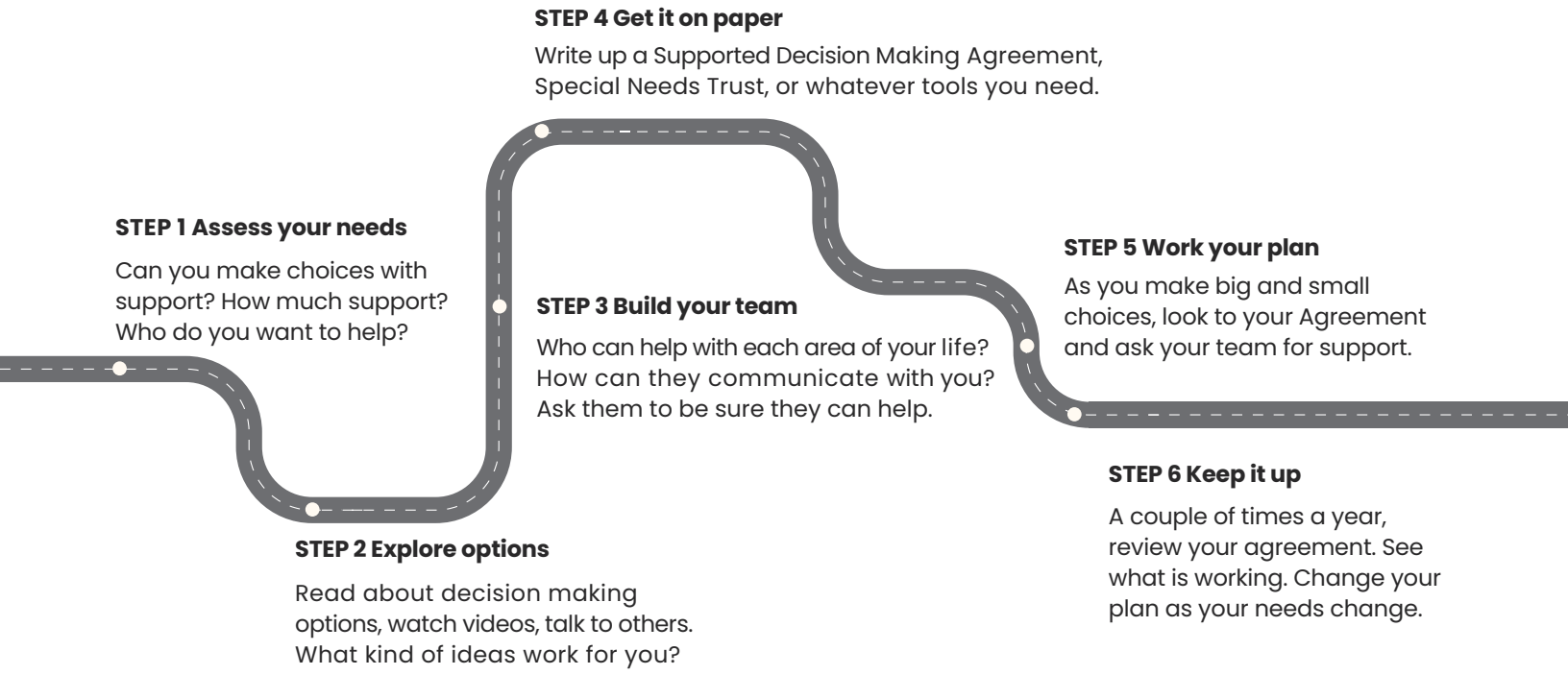
SUPPORTED DECISION MAKING

We at The Arc of Northern Virginia are often asked about the need and value of guardianship and other forms of legal authority, especially as they relate to "protecting the person". The answer to what is appropriate depends upon the person. It is critical to remember that guardianship and similar measures are simply legal authority on a piece of paper. They cannot manage behavior, prevent someone from doing something, or undo many decisions they have been made.

DIGNITY OF RISK AND SUPPORTED DECISION MAKING

In recent decades, a movement has grown talk about the "dignity of risk" we all have to make decisions. The concept is simply that all people need help making some decisions and we all learn by making bad decisions. For example, many people without developmental disabilities rely on tax accountants or doctors to explain life decisions in simple terms they can understand. And, many of us have learned the most from our biggest mistakes. People with disabilities should have the same opportunities to make decisions and learn through natural consequences and a support team about how to proceed next time. We all express preferences in some ways. Using those preferences, along with support from a person-centered team, to make educated decisions is called "supported decision-making". A team of people (one person or more) who care about the person with a disability are asked by the person to work together to help them understand and make decisions. It does not involve taking away legal rights; instead, it builds a foundation for growing decision-making ability and independence over time, centered around working with the person on expressing their preferences. It has no cost and is probably what you are already doing. You can learn more about Supported Decision Making and view webinars on this topic on our website at https://thearcofnova.org/SDM. SDM can be used on its own and in conjunction with all forms of legal authority.

