

From a Disability Lens
Chosen Family Resource Guide

How to Resource
Chosen Family Hosting Arrangements
When a Young Adult or Host
Has a Disability

Introduction

The disability community is strong and resilient. Even in the face of adversity, people with disabilities and their loved ones work tirelessly to live their best lives. To get help with daily living, people who have disabilities often live with extended family or friends who become “chosen family.” For people with disabilities and their loved ones, it can be difficult to navigate available social service programs, communicate with social service providers, and access financial support for informal chosen family and relative hosting arrangements.

The good news is that **chosen family hosts can sometimes qualify to be paid as a caregiver for a young adult they are hosting**, and this guide can help navigate the system to access needed resources! **Likewise, a young adult can sometimes be paid as a caregiver for a host who has a disability.** This can help stabilize chosen family hosting arrangements.

Keep reading to find out how!



How to Resource Chosen Family Hosting Arrangements When a Young Adult or Host Has a Disability

What's Inside

<u>Definitions and abbreviations</u>	3
<u>General considerations</u>	4
<u>What are disability waivers?</u>	5
<u>What services can disability waivers provide?</u>	6
<u>Roommate sharing while on a waiver</u>	7
<u>What if the person with a disability does not qualify for a waiver?</u>	8
<u>How does informal hosting affect disability benefits?</u>	9
<u>Special considerations:</u>	10
Minor youth*	
Youth in foster care	
Youth living under the radar	
Renter hosts	
Live-in aide	

*** Note on minor youth and disabilities**

This guide focuses on resourcing chosen family hosting arrangements in which either the youth or a host has a disability and the youth is 18 to 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 using resources without a parent or legal guardian's permission. This guide includes some information on disability services and minor youth on page 10.

Special thanks to [The Arc Minnesota](#) for working so closely with CloseKnit to ensure the most accessible and informative guide possible!



How to Resource Chosen Family Hosting Arrangements When a Young Adult or Host Has a Disability

Definitions

Youth: A person 24 years or younger.

Youth facing homelessness: Unaccompanied youth 24 years of age or younger, sometimes with their own children, who are facing housing instability.

Young adult: A young person between 18 to 24 years old.

Host: A person providing housing to a youth or young adult who would otherwise be facing homelessness.

Renter host: A renter who has permitted a youth facing homelessness to stay in their home.

Chosen family of a youth facing homelessness: Any individual, related by blood or affinity, whose existing close association to a youth or young adult facing homelessness fulfills the need of a familial relationship.

Chosen family hosting: An arrangement in which a youth facing homelessness lives with chosen family members.

Abbreviations

[Home and Community-Based Service](#) (HCBS)

[Medical Assistance](#) (MA)

[Community Access for Disability Inclusion Waiver](#) (CADI)

[Developmental Disabilities Waiver](#) (DD)

[Consumer Directed Community Supports](#) (CDCS)

[Individualized Home Supports](#) (IHS)

[Personal Care Assistance](#) (PCA)

[Caregiver Living Expenses](#) (CLE)

[Supplemental Security Income](#) (SSI)

[Social Security Disability Insurance](#) (SSDI)

[Social Security Advocacy Directory](#) (SOAR)

[Successful Transition To Adulthood Youth](#) (STAY)



How to Resource Chosen Family Hosting Arrangements When a Young Adult or Host Has a Disability

General Considerations

The state of Minnesota defines a disability as “a physical, mental, or emotional impairment which substantially limits one or more major life activities.” The state provides services to people with disabilities to help them stay in the home of their choice and in the community of their choice.

To qualify, the person first must go through an assessment process by their county or tribe. Factors such as income, age, assets, and how their diagnosis affects them will determine their eligibility. For tribal nation and county phone numbers, see the [Minnesota Tribal and County Directory](#).

The assessment process can be lengthy but there are programs that can help you or your loved one navigate the system. To talk over your needs, call:

- [The Arc Minnesota](#)'s Help Desk Line (952-920-0855)
- [Disability HUB MN](#) Expert Line (866-333- 2466)

For legal concerns regarding housing, contact [HOME Line](#) or [Mid-Minnesota Legal Aid](#).

If you have more questions after reviewing this guide, check out [Mid-Minnesota Legal Aid](#)'s in-depth document: [Into Adulthood Disability Access Guide](#)

For free or low-cost legal advice, please see [this directory](#) which includes information on legal clinics and internet resources.

