

Understanding Your Options for Services

in the Community

2026



Disclaimer: This booklet provides very general information and shouldn't take the place of advice from a professional. There's no substitute for a conversation with a specialist that takes into account your specific situation, needs and preferences.

If you'd like to discuss your options, there are several entities that can provide you information and advice.

You can get free objective information and advice from the Aging and Disability Resource Center, a clearinghouse for long-term service and support programs, by calling 1-855-YES-ADRC (1-855-937-2372).

If you're an older adult in need of services or a caregiver of an older adult who needs help, you can call your Area Agency on Aging at 1-800-252-9240 for information referral and other services. You might also want to contact a geriatric case manager, financial planner, or attorney.

*Please note that this booklet is written for the benefit of persons who live in the State of Texas, and some of the information will not apply to people who live in other states. The income and resource limits are current as of early 2026 and subject to change. **All** of the information in this booklet is subject to change.*

If any information contained in this booklet is incorrect, please contact Doni Green of the North Central Texas Aging and Disability Resource Center at dgreen@nctcog.org.

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Let's get started.

It's true — there's no place like home. Having an illness or injury doesn't change that. In fact, it can make it even more important for you to be surrounded by familiar things and people, and to be in control of how you spend your days. Whether you're at home now and want to stay home, or you're in a nursing home and want to go back to the community, this booklet is written for you. You have options!

This booklet discusses services that may be available and tells you where you can find services, how to pay for services, and how to choose service providers who are most qualified to meet your needs.

What services may be available?

Every community is different and offers different services. To figure out what's available in your community, call 2-1-1 to be connected with an information and referral specialist. Phones are answered 24 hours a day, seven days a week. You can also call 1-800-252-9240 during normal business hours to speak to your local Area Agency on Aging, or call 1-855-937-2372 to speak to your local Aging and Disability Resource Center.

There are some basic social services that are available in most communities. These include transportation, nutrition, housekeeping, personal care, medical equipment and adaptive aids, financial assistance, help with housing costs, hospice care, respite and caregiver support, legal help, mental health services, and independent living skills training. Let's look at each one of these statewide services, in addition to some that are available in certain parts — but not all — of Texas.

Transportation

Most communities have public transportation services that can meet the needs of people with and without disabilities. To find out who your local public transportation providers are, you can contact the Texas Department of Transportation at:
<https://www.txdot.gov/discover/texas-transit-agencies.html>.

If you have a disability, ask about paratransit services. Paratransit services use vans or buses that pick people up at their homes (or other starting points) and take them to specific destinations — such as a senior center, grocery store, or doctor's office.

How do you qualify for paratransit services? In most cases you need to fill out an application and prove you have a disability. This is usually done by getting a statement from your doctor, explaining why your medical condition makes it difficult for you to use regular transportation.

Public transportation services are available to people of all income levels. They usually require riders to pay fares, but the fares are kept low (e.g., a few dollars for each one-way trip) because the government helps pay the cost.

The Area Agency on Aging (AAA) often helps with transportation. To qualify for services through the AAA you must be at least 60 years old. In addition, the AAA may give priority to certain groups of older people (e.g., those with low incomes, those who have recently been in the hospital, those who need medical transportation, and so on). To find out if your AAA pays for transportation, call 1-800-252-9240. Keep in mind that the AAA's transportation providers usually schedule trips on a first-come, first-served basis, so it's important to call several days before you need a ride.

People who have Medicaid benefits who need a ride to their medical appointments can contact their health plan, at the phone number on their Medicaid member ID cards. Some Medicare Advantage Plans also provide medical transportation

People with Medicaid who are not enrolled in a health plan can request a ride by calling 877-633-8747 (877-MED-TRIP).

If you can't get a ride through public transportation, the Area Agency on Aging or the Medicaid program, call 2-1-1 and ask what local transportation programs are available. There may be

volunteer groups that help out with transportation or businesses that can provide transportation for a fee.

If you have your own transportation but have a disability that limits how far you can walk, you can apply for a temporary or permanent handicap parking placard. You will need to fill out an application, and your doctor will need to sign a statement that you have a disability. For information, call your county tax office.

