



Demonstration Project Offers People with Disabilities More Housing Freedom

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Florida’s Agency for Persons with Disabilities is working on a new initiative that may serve as an additional resource to provide affordable housing options for individuals with disabilities. The Florida Freedom Initiative is a demonstration program that encourages a limited number of individuals with disabilities to generate and save their own income, which can in turn be spent on a rent deposit, a down payment on a home, or other housing or service expenses that lead to successful inclusive community living. The agency’s goal is always to enhance the inclusion of individuals with developmental disabilities in all facets of community life.



opportunity to establish a credit history with a financial institution.

The emergence of the new Florida Freedom Initiative is directly connected to Florida’s “Consumer Directed Care Plus” (CDC Plus) program. This pilot program provides funds directly to consumers who are empowered to spend these funds to pay for the services they need to live in the community. The program

offers an incentive to be thrifty with these funds; any money that is saved by the budget-conscious purchase of affordable services can be kept by the consumer. At this time, only CDC Plus participants may join the Florida Freedom Initiative. The FFI demonstration project will enhance their efforts to save money and to help pay for the cost of living in the community. Shelly Brantley, director of the Agency for Persons with Disabilities, explains the benefits of this initiative by saying: “It is our intent to create a prototype to transform health, and human services as currently practiced in order to promote employment, home ownership, and provide incentives for all individuals with disabilities served to generate income and assets without current regulatory restrictions.”

The Florida Freedom Initiative (FFI) is a demonstration program designed to determine the effect of removing real and perceived barriers for persons with disabilities who want to earn more money to become increasingly self sufficient, but depend on Medicaid and Social Security benefits. FFI participants are able to protect the first \$280 of monthly earned income and half of anything over \$280 from being counted as an asset in the determination of SSI and Medicaid benefits. Currently, SSI recipients can exempt only the first \$65 of earned income and half of everything earned over the \$65.

Participants can generate income from a part-time job or by owning a micro enterprise business. An interest-bearing Freedom Savings Account can be established to save toward specific approved targeted goals. Eligible expenses include a rent deposit or a home purchase down payment, along with other items like the purchase of transportation, additional education, or a small business. The FFI participant not only benefits from the ability to create real assets, they also have the



Agency for Persons with Disabilities Director Shelly Brantley recently served on the Governor’s Developmental Disabilities Blue Ribbon Task Force.

The Agency is now working with lenders to set up the Freedom Savings Account where participants will save the income they generate. If you know of a lending institution interested in working with this initiative, call Renee Whaley at (850) 510-0754 for more information.

