

Plan a Bright Future for Your Intellectually Disabled Adult Child.

Ongoing Support and Homeownership Options to Consider

If you're an aging parent caring for an adult child with an intellectual disability, you're not alone. Thousands of intellectually disabled adults live at home with parents who are now in their 70s and 80s. These children have had stable housing because their parents challenged the system and kept them in the community, instead of placing them in an institution. Now their parents see congregate housing as one answer to the question "Where will my child live after I die?"

It all starts with setting up a micro-board—a non-profit group made up of family and friends that act as surrogate parents for an adult with intellectual disabilities. The micro-board purchases a house that will be used as congregate housing.

Congregate housing is a shared living environment in which each resident has a private bedroom, but shares kitchen facilities, dining facilities and/or bathing facilities. When congregate housing is owned by a micro-board representing an adult with intellectual disabilities, the Medicaid waiver is paid to the board to arrange for services. The type and number of hours of services, which can include everything except room and board, are determined through annual assessments by a local community services board.

The concept of congregate housing owned by a micro-board grew out of federal initiatives to increase self-sufficiency by allowing Medicaid waivers to provide supportive services in a residential setting.

"VHDA designs very broad, flexible programs so we can easily encompass new ways of thinking about housing," said Senior Community Housing Officer Bill Fuller. "Multifamily congregate housing is a total supportive services package that also includes housing—rather than (institutional) housing that incorporates services."

A real life example is Linda's adult daughter Kim who now owns her own home in Virginia Beach financed by a VHDA loan. The home was purchased for her by a micro-board comprised of her mother, sister and brother. She and two other intellectually disabled individuals, friends Kim has made through training workshops, live in the congregate setting and receive the services each one needs to live as independently as possible from their local Community Services Board.

Funding this type of specialized housing is one way VHDA increases affordable housing opportunities for people with disabilities. This program provides funding for housing that falls outside the typical home loan parameters.

"It sounds like there's a lot involved, and there is. That's why, in addition to providing financing, VHDA is here to help parents by serving as a consultant that family and friends can trust to educate them about applying for nonprofit status, Medicaid waivers and how to proactively work with independent living center experts and their local community services board," Fuller explained. "The result is independence and integration—the most important goals shared by people with disabilities, their families and partners like VHDA."

To learn more about VHDA's Congregate Housing program, contact Bill Fuller, PhD, at 804-343-5754 or bill.fuller@vhda.com.

