

Guide for Resourcing Chosen Family Hosting Arrangements in Which a Young Adult or Host Has a Disability

Society is not built to support people living with disabilities nor their loved ones in living their best lives. It can be difficult to navigate available social service programs, communicate with social-service providers, and access financial support for informal chosen family hosting arrangements. Adding other barriers, like a mental or physical health diagnosis, makes it even more difficult to navigate the disability services system. That being said, *there are ways to access financial support for people living with disabilities and their caregivers*. The good news is that chosen family hosts and young adults can sometimes qualify as caregivers to help resource the hosting arrangement.

The state of Minnesota defines a disability as any person living with “a physical, mental, or emotional impairment which substantially limits one or more major life activities.” The state provides resources to people living with disabilities to help them stay in the home of their choice and in the community of their choice. Typically these services are provided through a waiver system. To qualify, the person must be assessed by their county/tribe. Factors such as income, age, assets, and how their diagnosis affects them will determine if the person is eligible and for which waiver program or insurance benefits.

The assessment process can be lengthy but there are programs that can help you or your loved one navigate the system. Listed below are resources based on specific needs.

- To talk to someone about the options available for your specific situation, call:
 - [The Arc Minnesota](#)'s Help Desk Line (952-920-0855) or
 - [The Disability HUB MN](#) Hub Expert Line (866-333-2466).
- For more legal consultation, contact [Disability Law Center](#) or [HOME Line](#)
- For further information about youth and disability, please see Mid-Minnesota Legal Aid's [Introduction to Adulthood Disability Access Guide](#).
- For tribal nation and county phone numbers, reference the [Minnesota Tribal and County Directory](#).

Note: Resourcing informal hosting arrangements where a youth or a host are living with a disability can be easier when a youth is 18-24 years old. Minor youth may face more barriers to becoming a paid caregiver for a host with a disability. Minor youth with a disability may also face barriers accessing resources without a parent or legal guardian's permission. For more specific information on disability services and minor youth, please refer to the “special considerations” section at the end of this guide.

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If a host or a young adult has a disability and qualifies for a disability waiver, how does the host or young adult receive resources?

What are disability waivers?

In Minnesota, people with a disability diagnosis or chronic illnesses may qualify for [Medicaid Home and Community-Based Service Waivers](#) (HCBS). There are a variety of “waivers” that can help people live a more full life. The ability to access these waivers depends on the person’s medical/mental health diagnosis, financial income, age, and other factors. These waivers allow those with disabilities to stay in the community and receive help, instead of being placed in a hospital or facility.

HCBS waivers are designed for people who are eligible for [Medical Assistance](#) (MA). Some people are eligible for MA because of their income level (income-based MA) and others qualify because of their disability (disability-based MA). You must qualify for MA based on a disability to be eligible for a waiver. Two specific waivers allow people with disabilities to stay in their home and/or community and receive the care they need. The county or tribal nation a person lives in will use an assessment process to determine which waiver is the best fit.

The two most common waivers for disability services:

- [Community Access for Disability Inclusion Waiver](#) (CADI) is for people with disabilities who use support from their family, chosen family, or from paid staff to live in their chosen home/community.
- [Developmental Disabilities Waiver](#) (DD) is for people with *developmental disabilities* who need help to live in their community. Examples of developmental disabilities include autism spectrum disorder, cerebral palsy, and Down Syndrome.

To determine if these waivers or others could help you or someone you know, please contact [The Arc Minnesota’s Help Desk](#) or [Disability HUB MN](#). Or call your [local county/tribe](#) Human Services office to connect with social workers. See the [Minnesota Department of Human Services](#) website for information on how to apply for Medical

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Assistance for disability. For assistance in navigating the process, contact [Disability HUB MN](#) at 1-866-333-2466.

What paid care services do disability waivers provide?