Nutrition

If you have problems buying or fixing food, there are state and local programs that may be able to help.

If you can't afford to buy all the food you need, see if you qualify for **Supplemental Nutrition Assistance Program**, or **SNAP**, benefits (which used to be called food stamps). In order to qualify, you must have a low income and limited resources. To apply, call 2-1-1. The call taker can also let you know if there are food pantries nearby.

If you have a disability that makes it hard to fix food, you may qualify for **home-delivered meal programs** through the Area Agency on Aging (AAA), Texas Health and Human Services (HHS), or managed care organization if you receive full Medicaid benefits (instead of QMB, SLMB, or QI only). The AAA serves people who are at least 60 years of age, regardless of their income. HHS provides home-delivered meal services at no cost to people who are older or disabled, have low incomes, and have limited resources. Keep in mind that AAA and HHS home-delivered meal programs may have waiting lists. If you receive full Medicaid benefits, speak to the service coordinator with the managed care organization you're enrolled in.

If you're at least 60 years old, or married to someone who's at least 60, ask if your AAA offers **congregate meals**. If so, you can go to a meal site and get a noon meal at no charge. Often, the AAA can help arrange a trip to and from the meal site. Congregate meal sites include senior centers, recreation centers, and churches.

To find out what meal programs are in your community, call 1-855-YES-ADRC.

Housekeeping Services

Keeping up a home is a lot of work — especially if a disability makes it hard to get around. There are programs that can help eligible people with chores around the house, such as cooking, cleaning and doing laundry.

If you have Medicaid and a qualifying medical condition, you may be able to get help through the Primary Home Care or STAR+PLUS program. Contact the service coordinator with your managed care organization to see if you qualify.

If you don't have Medicaid — but do have a low income, limited resources, and a disability — you may qualify for programs administered by Texas Health and Human Services (HHS), such as **Family Care and Home-Delivered Meals**. Specifically, your income can be no greater than \$2,982 per month if you're single or \$5,964 per month if you're married. In addition, you can have no more than \$5,000 in resources if you're unmarried or \$6,000 in resources if you're married.

HHS also provides **Community Attendant Services** to people with low incomes and very limited resources. To qualify, a single individual can receive no more than \$2,982 in monthly income and have no more than \$2,000 in resources. Couples can receive no more than \$5,964 per month and have no more than \$3,000 in resources. Those who qualify can receive escort, home management, and personal care services.

HHS also pays for home-delivered meal and emergency response services.

Even if you qualify for HHS non-Medicaid services, you'll probably have to wait. Because of limited funding, some HHS non-Medicaid programs may be "frozen" (i.e., not able to accept new applications) and/or have long interest lists that are managed on a first-come, first-served basis. Once you qualify for services through HHS, you can usually keep getting those services as long as you're eligible.

Many Area Agencies on Aging (AAAs) offer housekeeping services. To qualify, you must be at least 60 years of age. In addition, the AAA may give priority to older people with low incomes, little family support, risk of going into a nursing home, and difficulty caring for themselves. AAA services are usually short-term in nature, lasting less than six months. Contact your local AAA at 1-800-252-9240 to see what programs are available and whether you qualify.

Housekeepers who are paid by HHS and AAAs aren't allowed to provide any kind of personal care, like helping you take a bath or get dressed.

If you don't qualify for any of the housekeeping services above, refer to the section on "Choosing an In-Home Provider" on page 34 of this booklet for tips on finding a qualified housekeeper.

Personal Care Services

Medicare pays for home health aides in some cases. Aides can do things like help you get dressed, take a bath, and so on. But Medicare will pay only if you meet all of the eligibility criteria below:

- You are under the care of a doctor who has developed a plan of care for you;
- Your doctor has ordered skilled care, such as nursing, physical therapy, occupational therapy, or speech therapy;
- Your doctor has ordered home health care;
- Your doctor has certified that you're homebound, which means that you can't leave your home unless you get some help; and
- You receive home health services from an agency that has a contract with Medicare.

Medicare usually pays for personal care services on a temporary basis, as long as you require skilled care. Medicare will not pay for help from aides with bathing, dressing, and using the bathroom when this is the only care you need.