ROADMAP TO SUPPORTED DECISION MAKING



SUPPORTED DECISION MAKING RESOURCES	WHERE TO FIND IT
The Arc of Northern Virginia's SDM Toolkit with SDM in action videos, ideas on how to use and get started with SDM, 3 minute and extended recorded presentation on SDM, and SDM handouts and quick guides.	https://thearcofnova.org/sdm
Webinars on SDM implementation and team building	https://youtube.com/user/VideosatTheArcofNoVA
Asking any SDM questions	https://thearcofnova.org/answers
"Supported Decision Making" book by Jonathan Martinis and Peter Blanck with ideas on wording for Powers of Attorney, background on SDM in the courts, and data on self-determination and SDM increasing safety	https://tinyurl.com/SDM-book
"Setting the Wheels in Motion" article by Suzanne Francisco for a description of how a mom of three kids with DD implemented SDM for all of them, including her worksheets on getting started	https://tinyurl.com/SDM-Wheels
Jenny Hatch Justice Project info on start of SDM in VA and SDM data	http://www.jennyhatchjusticeproject.org
National Resource Center for SDM's stories, videos, agreements, and research	http://www.supporteddecisionmaking.org
"When Do I Want Support" SDM tool for a tool you can use to start creating your own SDM plan	https://tinyurl.com/SDM-ACLU
Center for Public Representation's SDM forms, stories, news, and laws	https://supporteddecisions.org
The Arc's national SDM toolkit with a SDM agreement building tool and more SDM in action stories	https://tinyurl.com/ArcSDMtools
disAbility Law Center for free Power of Attorney builder, help with advanced directives, and information on rights and choices	https://ww.dlcv.org/supported-decisionmaking

THE SPECTRUM OF LEGAL SUPPORTS

SPECIAL EDUCATIONAL POWER OF ATTORNEY

This document allows an appointed decision maker to participate in/consent to IEPs and other school documents. It is only valid in public primary and secondary schools, not universities/colleges. You can find a template at https://www.dlcv.org/wp-content/uploads/2020/03/Educational-Power-of-Attorney.pdf. Fairfax County Public Schools also has a fillable PDF that can be found at https://www.fcps.edu/sites/default/files/media/forms/se340.pdf. This document can be shared with the IEP Team.

MEDICAL POWER OF ATTORNEY

An agreement that grants an individual the authority to act on someone else's behalf for health-related matters. This allows the individuals to make decisions about things like medical treatment, prescriptions, and nursing home arrangements.

DURABLE POWER OF ATTORNEY

A durable power of attorney will remain in effect for the person designated as an individual with the authority to act on someone's behalf even if the individual later becomes mentally incapacitated. Powers of Attorney can be drafted by attorneys or you can use an online template. They can be notarized, which can be done by your local bank or any other notary. The cost is minimal or free. You can buy and customize low cost POAs at sites like www.legalzoom.com. Powers of Attorney can be created and signed on the day your child turns 18.

MEDICAL DIRECTIVE

An Advance Directive helps you and your child prepare for a time when he or she may not be able to make informed decisions or communicate his or her wishes. An "agent" (parent, relative, or other trusted adult) can make healthcare decisions when necessary, while still protecting the individual's right to make decisions he or she is able to make. There are several ways to make an Advance Directive: Sample forms can be found at http://www.virginiaadvancedirectives.org/picking-an-ad-form.html; You and your child can talk to your doctor about making an Advance Directive; you can hire an attorney to complete an Advance Directive. Once your child's Advance Directive is written, it needs to be signed in the presence of two witnesses. Virginia does not require it to be notarized, but it is a good idea to do so if possible. Once you have the necessary signatures, you should give copies to the Agent, doctors, and other trusted family members. You can also register the Advance Directive online at Connect Virginia https://www.vhi.org/ConnectVirginia/adr.asp.

GUARDIANSHIP AND CONSERVATORSHIP

Legal, court-ordered relationships in which one individual is appointed by the court to become the substitute decision maker for another. This is the most restrictive form of limiting civil rights. Guardians handle contract and medical decisions. Conservators manage financial affairs. You can have both or either restrictions in place, and the same person can serve in both roles. If you do explore guardianship or other legal authority, remember that no matter what you legally sign and agree to do, the person with a disability ultimately consents by participating or not.

