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## **Gimme Shelter**

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## INTRODUCTION

People who are born disabled or become so early in life rarely have the opportunity for stellar academic or work careers. They may feel like the odd man out in their family. They may feel left behind as they see others move from school to workplace and “adulting.” But by being able to make choices, everyone can experience success, living life in their own way.

One of the most significant choices is where to live. Next to receiving a correct diagnosis and proper treatment, the greatest challenge faced by people with a disability may be housing – not a choice of housing but finding and keeping housing. People with disabilities are up to four times as likely to experience homelessness, accounting for 25-40% of our homeless population, people who have only a 50 year life expectancy.<sup>1</sup> The majority of claims of housing discrimination are based on disability.<sup>2</sup>

This need not be so. A special needs trust or the beneficiary herself may own a home.<sup>3</sup> A special needs trust or others may contribute to an ABLE Account which can pay shelter expenses. Other supports can increase the likelihood of affordable and accessible, suitable and sustainable housing for many people living with a disability.

Combining housing and other supports may help some people live in the community, avoiding the horrors of group homes reported this past December in the Austin American Statesman. Combining housing and other supports may allow a special needs trust to pay to train caregivers and to pay them the Texas basic hourly rate, which is about double the starting rate for caregivers under Texas’ Medicaid waiver programs.<sup>4</sup>

As with everything else, we must look carefully at the possibilities, plan – and plan to change our plans as circumstances change. Supplemental Security Income (\$914 in 2023) and a full contribution to an ABLE Account (\$17,000 in 2023) yield a weekly after-tax income of \$533, more than the \$463/week which the U.S. Bureau of Labor Statistics reports is the basic groceries and housing cost in

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<sup>1</sup> <https://policyadvice.net/insurance/insights/homelessness-statistics> accessed December 22, 2022

<sup>2</sup> <https://covey.org/housing-discrimination> accessed December 22, 2022.]

<sup>3</sup> Elisa Rainey (presenter) and Kristen Quinney Porter (author) “Home Sweet Home,” 16th Annual Changes and Trends Affecting Special Needs Trusts, February 13-14, 2019, Austin, Texas

<sup>4</sup> “Texas Medicaid Waiver System Beset by Crisis, Violence and Death,” Austin American Statesman December 18, 2022 accessed December 18, 2022

Texas. But a disproportionate percentage of people with a disability live in cities, where it is easier to access services, and cities tend to have higher housing costs. Wherever they may live, all people have basic expenses beyond food and housing.

## **HOME MODIFICATION, UTILITY AND OTHER ASSISTANCE**

*Home Modification.* If the person has a house or apartment, private or public, that home may well require modifications which cost more than the amount available through SSI and contributions to an ABLE Account.

Additional funds are available for people receiving CLASS, DBMB, Star Plus or Texas Home Living. People receiving CLASS or DBMD benefits can receive a lump sum of up to \$10,000 and an additional \$300/year for home modifications.<sup>5</sup> People receiving Star Plus or Texas Home Living can receive a lump sum of up to \$7,500 and an additional \$300/year.<sup>6</sup>

Other funds for people with a disability are disbursed through local government and nonprofit organizations, public housing authorities and local mental health authorities. For households with an income no more than 80% of the area median income, these include a \$22,500 grant, whether for a rented property or one which is owned, through the Amy Young Barrier Removal Program. <http://tdhca.state.tx.us/htg/single-family/amy-young-htm>. Financial assistance is available through the HOME Investment Partnership Programs Single Family home reconstruction, tenant-based rental assistance and Texas Bootstrap. This last loans up to \$45,000 at 0% interest to help low-income owner-builders build, buy, purchase or improve.

There are local initiatives such as the Austin Home Repair Coalition and Hands on Housing, which combines volunteer cleanup and painting with new appliances and professional rehabilitation.

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<sup>5</sup> CLASS provides home and community-based services to individuals with an intellectual disability or related condition as a cost-effective alternative to an intermediate care facility (ICF/IID); call 877-438-5658 for the interest list or for more information email [CLASSPolicy@HHSC.state.tx.us](mailto:CLASSPolicy@HHSC.state.tx.us). Individuals with deafblindness and another disability may receive home and community-based benefits as a cost-effective alternative to an intermediate care facility (ICF/IID).

<sup>6</sup> Star Plus is a managed care program designed as an alternative to nursing home placement for people who can supplement the pay rates and the number of hours of care provided. Texas Home Living provides essential supports and services to allow intellectually-disabled Texans to remain in the community, supplementing services received from Texas Health Steps and other programs.

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