Texas Health and Human Services has programs such as **Family Care** that provide personal care services on an on-going



basis. To qualify, you must have a low income and limited resources. Specifically, your income can be no greater than \$2,982 per month if you're single or \$5,964 per month if you're married. In addition, you can have no more than \$5,000 in resources if you're unmarried or \$6,000 in resources if you're married. In addition, you must have some kind of medical condition that makes it difficult for you to care for yourself. Keep in mind that HHS has interest lists for most programs. Even if you qualify, you will need to wait until a slot opens up.

If you're a veteran, you may be eligible for the Veterans Administration's healthcare benefits such as community-based home care. In addition, you may qualify for **Service-Connected Compensation or Non-Service Connected Pension with Aid and Attendance** (NSC pension/A+A). The NSC pension/A+A may be able to help with out-of-pocket medical expenses for care in the home, an assisted living facility, or nursing home.

The NSC/A+A program serves Veterans and surviving spouses who require regular help with eating, bathing, dressing, undressing, taking medicine, and/or toileting. It takes income and resources into consideration, and applicants can have no more than \$163,699 in net worth. Net worth includes annual income and cash in savings and checking accounts, mutual funds, stocks, and other properties other than the homestead. It pays up to \$2,424 per month to eligible Veterans, up to \$2,874 per month to a married Veteran, and up to \$3,845 per month to two Veterans who are married to each other if both qualify for NSC/A+A benefits.

The Texas Veterans Commission helps veterans access federal, state and local benefits, such as Aid & Attendance. To see if you qualify for Aid & Attendance and other veterans' programs — you can contact the Texas Veterans Commission at 1-800-252-8387, or call your county courthouse and ask for the Veterans County Service Officer.

Some Area Agencies on Aging (AAA) provide personal care services to people who are at least 60 years of age. They target older people with limited incomes, little family support, and a risk of going into a nursing home, and difficulty caring for themselves. AAA services are usually short-term in nature, lasting six months or less. Contact your local AAA at 1-800-252-9240 to see what programs are available and if you qualify.

If you don't qualify for any of the personal care services listed above, refer to the section on "Choosing an In-Home Provider" on page 34 of this booklet for tips on finding a qualified personal care attendant.

Medical Equipment and Adaptive Aids

If you have problems doing everyday tasks—like getting dressed, taking medicines, or taking a bath, consider the use of durable medical equipment or adaptive aids. Durable (or reusable) medical equipment consists of things like wheelchairs, bath chairs, and walkers. Adaptive aids include adaptive light switches, communication equipment (e.g., TTY phones), computer devices (e.g., special keyboards), home modifications, mobility aids (e.g., staircase lifts), and more.

To get more information on what assistive technology might be able to do for you — and sources of assistive technology — call the Texas Technology Access Program at 1-800-828-7839.

Medicare may be able to pay for medical equipment, such as wheelchairs, walkers, electric scooters, hospital beds, and

oxygen tanks. To qualify you must have Medicare Part B, get a doctor's authorization for use of the equipment at home, and order the equipment from a company that has a contract with the Medicare program. In most cases Medicare will cover 80% of the cost, and you (or your supplemental insurance) will be responsible for 20% of the cost.

As a general rule, Medicare does not pay for equipment that's used in the bathroom, such as raised toilet seats, bath chairs, and transfer benches.

The **Veterans Administration** (VA) may also provide medical equipment for qualifying veterans. Call the Texas Veterans Commission hotline at 1-800-252-VETS (8387) to see if you qualify for medical equipment, in-home services, and/or pensions from the VA.

Financial Assistance

Is it a struggle to pay your bills every month? If so, you may want to see if you qualify for state and federal programs that provide income and on-going help with utility, healthcare, and housing costs.

Here are some programs that are available to people with very low incomes:

- **Veterans Administration Non-Service Connected (NSC) Pension** is a benefit for Veterans who have at least one day of wartime service; 90 days or more of active duty; and an honorable discharge. Qualifying Veterans under the age of 65 must have a permanent and total disability, and a low income. Qualifying Veterans age 65 and over don't have to be disabled, but must have a low income. A single Veteran can have no more than \$1,453 per month in countable income. A Veteran with a spouse or child can have no more than \$1,865 per month in countable income. Qualifying Veterans receive a monthly check. To see if you qualify, call 1-800-827-1000, visit any VA office or contact your county courthouse and ask for the Veterans' service office.