Generally, the person seeking guardianship hires an attorney who meets with the individual who may be in need of decision making support. The attorney will ask for evaluations showing a diminished ability to make decisions and relevant diagnoses. Then, the attorney will work with the courts to have a Guardian ad Litem (GAL) appointed. The GAL is an independent attorney who should meet with the individual and

proposed guardian to ensure the proposed guardian is appropriate and that the individual understands what is going on to the best of their ability. If all goes well, the parties appear briefly before a judge in civil court for a legal appointment to take place. It is very important to work with an attorney experienced in this field. The process usually takes 2-3 months and costs about $3000-$4000 in the Northern Virginia area. You can request payment plans or reduced fees, but there is no guarantee of either. You can begin the guardianship process as early as 17.5 years of age, and can be done at any time over the age of 18.

Parents can be appointed as co-guardians, which allows either to act independently. You may ask the court to appoint "standby" guardians, who would serve when the appointed guardians are no longer able to serve. Standby guardians can act as guardians for up to 30 days, but must go to Court to become the permanent legal guardian. Once the individual with a disability has a guardian appointed, someone must always be a guardian, unless the rights of the individual are restored by the Court, following a request or petition to do so . Guardians are required to submit a report every year to the local Department of Social Services; the court will provide a form. Guardians must all take a one-time training from the state to explain the roles and responsibilities of a guardian, and certify that they have done this training on their annual reports.

LIMITED GUARDIAN OF THE PERSON

The courts can limit or specify the authority and responsibilities of the guardian to specific areas of the individual's life; such as medical and health care decisions. The Courts can retain specific rights for an individual through a written order, like the rights involving voting, marriage, and driving.

TEMPORARY GUARDIANSHIP

For specific reasons, a person can be appointed as temporary guardian on a time limited basis. For example: to assist in moving an individual to a residential placement; to make medical decisions, etc.

Supported Decision Making can be used with all forms of legal authority and various support options

SDM doesn't involve any cost or court relationship. It is a matter of working as a team to present information to the person with a disability in a way they understand it and using guiding principles important to the person to help them. You can use tools like Powers of Attorney, Special Needs Trust, or any other options that will be helpful in ensuring the person with a disability gets the right support. You can see a sample SDM agreement, along with tips on filling it out and educating selected supporters, at https://dbhds.virginia.gov/supported-decision-making-supported-decision-making-agreements.

HOW MIGHT THIS WORK...

SDM PLAN

Finances

- Special Needs Trust
- Rep Payee

Medical

- Power of Attorney
- Chart of the body

Education

- Ask for IEP ahead and review
- Special Ed POA

For more examples of how SDM can be used in all aspects of life, see 100 Ways to Use Supported Decision Making on our website at https://thearcofnova.org/sdm.



GENERAL NOTES



NOTES

EXPLORED DECISION MAKING OPTIONS?

OPTIONS TO TRY FIRST?	**SDM PLAN CREATION DATE AND LOCATION WHERE KEPT?**
POWER OF ATTORNEY CREATION DATE AND LOCATION WHERE KEPT?	**GUARDIANSHIP/CONSERVATORSHIP EXPLORED?**
ATTORNEY CONTACTED?	**COURT DATE?**
DATE FINALIZED AND QUALIFIED?	**COPIES KEPT?**

Supported decision-making works best when it's grounded in a strong circle of support — the trusted family members, friends, mentors, and professionals a person chooses to help them think through choices without taking those choices away. Rather than deciding for someone, this circle listens, offers information, talks through options, and helps weigh consequences, so the person at the center stays the one making the final call. Building this circle intentionally, by identifying people who respect the individual's autonomy and communicate in ways that make sense to them, ensures that support is available exactly when and where it's needed. Over time, this network doesn't just assist with individual decisions; it reinforces the person's confidence and skill in decision-making itself, strengthening their independence rather than substituting for it.

BUILDING YOUR CIRCLE OF SUPPORT: FAMILY TO-DO CHECKLIST

Start with the person. Talk with the person about who they trust, who they enjoy spending time with, and who they would like to have involved in their life and housing decisions.

STEPS TO TAKE ASAP	CHECK IF DONE	NOTES
Make a list of potential supporters. Include family members, friends, neighbors, coworkers, teachers, support staff, faith/community members, and other people who know the person well.		
Ask the person who they want in their circle. Remember that the person with a disability should have a voice in choosing who provides support whenever possible.		
Identify each person's strengths. Consider what each person can offer—for example, transportation, housing research, financial guidance, social connections, advocacy, or simply companionship.		
Talk about the person's vision for housing. Discuss where they would like to live, who they would like to live near or with, what they want their home to be like, and what is important to them.		
Identify areas where support may be needed. Consider daily living, health and safety, transportation, money management, meals, household tasks, relationships, employment, recreation, and home maintenance.		
Separate natural supports from paid supports. Identify what family, friends, and community members can provide and what services or paid staff may be needed.		