Home and Community-Based Service (HCBS) waiver programs provide access to various support services. Some of these services allow someone with a disability to receive assistance in their home to help them stay in community. Some examples of waiver services from the Minnesota Department of Human Services website:

- [Individualized Home Supports \(IHS\)](#) provides support or training to people looking for help with accessing their community, general health/safety/wellness, household management, and/or adaptive skills.
- [Personal Care Assistance \(PCA\)](#) or [Respite Services](#): Both services give primary caregivers a break by allowing paid help to come in for a few hours to help with everyday activities. Respite services can be provided in-home or out-of-home. If family or friends who do not live in the home are already providing these services informally, they may be able to be paid for their work.
- [Homemaking](#) provides paid support for general cleaning and household services.
- [Day Support Services](#) are day programs provided in the community that offer care, physical activity, and access to community for people with disabilities.

How can disability waiver programs pay a young adult or a host to provide care for another household member with a disability?

Some services under HCBS waiver programs help people with a disability fund their caregivers. Payment for caregivers depends on the waiver and other factors. For example, a chosen family member *could* be paid for the work they are already doing, through the IHS, PCA, or Respite programs. To learn more about the available forms of assistance and eligibility, contact the tribal nation or county office to speak with a social worker.

If a host or a young adult has a disability but does not qualify for a disability waiver, how can the host and young adult financially resource their hosting arrangement?

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- **Personal Care Assistants (PCAs)** are paid to help people with disabilities with everyday activities. PCAs can be family or chosen-family members. *A person with a disability does not need a disability waiver to access PCA services. Although PCAs can be paid through a disability waiver, they can also be paid through income-based MA.* For more information about accessing this service, check out The Arc Minnesota's guide on [PCAs](#).
 - Someone does not need a disability waiver to receive PCA services, but a PCA assessment is required to determine eligibility.
 - People who qualify for PCAs through either a disability waiver or income based MA can choose to use Consumer Supports Grants in place of PCA services. [Consumer Support Grants](#) offer more flexibility. Both PCA grants and Consumer Support Grants allow someone with a disability to choose their care staff and pay them directly.

Note: Per Minnesota [PCA worker criteria](#), if a host is a paid legal guardian of a young adult, legal guardian of a minor youth, parent or stepparent of a minor youth, or the responsible party of a person who receives PCA services, then the host *cannot* be a paid PCA worker for the youth or young adult.

- [Life Sharing](#) is a relationship-based living arrangement between 18+ adults with a disability and an individual/family who are compensated and share their life and experiences.
 - Families (hosts) would be required to license their home as a foster care setting, complete training, and attend team meetings with the young adult's case manager. To determine if Life Sharing could help, please contact [The Arc Minnesota's Help Desk](#) or [Disability HUB MN](#).
- [RUMI](#) connects people who are at least 18 years old and on a CADI, DD, or Brain Injury disability waiver with a supportive roommate.
 - The disability waiver pays the supportive roommate for their care work.
 - Both the person on a disability waiver and the supportive roommate are expected to pay for their fair share of rent and utilities.

RUMI is an option for:

- a host with a disability who has an extra room for a young adult,
- a host who has an extra room for a young adult with a disability,
- someone with a disability and their chosen family who want a new apartment to live in together.

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To determine if other forms of financial assistance not connected to waivers could help a person with a disability stay with their chosen-family members, contact county officials, [Disability Hub](#) or [The Arc Minnesota's Help Desk](#).

How does informal hosting affect disability benefits?

How chosen family hosting affects disability benefits depends on the hosting arrangement and the specific benefits a person with a disability receives.

- [Supplemental Security Income](#) (SSI) gives monthly payments to people with a disability that has lasted or is expected to last 12 months and prevents them from earning more than \$1,350 per month.
 - [Living arrangements](#) are one factor in determining SSI benefits. SSI is reduced if someone else pays for *all or part* of the food, rent, mortgage, electricity, or other costs of a person receiving SSI.
- [Social Security Disability Insurance](#) gives monthly payments to people with disabilities who have worked and paid social security taxes. How long someone must work to receive benefits depends on their age.
 - Check out Disability Benefits 101 Minnesota's to see [the work history tests](#) used by Social Security.
 - SSDI requires that a person use a portion of their income to pay for rent or utilities. If a person with a disability does not pay rent or utilities, their SSDI payment could be reduced by [one third](#).