- **Veterans Administration Housebound Benefit** is available to Veterans who qualify for the VA NSC pension and need supervision of daily care needs. The income limit for a single Veteran is \$1,776 per month. The income limit for a Veteran with a spouse or dependent child is \$2,225 per month.

A Veteran who applies for the Housebound benefit based on Service-Connection must have a single permanent disability evaluated as 100% disabling that results in being homebound OR have a single permanent disability evaluated as being 100% disabling and at least one other disability that is evaluated as 60% disabling.

Please note that the SC Compensation Housebound funds are determined differently than they are for the NSC Pension.

- **Veterans Administration Death Pension** benefits are paid to eligible dependents (surviving spouse and/or child) of deceased wartime Veterans whose deaths were not related to military service. Children of Veterans are eligible if they are under the age of 18, enrolled in a VA-approved educational/training institution, or became permanently incapable of self-support before reaching the age of 18. Deceased Veterans must have served at least 90 days of active duty, with at least one day of wartime service. Income and assets also factor into this benefit.
- **Supplemental Security Income (SSI)** is a program for people who are at least 65 years old or blind or disabled and have low incomes and limited resources. The 2026 income limit for a single person is \$994/month, and the limit for a couple is \$1,491/month, not counting the first \$20 of most income sources; the first \$65 you get from working and half of the wages over \$65. People who qualify for SSI get a monthly check in addition to Medicaid benefits. Call the Social Security Administration at 1-800-772-1213 for more information.

- **Medicaid** is a health insurance program that is automatically approved for people who have been approved for SSI (see above). People who require nursing home care may also qualify for a type of Medicaid even though their income is above the allowable limit. In addition, pregnant women and parents of children may qualify for Medicaid if they have low incomes and limited resources. To see if you qualify for Medicaid, call 2-1-1 or go to a local Medicaid office.

People who qualify for Medicaid can receive medical services from doctors and other healthcare providers who have contracts with the Medicaid program. In addition, Medicaid can pay for things like eyeglasses and hearing aids.

People who receive both Medicare and SSI/Medicaid don't have to pay Medicare premiums, deductibles or copayments.

- **Medicare Savings Programs** are available to people who get Medicare benefits, have low incomes, and limited resources. There are three different Medicare Savings Programs:
 - Qualified Medicare Beneficiary (QMB)
 - Specified Low-Income Medicare Beneficiary (SLMB) and
 - Qualifying Individual (QI)

You can get more information by calling 2-1-1 or a benefits counselor at 1-800-252-9240.

QMB: If you qualify, the program will pay your Medicare Part A and B premiums, Medicare Part A and B deductibles, and Medicare Part A and B copayments. Your monthly income can be no more than \$1,350 if you are single or \$1,824 if you are married. You can have no more than \$9,950 in resources if you are single and \$14,910 if you are married.

SLMB/QI: If you qualify SLMB or QI, the program will pay your Medicare Part B premiums.

- The **Medicare Low-Income Subsidy** is available to people who get Medicare benefits, have low incomes and limited resources, and who are enrolled or want to enroll in a Medicare prescription drug program. In 2026 you may qualify for a Medicare Low-Income Subsidy (also called “Extra Help”) if your income is below \$2,015 per month and you are single, or \$2,725 per month and you are married. In addition, you may have no more than \$18,090 in savings, investments, and property if you are single, or \$36,100 if you are married. People who qualify for the Low-Income Subsidy pay no more than \$5.10 for each generic drug and \$12.65 for each brand-name drug.
- The **Supplemental Nutrition Assistance Program** is a new name for food stamps. It is a federal program that helps low-income families buy nutritious food from local food stores. SNAP is available to families, older people, and single people who have low incomes. The 2026 net monthly income limits for households with an older or disabled person are \$2,152 for a household or one and \$2,909 for a household of two. To see if you qualify for SNAP, call 2-1-1 or go to a local Medicaid office.