Disclaimer

CloseKnit's Legal Guides are NOT intended as legal advice. Legal guides are for informational purposes only and are specific to Minnesota law.

CloseKnit's guides are living documents. Please contact our Chosen Family Justice Director with suggestions or updates: cfj@closeknit.us. Jan 23, 2023



How to Resource Chosen Family Hosting Arrangements When a Young Adult or Host Has a Disability

What are disability waivers?

In Minnesota, people with a disability diagnosis or chronic illness may qualify for [Home and Community-Based Service](#) (HCBS) waivers. The ability to access these waivers depends on the person's medical/mental health diagnosis, income, age, and other factors. These waivers help people with disabilities to stay in their chosen community, instead of being placed in a hospital or facility.

People who qualify for [Medical Assistance](#) (MA) because of a disability (disability-based MA) are eligible for a waiver. Although people who are eligible for MA based on their income level (income-based MA), rather than their disability status, are *not* eligible for a waiver, they *can* still access some services. For more information, [see page 8](#).

Two specific waivers help people with disabilities stay in their home and/or community and receive the support they need. The county or tribal nation where a person lives will use an assessment process to determine which waiver is the best fit. To learn more about how a specific county or tribal nation conducts an assessment, consult [the tribe or county website](#).

For more information on getting a waiver, read this [Disability HUB MN article](#).

The two most common HCBS waivers for disability services are:

- [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.
 - [Consumer Directed Community Supports](#) (CDCS) is a subset waiver that gives recipients more power over their services, staff, and budget. To receive a CDCS subset waiver, a person must first qualify for a CADI or DD waiver.



How to Resource Chosen Family Hosting Arrangements When a Young Adult or Host Has a Disability

What services can disability waivers provide?

When someone qualifies for Home and Community-Based Service (HCBS) waiver programs, such as CADI or DD, they can access various support services. Services under HCBS waiver programs can help people with a disability pay their caregivers. Payment for caregivers depends on the waiver and other factors. Examples of waiver services include:

- [Individualized Home Supports](#) (IHS) is paid support to assist waiver recipients in accessing their community, general health/safety/wellness, household management, and/or building adaptive living skills.
- [Personal Care Assistance](#) (PCA) or [Respite 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.
- [Homemaking](#) provides paid support for general cleaning and household services.
- [Caregiver Living Expenses](#) (CLE) covers certain expenses incurred by an unrelated caregiver who lives in the same home as a person age 18 or older who receives waiver services when the caregiver also provides an approved service.



HOT TIP: A chosen family member could be paid for the work they are already doing or would like to do, through the IHS, PCA, or Respite programs. CLE could help with paying a portion of rent or food costs if a chosen family member is helping as a live-in aide!



How to Resource Chosen Family Hosting Arrangements When a Young Adult or Host Has a Disability

Roommate sharing while on a waiver

[Life Sharing](#) is a relationship-based living arrangement between up to two 18+ adults with disabilities and an individual/family who is compensated and shares 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. Currently, life sharing is not a formal waiver service. Interested individuals/families can see [this page](#) to learn how to use existing disability waiver services to create life-sharing arrangements. To determine if Life Sharing is a fit, contact [Disability HUB MN](#).

While there are several other roommate matching services, [RUMI](#) is a disability-specific matching service for people who have waivers. RUMI connects people who are at least 18 years old and on a CADI or DD waiver with a supportive roommate.

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 to find an apartment to share.



What if the person with a disability does not qualify for a waiver?

Personal Care Assistants (PCAs) are paid to help people with disabilities handle everyday activities. PCAs can be family or chosen family members. Although PCAs can be paid through a disability waiver, they can also be paid through income-based MA. Whether paid through a disability waiver or through income-based MA, a PCA assessment is required to determine eligibility. For more information about accessing this service, check out [The Arc Minnesota's guide on PCAs](#) or the [Disability HUB MN's guide on PCAs](#).

Consumer Support Grant (CSG)

People who qualify for PCAs through either a disability waiver or income-based MA can choose to use a [Consumer Support Grant](#) in place of traditional PCA grants (traditional PCA funding from MA or a waiver). Consumer Support Grants offer more flexibility than PCA grants because recipients can choose the pay rate for staff and choose the care staff they want. Both PCA grants and Consumer Support Grants allow someone with a disability to choose their care staff and pay them directly; however, *close relatives* cannot be considered for this role on the PCA grants like they can with CSG.