STEPS TO TAKE ASAP	CHECK IF DONE	NOTES
Have an honest conversation about availability. Ask potential supporters what they are comfortable doing and how much time they realistically have to offer.		
Create a backup plan. For each important area of support, identify at least one backup person or resource whenever possible.		
Talk about the future. Discuss what might happen if a parent or other primary supporter becomes unavailable. Identify who could step in and what information they would need.		
Put it in writing. Create a simple Circle of Support document with names, contact information, roles, and responsibilities.		
Share important information. Make sure key supporters know the person's preferences, communication style, routines, goals, and important emergency information.		
Respect privacy and choice. Decide what information can be shared with each supporter and involve the person in those decisions to the greatest extent possible.		
Schedule regular check-ins. Bring the circle together periodically to review what is working, what has changed, and what additional support may be needed.		
Keep building the circle. Look for opportunities to develop relationships and connections outside the family so the person's support network can grow over time.		

MY NEXT THREE STEPS

1. _____

_____

_____

2. _____

_____

_____

3. _____

_____

_____

PEOPLE I WANT TO INVITE TO MY CIRCLE OF SUPPORT:

_____

_____

_____

_____

_____

_____

_____

DATE I WILL REVIEW MY CIRCLE OF SUPPORT: _____

A Circle of Support does not have to be large. **A few committed people who know the person well and are willing to stay connected can make a meaningful difference.**



GENERAL NOTES

GLOSSARY

Circle of Support
The group of people who are involved in the life of the person with a disability and want to help create a plan for sustainable housing and support. This group can include family members, teachers, doctors, family friends, neighbors, lawyers, realtors, financial planners, co-workers, and anyone who would like to help.

Congregate Residential
Often referred to as "group homes," congregate housing is a model where the person with a disability lives with other people with disabilities in a home that has paid staff. Generally, 4-6 people with disabilities live in a congregate home and staff is on site 24 hours/day. This model is commonly used in combination with a Medicaid Waiver.

Fair Housing Act
A federal law that prohibits discrimination in the sale or rental of housing based upon race, color, national origin, religion, sex, familial status, or disability. This means that when you're looking to rent, sell, or buy a home, you cannot be discriminated against because you have a disability. The law also states that any buildings that opened after March 31, 1991 and also have an elevator and four or more units must ensure that all public areas are accessible, the entry/exit and transit routes in the unit are accessible, bathroom walls are strong enough to allow for grab bars, and kitchens/bathrooms can be used by someone in a wheelchair. In buildings that opened after March 31, 1991 and have four or more units but no elevator, these standards apply to the ground floor units.

Housing
The physical structure where the person with a disability will live. Options are further discussed in this guide.

Housing Choice Voucher
Formally known as "Section 8 Vouchers," Housing Choice Vouchers allow low-income individuals and low-income families to rent from private landlords at a reduced cost. This means you could rent a home, room, or apartment of your choice. The voucher is effectively a payment that is made directly to the landlord each month. The renter would pay 30% of their monthly income towards rent, plus the cost difference if the home selected was above market rate.

Lease
A legal document you sign to rent a home. You may be signing a lease because you're renting a home or you may ask that roommates sign a lease if they're going to rent a room in your home. Leases have legal language and should be tailored to your situation and reviewed by a lawyer if you need help understanding or clarifying the language.

Life Estate
A life estate exists when a property is owned by someone only for their lifetime. In a Life Estate, a homeowner grants a "life tenancy" to a person with a disability who is then entitled to live in that home for the remainder of their life.

Microboard
A formalized circle of support that helps a person with a disability secure housing and/or services. The microboard may choose to become a mini-corporation which entitles them to low-interest housing loan options with the Virginia Housing Development Authority.

Property Manager
The person or group responsible for maintaining some or all components of a housing situation. For example, property managers may be hired to ensure exterior work is complete (e.g. lawns are mowed, siding is washed) and to see that interior work is up to date (e.g. all lights inside the home work, appliances are functioning).

Public Housing
Housing units that are federally funded and made available to people with low incomes. They are normally run by local governments.

Shared Apartment
A rented apartment (home, condo, or townhome) shared with one or more other people, usually unrelated to each other.

Shared Home
A home purchased jointly by several families so that their loved ones can live in the home and share costs and/or supports.