If you’re looking for emergency assistance, call 2-1-1 to see what’s available in your community.

Subsidized Housing

Finding and keeping safe, affordable and accessible housing can be hard, especially when you have a limited income. There are a number of programs, financed by the federal and state government, that provide housing assistance. Not sure where to start? You can contact the Texas Department of Housing and Community Affairs at 1-800-525-0657. Or you can call your Aging and Disability Resource Center at 1-855-937-2372.

Following are major housing programs and providers.

Housing Choice Vouchers

The Housing Choice Voucher program (sometimes called Section 8) is funded by the U.S. Department of Housing and Urban Development (HUD) and administered by public housing authorities (PHAs). It's the federal government's major program for helping individuals and families with low incomes pay rent at private properties.

Participants choose their own housing — which can include single-family homes, townhouses, and apartments. The properties must meet certain health and safety standards, and landlords must agree to accept the vouchers.

Participants pay 30% of their income toward rent. The voucher pays the landlord the difference between the unit's fair market rent (as determined by HUD) and the participant's contribution. For example, someone who has a Housing Choice Voucher receives \$800 a month in income. She finds an apartment that rents for \$850 a month (an amount that HUD determines is a fair market value), and the landlord agrees to accept the voucher. She pays \$240 per month, and the voucher pays the balance of \$610 per month.

To get more information about Housing Choice Vouchers, contact your local PHA. You can get contact information for your local PHA at hud.gov/program_offices/public_indian_housing/pha/contacts.

Some small cities and rural areas don't have their own PHAs. In those cases the Texas Department of Housing and Community Affairs (TDHCA) serves as the PHA.

To qualify for a Housing Choice Voucher through TDHCA, eligible households can have no more than 50% of the Median Family Income (MFI). However, TDHCA gives priority to those with incomes at or below 30% of the MFI.

For more information on eligibility and availability of Housing Choice Vouchers, contact TDHCA's Section 8 Division at 1-800-237-6500 or go to <https://www.tdhca.texas.gov/programs/housing-choice-voucher-section8-housing>.

Project Access

The Project Access Program utilizes Section 8 Housing Choice Vouchers administered by TDHCA to assist low-income persons with disabilities in transitioning from institutions into the community by providing access to affordable housing. Qualifying individuals must be residents of nursing facilities, Intermediate Care Facilities for Individuals with Intellectual Disabilities (ICF/IIDs), or state psychiatric hospitals. A nursing home relocation specialist or case manager is often available to help fill out the Project Access paperwork, find a property that accepts the voucher, and arrange other community-based services.

For more information on Project Access, contact the TDHCA Section 8 Division at 1-800-237-6500 or go to <https://www.tdhca.texas.gov/project-access>.

Tenant-Based Rental Assistance

TDHCA provides funding to local governments, PHAs, local mental health authorities and nonprofit organizations for the Tenant-Based Rental Assistance (TBRA) program, which can be used for rental subsidies, security deposits (FOR up to two months' rent), and utility deposits for low-income renters. TBRA funding is available for up to 24 months while the participating household engages in a self-sufficiency program. If available, additional funds may be set aside to provide assistance for up to 60 months for individuals meeting certain program requirements. You can find a general overview of the TBRA program at <https://www.tdhca.texas.gov/programs/tenant-based-rental-assistance-tbra-program>.

The TBRA program is not available in all parts of Texas. To see if it's available in your community go to <https://www.tdhca.texas.gov/help-for-texans>.

Family Unification Vouchers

The Family Unification Program (FUP) provides targeted vouchers to families who are at risk of having their children placed in out-of-home care because of lack of decent, safe, and sanitary housing; and youth at least 18 years old and not more than 21 years old who left foster care at age 16 or older and who lack adequate housing. FUP vouchers for families have no time limit; but FUP vouchers for youth are limited to 18 months of rental assistance.

FUP vouchers are not available statewide. To see if they're available in your community go to
<https://www.hud.gov/sites/documents/FUPBASELINES011314.PDF>.