Who counts as a “close relative” for PCA purposes?

Per Minnesota [PCA worker criteria](#), if a host is a paid legal guardian of a young adult, a legal guardian of a minor youth, a spouse, or a parent or stepparent of a minor youth who receives PCA services, then the host *cannot* be a paid PCA worker for the youth or young adult in CADI or DD waiver settings.



HOT TIP: A host who is a “close relative” can become a [Paid Parent](#) through a CDCS waiver or a CSG.



How to Resource Chosen Family Hosting Arrangements When a Young Adult or Host Has a Disability

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 who have a disability that has lasted or is expected to last at least 12 months and prevents them from earning more than \$1,350 per month.
 - *Living arrangements* are one factor in determining SSI benefits. If someone else pays for all or part of the food, rent, mortgage, utilities, or other costs of a person receiving SSI, the SSI award can be reduced. Find more information on the [Social Security website](#).
- [Social Security Disability Insurance](#) (SSDI) gives monthly payments to people with disabilities who have worked and paid social security taxes.
 - Check out [the work history tests](#) used by Social Security.
 - SSDI requires that a person use a portion of their income to pay for rent, utilities, or their own food and housing costs. If a person with a disability does not pay for a portion of these costs, their SSDI payment could be reduced by one third.

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



HOT TIP: A host or young adult can avoid an SSI or SSDI reduction by paying their share of food and housing expenses.

Note: We tend to think of a renter as a person with a lease agreement. But according to Minnesota law, someone who is paying their fair share of expenses is also considered a renter. Even without a lease agreement, being a renter comes with certain rights and responsibilities. When considering whether to be a renter or stay as a guest, we recommend considering the pros and cons first. See [CloseKnit's Renter or Guest? Legal Guide: Renter Hosts OR Renter or Guest? Legal Guide: Homeowner Hosts](#) for help with this decision.



How to Resource Chosen Family Hosting Arrangements When a Young Adult or Host Has a Disability

Special Considerations

When a host considers housing a minor youth, there can be legal challenges, including how to avoid a “runaway youth” charge. To understand the potential legal issues and possible solutions when a minor stays with a chosen family host, see CloseKnit’s [Minor Legal Guide](#).

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, parent, or stepparent of a minor youth, they can be a paid PCA for the minor youth with a disability if they are using the CDCS or CSG waiver options. [See page 8](#) for more information on PCAs.
- *When a youth turns 18*, the SSI definition of disability changes. Rather than using the definition for children, SSI determines eligibility by the ability to work. The change in eligibility criteria means some youth stop receiving SSI when they turn 18. **Youth can appeal this denial!** Although The Arc Minnesota cannot help with appeals, their [Guide to SSI](#) is full of helpful information. For help with appeals, reach out to [Social Security Advocacy Services](#) or consult the [Social Security Advocacy Directory](#) (SOAR).

If a minor youth is living with a host with a disability, the minor youth must have additional oversight to be 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 was in foster care, the [Successful Transition To Adulthood Youth](#) (STAY) program can help 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 that can support their chosen family hosting arrangements.



How to Resource Chosen Family Hosting Arrangements When a Young Adult or Host Has a Disability

If a youth or young adult has a child with a disability, a [Family Support Grant](#) provides cash support for parents of children with disabilities who are under 25 years old. To learn about other forms of financial assistance for parenting youth, reach out to [Disability Hub MN](#) or [The Arc Minnesota's Help Desk](#).

If a young adult is staying under the radar with a host who is a renter because the renter cannot officially host the youth, see CloseKnit's [Under the Radar or Above Board? Legal Guide](#).

If the host is a renter and is elderly or has a disability, a youth could become a **live-in aide**. Live-in aides can live with a renter without being added to the renter's lease or affecting the renter's household income. *This is a great way to legitimize an already existing living arrangement.*

Considerations for a live-in aide arrangement include:

- The renter must obtain documentation from their healthcare provider establishing their need for a 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](#).
- If the renter lives in affordable housing, know that each affordable housing program has different live-in aide policies. Certain restrictions may apply.
- If the renter lives in public housing, the youth will have to undergo a background check. However, a 100% clear criminal record is not required. Check out in advance which charges would prevent a young person from becoming a live-in aide.
- If the host has a Housing Voucher, their voucher could increase to provide room for a sleeping area for the live-in aide.

