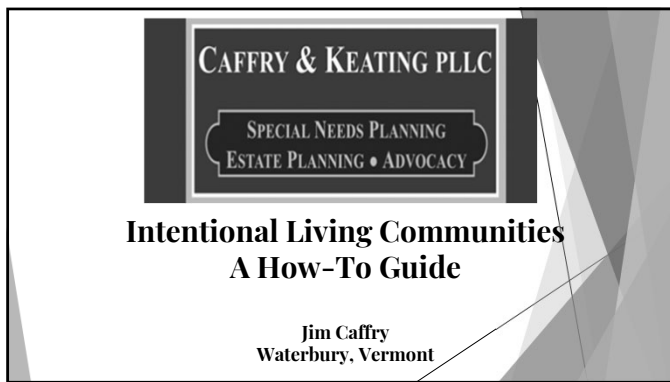




1



2



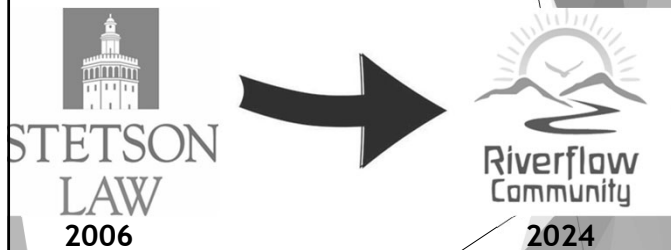
3

Who I Am & How Did I Get Here?



4

Who I Am & How Did I Get Here?



5

But First...

THANK YOU!

...for your commitment to a specialty
practice for families like mine...
...where you'll meet all kinds different
people who will push your buttons
in all kinds of different ways...

6

Housing Soup

List of Ingredients:

- *Laws & Regs*
- *Policy & Politics*
- *Public & Private Money*
- *People to Make it All Work!*



7

***Begin at the End!
&
Know the Field of
Play***

8

Begin @ the End!

***What Do Your Clients
Want for Their Adult Child?***



***What Does The Individual
Want for Her/himself?***



9

Begin @ the End!

Give Yourself a Disability-Specific Education

&

Give Yourself a Disability-Services-Specific Education



10

Silos of Services

This will be *VERY* state specific - Vermont has *FOUR* separate silos of support services, with 4 sets of rules:

- ❖ I/DD
- ❖ Mental Health
- ❖ TBI
- ❖ Physical Disabilities
- ❖ Pick & Choose?



11

Sources of Sap?

- ❖ Disability Onset Before Age 22?
 - ❖ CDB can be game changer
 - ❖ 2026 SSI FBR = \$994 + AABD?
 - ❖ CDB = 50% higher earning parent's
 - ❖ PIA @ retirement & 75% @ death
 - ❖ SSI = \$11,928/year
 - ❖ PIA of \$3,200/mo - CDB @ death =
 - ❖ \$2,400/mo = \$28,800/year - \$17K bump!
- ❖ ABLE Accounts - Onset before 46 now & a great place to stash away "excess" CDB!



12

Some Thoughts on the Legal Hierarchy of Social Services

- *Federal Statutes, e.g. Social Security Act (42 U.S.C. §§ 301-1397mm)*
- *Federal Regulations, e.g. the 2014 HCBS "Settings Rule" (42 CFR §§ 441.300 - 441.750)*
- *CMS Guidance & Policy Documents*

13

Some Thoughts on the Legal Hierarchy of Social Services

- Vermont Developmental Disabilities Act of 1996
- Vermont DD Regulations (amended 2023)
- Vermont DD State System of Care Plan (FY 25-28)
- 60+!!! Policies, Guidelines and Field Memos!
- 🤔 🤔 🤔

14

Some Thoughts on the Legal Hierarchy of Social Services *BUT WAIT...*

Loper Bright Ent. V. Raimondo, 603 U.S. 369
(June 2024)

... The Supremes do away with 40 years of "agency deference" jurisprudence under *Chevron v. NRDC*, 467 U.S. 837
...perhaps an opportunity for making some chicken salad...

15

Some Thoughts on the Legal Hierarchy of Social Services

- *Because “that is the way we have always done it” ain’t law and it ain’t binding!*
- *Federal law and CMS Regulations give states A LOT of discretion - if something is OK to do with HCBS \$\$\$ in State A, then it is OK (at the fed level) in State B too.*

16

Historical Baggage - The Past Need Not Be Prologue

- 1779 - Vermont law requiring Towns to care for poor
- 1791 - 14th U.S. State
- 1797 - Vermont Towns authorized to build Poorhouses and Poor Farms



17

Historical Baggage - The Past Need Not Be Prologue

- Poor Farms - poverty got you there - regardless of reason
- If you could work, you did



18

Historical Baggage - The Past Need Not Be Prologue



19

The State of My State and What You Need to Know About Yours...

- 1915 - the "Vermont State School for Feeble-minded Children" opened
- 1930s - became "Brandon Training School"
- 1968 - peak of 650 individuals
- 1976 - dropped to 450
- 1993 - closed



20

The State of My State and What You Need to Know About Yours...

- Vermont is a little state - 650,000 total, estimated 55,000+ with I/DD
- Total HCBS DD recipients 3,394; total receiving 24/7 "Home Supports" 1,490
- 88% of them in "Shared Living", i.e., adult foster care
- Remaining 11% in "Staffed" or "Group Living" - not there by choice!

21

A Few Words on the HCBS 2014 Settings Rule...

"The HCBS Setting Rule is *not about WHERE* you live, *it is about HOW you live*".