Section 8 Project-Based Rental Assistance

Section 8 Project-Based Rental Assistance (PBRA) program allows people with limited incomes to rent modest units at an affordable price. It provides rental assistance only at participating properties. If a program participant moves out of that property, he/she no longer qualifies for the program. In this way the PBRA program is different from the Section 8 Housing Choice Voucher program, which allows the participant to move to any property that will accept the voucher and

still receive rental assistance. Private owners, including both for-profit and nonprofit entities, own and manage the Section 8 PBRA properties. Tenants pay no more than 30% of their income toward rent, and federal funds pay the landlord the difference between the tenant's contribution and the fair market rent.

You can find properties that participate in the Section 8 PBRA program at: [PHA Contact Information | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](https://www.hud.gov/program-information/section-8-pbra).

HUD 202

The section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides older people with very low incomes with options to live independently, but with access to support services such as cleaning, cooking, and transportation.

Participating multi-family apartment complexes were built and managed by non-profit organizations with HUD funds. Search for these properties and other “affordable housing” options at: <https://www.hud.gov/states/texas/renting>. Apply for this housing by contacting each property.

Low-Income Housing Tax Credit (LIHTC) Developments

These multi-family rental complexes are developed with tax credits administered by TDHCA. Tax credits are awarded to eligible participants to offset a portion of their federal tax liability in exchange for the production or preservation of affordable rental housing. More information on TDHCA's Housing Tax Credit program is available at <https://www.tdhca.texas.gov/competitive-9-housing-tax-credits>. For reduced rent properties funded by TDHCA, search the Vacancy Clearinghouse located under Step 1 of the Help for Texans link found off TDHCA's home page, <https://www.tdhca.texas.gov/help-for-texans>.

USDA Rural Development Multi-Family Housing Rentals

The U.S. Department of Agriculture has multi-family apartment complexes in rural areas of the state. To find multi-family apartment complexes in your area, visit [https://www.rdmfrentals.sc.egov.usda.gov/ RDMFRentals/](https://www.rdmfrentals.sc.egov.usda.gov/RDMFRentals/) for rental assistance. Apply for this housing by contacting each property.

Additionally, Texas' Aging and Disability Resource Centers are required to develop affordable housing inventories, including properties that are not funded by TDHCA. You can get a list of properties in your area by calling 1-855-YES-ADRC (1-855-937-2372).

Section 811 Project Rental Assistance Program for Persons with Disabilities

The Section 811 Project Rental Assistance (PRA) program provides project-based rental assistance for extremely low-income persons with disabilities, linked with long term services. The program is made possible through a partnership between TDHCA, the Texas Health and Human Services Commission (HHSC), the Texas Department of Family and Protective Services (DFPS) and eligible multifamily properties.

The program is limited to individuals who are part of the Target Population and receiving services through one of the HHSC Agencies participating in the program or directly through DFPS.

To see the current list of target populations, go to:

<https://www.tdhca.texas.gov/programs/section-811-project-rental-assistance-program>

Each eligible household must have a qualified member of the target population who will be at least 18 years of age and under the age of 62 at the time of admission. All Target Populations are eligible for community-based, long-term care services as provided through Medicaid waivers, Medicaid state plan options, or state funded services and have been referred to TDHCA through their service provider or coordinator.

Individuals must be referred to the program by a Qualified Referral Agent.

The Section 811 PRA program provides rental assistance at participating properties only. For program information, including a list of participating properties, go to

<https://www.tdhca.texas.gov/programs/section-811-project-rental-assistance-program>

Housing Resources for Veterans

U.S. Department of Housing and Urban Development – Veterans Assistance Supportive Housing

The U.S. Department of Housing and Urban Development – Veterans Assistance Supportive Housing (HUD-VASH) Program is a joint effort between HUD and the VA to move veterans and their families out of homelessness into permanent housing. HUD provides housing assistance through its Housing Choice Voucher Program (Section 8) that allows veterans experiencing homelessness to rent privately owned housing. The VA offers eligible veterans experiencing homelessness clinical and supportive services through its health care system.

The HUD-VASH Program is administered by PHAs, and the VA provides dedicated case managers to help secure stable, permanent housing and appropriate support services. Not all PHAs participate in the program. You can find a list of participating authorities at

https://www.hud.gov/sites/dfiles/Main/documents/HUD-VASH_grant_chart.pdf.