Sponsored Residential
A housing and supports model where a person with a disability lives with their caretaker. The caretaker could be a single person or a member of a family. The individual supported in this home lives there full time and is treated as a member of the family.

Supported Apartment
A combined housing and supports model where a support provider works with an apartment complex or buys housing stock, then ensures those homes are set aside for people with disabilities. The supports provider then brings services into the home as often as needed. In some cases, several homes may exist near each other so support staff can be share (a.k.a. clustered apartments).

Supports
The assistance a person with a disability needs to live as safely and independently as possible. Supports may partner with your housing choice (e.g. a congregate Waiver home) or may be purchased separately (e.g. a hired care attendant you bring into your own home)

Waiver
A menu of services and supports from which the person with a disability can select the services they need. Waivers are governed by states and are publicly funded. They have long waiting lists. You can use a waiver-funded attendant in almost any housing situation.

STATE-WIDE AND LOCAL RESOURCES FOR HOUSING INFORMATION AND RESOURCES	
Contact Person or Organization	Why Contact Them?
Access VA www.accessva.org	This is a website that provides links to different accessible housing resources, including government agencies, services, and adaptable or universally designed appliances for your home.
Assisted Technology Loan Fund Authority (ATLFA) www.atlfa.org **804-662-9000**	Low interest loans for a variety of special equipment to eligible applicants. The interest rate is typically well below normal market rates, and loans are available with no down payment and longer terms which reduces monthly payments.
Endependence Center of Northern Virginia (ECNV) https://www.ecnv.org **703-525-3268**	Our local Center for Independent Living has housing FAQs and other resource options to help people with disabilities live as independently as possible.
Federal Home Loan Bank of Atlanta Down payment & Closing Cost Program for First Time Homebuyers https://corp.fhlbatl.com/services/affordable-housing-programs/homebuyers-and-homeowners	FHL Bank Atlanta's First-time Homebuyer Program (FHP) provides up to $17,500 in matching funds for the down payments and closing costs of first-time homebuyers.
Our Stomping Ground https://osgcommunities.org	Our Stomping Ground (OSG) helps adults with developmental disabilities explore affordable housing options and create inclusive, supportive communities where they can live more independently and build relationships.
Rebuilding Together Arlington/Fairfax/Falls Church http://www.rebuildingtogether-aff.org **703-528-1999**	Rebuilding Together provides volunteer home repairs to low-income homeowners and non-profits in the community with critically needed home repairs and modifications to create safe and healthy homes.
Rental Accessibility Modification Program for Tenants with Physical Disabilities https://www.alexandriava.gov/housing-services/renter-resources	The City of Alexandria's Rental Accessibility Modification Program (RAMP) assists eligible low and moderate income tenants with physical disabilities in completing accessibility modifications to their residences. The program offers a "mini-grant", under which applicant households needing limited modifications (such as walk-in bathtubs, roll-in showers, handicap ramps, etc.) may request a grant of up to $1500, based on a privately provided written estimate of the work to be performed. Individuals must live within the City of Alexandria.

STATE-WIDE AND LOCAL RESOURCES FOR HOUSING INFORMATION AND RESOURCES	
Virginia Department of Aging and Rehabilitative Services (DARS) Find your local office at www.vadars.org	Assists individuals with disabilities with determining whether home modifications are needed to reach their employment goals and identifying resources to help cover the cost of these services.
Virginia Housing Development Authority http://www.vhda.com/Renters/Pages/AccessibleRentalHousing.aspx **877-VHDA-123**	Information about grants to make accessibility modifications to rented units
Virginia Housing Search www.virginiahousingsearch.com	This is an online database with over 87,000 listings for rental homes. About 20% of the homes on the site are accessible. You can search for homes in your price range and homes that accept housing vouchers.
Virginia Individual Development Accounts Program (VIDA) https://www.vhcdc.org/vida.html	For individuals saving for a down payment on a home, business equipment and inventory or post-secondary education tuition payments. Eligible participants receive training, support, and match funding on their savings.
Virginia Livable Homes Tax Credit Virginia Department of Housing and Community Development **804-371-7124** www.dhcd.virginia.gov/LHTC	Tax credits are available for up to $5,000 for the purchase/construction of a new accessible residence and up to 50 percent for the cost of retrofitting existing units, not to exceed $5,000.



GENERAL NOTES

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OTHER GUIDES IN THIS SERIES:

— Starting Life with Your Child with a Disability

— Getting the Most from Special Education

— Transition from School to Adult Life

— Entering the World of Work

— Aging with a Disability

Transition POINTS

Providing Opportunities, Information, Networking and Transition Support