

Fostering Independence: Finding the right housing

With careful and long-range planning, adults with special needs can find housing that allows them to live independently. Governmental resources can help but are often scarce, so it is important for adults with special needs, their parents, and other loved ones to be aware of different housing options.



Home Ownership

- Can individual finance and maintain property? Are there safety or security concerns? Who will oversee finances? Whose name goes on deed?
- Options: Arrange for another adult to live free or at a reduced cost to manage daily living requirements.
- Consider special needs trust.

Parent-funded Collaborative Housing

- Multiple families pool resources so their adult children can live independently.
- Supplemental Security Income and county-level support may be impacted.
- Parents have a financial stake in the mortgage and maintenance of the home.
- Legal assistance is needed.



Community Living Arrangement

- Several adults with disabilities share a common living space.
- Funded with state and county funds.
- Eligibility determination required.
- Waiting lists are common.

Apartment Rental

- Individual is employed and pays rent, or parents provide support.
- Owner is responsible for maintenance, and renter is responsible for cleaning the interior.
- Apartments range in cost and square footage.
- Apartment living may be close to public transportation and present social opportunities.
- Ideal in densely populated locations.



Condo Living

- Options for varying levels of security, size, and space.
- Owner is only responsible for maintaining interior space.
- Some condos are near public transportation, entertainment, and retail establishments.
- Monthly fees vary according to the services provided.



Living at Home

- Individual is familiar with the home, the neighborhood, and the routine.
- Family members and neighbors can provide long-term natural supports.
- No added cost for rent or mortgage.

Side-by-Side Living

- Parents or a caretaker live on one side of a twin and their child on the other.
- Parents or a caretaker supervise daily living needs.
- Parents maintain and finance the house.
- Supplemental Security Income and county-level support may be affected.