Veterans Home Improvement Program

The Texas Veterans Home Improvement Program provides below-market interest rate loans to qualifying Texas veterans who need to make repairs to their homes. For more information, call 800-252-8387 or go to <https://vlb.texas.gov>.

Homes for Texas Heroes Home Loan Program

The Homes for Texas Heroes Home Loan Program provides homebuyer assistance for Texas veterans. Program benefits include a 30-year fixed interest rate mortgage loan and down payment assistance, provided as a grant that never needs to be repaid or repayable second lien loan. For more information go to <https://www.tsahc.org/homebuyers-renters/homes-for-texas-heroes-program>.

Veterans Housing Assistance Program

The Veterans Housing Assistance Program help veterans buy a home with a low-interest loan with little or no down payment. For more information go to <https://www.glo.texas.gov/vlb/index.html>.

Veterans Land Loan Program

The Veterans Land Loan Program allows veterans to purchase land at competitive interest rates. Find more information at <https://www.glo.texas.gov/vlb/loans/land-loans/index.html>

Veterans Land Board

The Texas Veterans Land Board provides a broad range of services, including low-interest land, home, and home improvement loans; and skilled nursing care in state Veterans homes. For more information go to <https://www.glo.texas.gov/vlb/index.html>.

Home Repair, Reconstruction, and Modifications

There are several programs that may be able to help repair, rehabilitate, and modify homes for Texans with low incomes.

Amy Young Barrier Removal Program

TDHCA's Amy Young Barrier Removal Program (AYBR) funds accessibility modifications to increase accessibility and eliminate hazardous conditions in the homes of Persons with Disabilities. The program can cover modifications such as adding handrails and ramps, widening doorways, adjusting countertops and cabinets to appropriate heights, installing buzzing or flashing devices for persons with visual or hearing impairments, and installing accessible showers, toilets, and sinks.

The program provides one-time grants for up to \$22,500 per home, for renters or owners who earn no more than 80% of the Area Median Family Income. TDHCA implements the AYBR through multiple nonprofit organizations and local governments who process intake applications, verify eligibility, and oversee

construction. Not all areas of the state have program administrators. For a list of local program administrators visit <https://www.tdhca.texas.gov/help-for-texans> and select “Home Repair/Accessibility Modifications” or call an AYBR Program Administrator in the TDHCA State Housing Trust Fund division at 1-512-936-7799.

Homeowner Reconstruction Assistance Program

Homeowner Reconstruction Assistance (HRA) Program offers grants or zero-interest deferred forgiveable loans to help reconstruct dilapidated homes owned and occupied by qualified homeowners. The HRA Program funds local governments, PHAs, and non-profit organizations to provide the reconstruction services and is not available statewide. For a list of local program administrators visit <https://www.tdhca.texas.gov/help-for-texans> and select “Home Repair/Accessibility Modifications,” email home@tdhca.texas.gov or call 1-512-475-2135.

Medicaid Waiver Programs

Texas Medicaid waiver programs, including the STAR+PLUS, Community Living Assistance and Support Services (CLASS), Texas Home Living (TxHmL), Deaf-Blind with Multiple Disabilities (DBMD) and Home and Community Services (HCS) programs, can make home modifications that are necessary for health and safety in some cases. If you’re enrolled in a Medicaid waiver program, check with your case manager or service coordinator to see if you’re eligible.

Medicaid waiver services are available to people with low incomes and limited resources who qualify for institutional care. For more information about Medicaid waivers, call 1-855-937-2372.

Area Agency on Aging

Some Area Agencies on Aging have minor home repair programs that assist eligible people age 60 and over. They cannot do major repairs, such as work on roofs and foundations. To find

out whether your Area Agency on Aging has a minor repair program, call 1-800-252-9240. It can also let you know if there are other local home repair programs

Single Family Housing Repair Grants and Loans

The U.S. Department of Agriculture, through its Section 504 Home Repair program, provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards. To qualify you must live in a rural area (generally a city with a population of no more than 35,000); be the homeowner and live in the house; be unable to obtain affordable credit elsewhere; and have a family income below 50% of Area Median Income. To qualify for a grant you must be age 62 or older and not be able to repay a repair loan.