Kirsten Murphy, Executive Director of the Vermont Developmental Disabilities Council, July 2025

22

Intentional Community Living

- This NOT the same as "Group Living" where I come from. In Vermont, "Group Living" is a placement, NOT A CHOICE

- Group Living Homes - for 3 - 6 individuals, staffed 24/7 with DSPs on an 8-hour shift. In VT, generally for individuals who have been unsuccessful with multiple attempts with Shared Living Providers

23

Intentional Community Living

An "intentional community" is a group of people who have chosen to live together with a common purpose, working cooperatively to create a lifestyle that reflects their shared core values. The people may live together on a piece of rural land, in a suburban home, or in an urban neighborhood, and they may share a single residence or live in a cluster of dwellings.

Geoph Kozeny, Foundation for Intentional Living

24

Intentional Community Living

... in the context of disability services - people with and people without disabilities living together, sharing a life where everyone has something to contribute, and everyone has their needs met...

25

Intentional Community Living

Nonprofit community - BoD, Officers, Executive Director, Associate Director, Householders, Coworkers (DSPs), and Friends ... and also Parents...

- Some hourly employees, contracted RN for licensing
- Lots of volunteer engagement - families, broader community - also means lots of eyes on...

26

The Camphill Movement

Camphill Association of North America
www.camphill.org

See also:

Cadmus - www.cadmuslifesharing.org

High Spirit - www.highspirit.org



27

Question: What Does the Internal Revenue Code Have to Do With All of This???

Answer: A WHOLE LOT!

- *IRC 131 - DSP cost containment - adult foster care (Shared Living) through income tax exemption*
- *IRC 119 - DSP cost containment - income tax exemption of imputed value of "free" room & board (Intentional Living)*

28

Another Tax Consideration

Your state's mileage may vary!

- *Under Vermont law, many, but not all non-profits owning real estate are exempt from property taxes*
- *Consider "payment in lieu of taxes" for local municipality...*

29

Still More Considerations

- *Zoning - use by right? 24 V.S.A. § 4412(1)(G) - serving 8 or less considered single family residence*
- *Building a community? Then all the land use and permitting rules apply*
- *Licensing as a care home? Regardless of ownership and payment source for services - 3 or more people triggers license!*

30



31

Riverflow Community, Inc.

- Vermont Developmental Disabilities Housing Initiative ("DDHI")
 - Starts with an Op Ed by Elizabeth Campbell in July 2021
 - First DDHI Meeting in August 2021
 - Stormin' the Statehouse in January 2022 (peacefully, of course...)
 - H. 720 introduced on March 9, 2022
 - Act 186 becomes law on June 9, 2022

32

Riverflow Community, Inc.

Act 186

It is the intent of the General Assembly that:

(1) Individuals who qualify for developmental services...receive full and complete information in plain language regarding their options and services.

33

Riverflow Community, Inc.

Act 186

It is the intent of the General Assembly that:

(2) Individuals with developmental disabilities, their family members, allies, and advocates be respected and active participants in systems change activities, including... development of additional residential service options.

34

Riverflow Community, Inc.

2 Biggies in Act 186

1) \$500K for 3 pilot projects in different locations

2) Creation of Residential Program Developer with DD Services Division (needs to be made permanent position!)

35

Riverflow Community, Inc.

Caffrys & Campbells - September 2022 - pizza & dreamin'...



36

Riverflow Community, Inc.
June 2023 - 2 Biggies for Riverflow

- 1) Hannah Schwartz signs on as Executive Director
- 2) VT nonprofit incorporation

... start the 16-month clock



37

A word about people...

All the money in the world is no guarantee of success... as with most things the key to success is knowledgeable, competent, & caring leadership... Hannah is all that and so much MORE!



38

Riverflow Community, Inc.

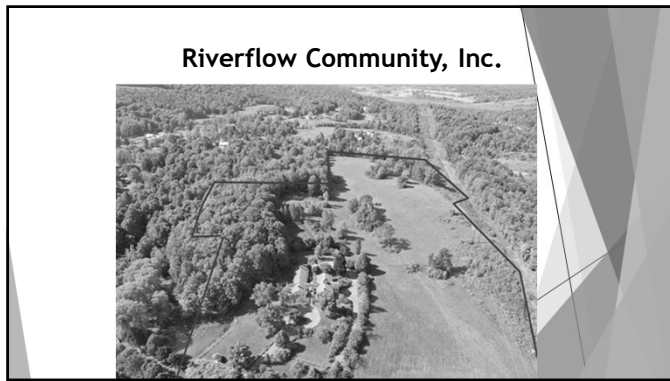
July 15, 2023 - Act 186 Grant Application filed

August 15, 2023 - Grant Awarded... and 30-acre property found same day ... coincidence or karma???

Lots of love & \$\$ needed.



39



40



41



42

Riverflow Community, Inc.
January - October 2024
... and more Renovations...



43

Riverflow Community, Inc.
Fundraising—an essential to success

- A good case statement and a strong list of potential donors (people want to help!)
- Founding Families and Team Members
- Extended Circles of Support
- Non-Disability Sources of Public Funding
 - VHIP (Vermont Housing Improvement Program) 240K
 - VLITE (Vermont Low Income Trust for Electricity) 50K
 - VHCB (Vermont Housing & Conservation Board) 425K



44

Riverflow Community, Inc.
October 8, 2024 -
TCR License issued
SHOW TIME for Willow House!



45

The Future of Riverflow

The Sweet Spot for Community—

- Four to five houses seems the most sustainable. A neighborhood within a broader neighborhood—a porous environment that maintains person-centered practices.
- Not too big, and not too small... Camphill Copake has 22 house and is located on 600 acres. Some would challenge that if there is a café, store, and all things are on the campus, is it too enclosed? I think we need options and to ensure “it is not a placement, it is a choice!”
- Camphill Hudson is located downtown and each person lives in their own apartment. (We need a variety of options.)

46

The Future of Riverflow



47

In the meantime...



48



49



50