TIP: A host or young adult can avoid a SSI or SSDI reduction by paying their share of food and shelter expenses. For a young adult to decide to rent from a homeowner-host or become a renter alongside a renter-host, rather than a guest of their host, has advantages and disadvantages. Please see CloseKnit's [Renter or Guest? Legal Guide: Renter-Hosts](#) OR Renter or [Guest? Legal Guide: Homeowner Hosts](#) for help with this decision.

For more information on how to navigate Social Security, contact your local Social Security office or the [SOAR Social Security Advocacy Directory](#).

Special considerations

If a youth is a minor, there are legal challenges including the fear of a “runaway youth” charge. To understand the potential legal issues and possible solutions when a

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minor stays with a chosen family host, please see our *Minor Legal Guide*.

- **If a minor youth is living with a host with a disability**, the minor youth will face challenges being paid as a caregiver.
 - Minor youth who are 16 or 17 years old can be PCAs. They must be employed by only one PCA agency and be monitored by a qualified professional every 60 days.
- **If a youth with a disability is a minor, a host may face the following difficulties.**
 - **For PCA services:** If a host is the legal guardian of a minor youth, stepparent of a minor youth, or the responsible party to a minor youth, then a host cannot be a paid PCA for the minor youth with a disability.
 - **For SSI benefits:** A host may encounter difficulties in contacting the youth's case manager or the youth's "representative payee." The rep payee is the person who receives SSI payout benefits on the youth's behalf. For most minors, their rep payee will be their parent or guardian.
 - When a youth turns 18, SSI will no longer use the definition of disability for a child. Instead, SSI will determine the youth's eligibility by their ability to work. The change in eligibility criteria means some youth stop receiving SSI when they turn 18.
 - Youth can appeal this denial! For more information on SSI eligibility, check out Disability Benefits 101 Minnesota's [SSI Eligibility for Young People](#) or The Arc Minnesota's [Guide to SSI](#).

If a youth with a disability was in foster care:

- The [Successful Transition To Adulthood Youth Program](#) (STAY) helps youth (ages 14 years up to 23) transition into independent living.
 - If youth are 18 when leaving foster care, they can receive housing assistance such as damage deposits and rent subsidies to support their informal hosting arrangements.

If a youth or young adult has a child with a disability:

- A [Family Support Grant](#) provides cash support for adoptive or biological parents of children with disabilities who are under 25 years old.
- To learn about other forms of financial assistance to help youth who have children with disabilities, reach out to [Disability Hub](#) or [The Arc Minnesota's HelpDesk](#).

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If a host with a disability is a renter:

Outside of waiver programs, there may be other ways for a young adult to stay with a host that has a disability. For example, a young adult could become a live-in aide. If a young adult is already staying with a renter-host under the radar, becoming a live-in aide allows a host and young adult to bring the hosting arrangement above board!

- **Live-in Aide** provides care for a renter (in private or subsidized housing) who is elderly or with a disability. A live-in aide can live with a renter without being added to the renter's lease or affecting the renter's household income.
 - The renter is required to obtain health care provider documentation indicating need for live-in aide.
 - [Certain restrictions apply](#) and each affordable housing program has different live-in aide policies.
 - Public Housing Authorities conduct screenings, but a 100% clear criminal record is not required. Check out in advance which charges would prevent a young adult from being a live-in aide.
 - Housing Vouchers could increase to accommodate a sleeping area for the live-in aide.
 - Hosts can fill out a Live-in Aide request form with their property owner.
 - See Minnesota Housing's sample [Live-In Aide Housing Agreement](#).

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