Since the program serves rural areas, it's not available in all parts of Texas. To see whether the program is available in your area, go to

<https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans>

Homeownership

TDHCA administers several programs to help Texans with low and moderate incomes buy homes.

Homebuyer Assistance with New Construction (HANC) Program

The Homebuyer Assistance with New Construction (HANC) program funds units of general local governments, Local Mental Health Authorities (LMHAS), and nonprofits to provide mortgage financing to low-income homebuyers for the following activities: acquisition and/or new construction of site-built housing; acquisition and/or placement of a new Manufactured Housing Unit (MHU); and acquisition and/or rehabilitation of housing to be occupied by the homebuyer. Funds are provided to the homebuyer as a low-interest fixed-rate loan with a term of 15-30 years. Interest may be as low as zero percent. For more information go to

<https://www.tdhca.texas.gov/programs/homebuyer-assistance-new-construction-hanc-program> or email home@tdhca.texas.gov or call 1-800-525-0657.

Texas First Time Homebuyer Programs

TDHCA administers three homebuyer assistance programs: My First Texas Home (MFTH), and My Choice Texas Home programs.

The My First Texas Home option offers mortgage loans at 30-year, low-interest rate mortgage and up to 5% down payment and/or closing cost assistance to eligible Veterans and Texas first time homebuyers. The My Choice Texas Home option offers mortgage loans at 30-year, low-interest rate mortgage with up to 5% down payment and/or closing cost assistance to income eligible first time and repeat homebuyers and Veterans. For more information go to <https://www.thetexashomebuyerprogram.com/> or call 800-792-1119.

Texas Bootstrap Loan Program

TDHCA administers the Owner-Builder Loan Program, also known as the Texas Bootstrap Loan Program (Bootstrap). The Texas Bootstrap Loan Program is a self-help housing construction program that provides very low-income families (Owner-Builders) an opportunity to purchase or refinance real property on which to build new housing or repair their existing homes through "sweat equity." Owner-builder's household income may not exceed 60% of Area Median Family Income. The maximum Bootstrap loan may not exceed \$45,000 per household. For further information go to <https://www.tdhca.texas.gov/programs/texas-bootstrap-loan-program> or email Bootstrap@tdhca.texas.gov.

Home Sweet Texas Home Loan Program

The Texas State Affordable Housing Corporation (TSAHC) Home Sweet Texas Home Loan Program serves Texas home buyers with low and moderate incomes. It provides a 30-year fixed interest rate mortgage loan and down payment assistance of up to 5% of the loan amount. You don't have to be a first-time homebuyer to qualify, and you don't have to live in the home for any set period of time. The down payment assistance is a gift that never needs to be repaid.

First-time buyers can also apply for a Mortgage Credit Certificate. It offers a dollar for dollar savings of up to \$2,000 every year as a special tax credit. It's available statewide through a network of approved lenders. For more information contact TSAHC at 1-877-508-4611 or go to <https://www.tsahc.org/homebuyers-renters/loans-down-payment-assistance>.

Services for People Experiencing Homelessness

HUD Homeless Assistance Programs

The U.S. Department of Housing and Urban Affairs (HUD) administers a Continuum of Care (CoC) Program that helps people who are homeless move into short-term and permanent housing. HUD awards CoC funds to non-profit agencies for activities that may include the following:

- Permanent Housing, which can consist of Permanent Supportive Housing or rapid-rehousing (help with finding rental housing and short-term rental assistance)
- Transitional Housing, which can cover the cost of up to 24 months of housing
- Supportive Services that link clients with housing or other necessary supports
- Homelessness Prevention, which may include housing relocation and stabilization services in addition to short- and medium-term rental assistance.

For more information go to

<https://www.hudexchange.info/homelessness-assistance/>.

Emergency Solutions Grants Program

Funding through the Emergency Solutions Grant (ESG) program is allocated to states, counties and cities for rehabilitation or conversion of buildings for use as emergency shelters, essential services related to emergency shelter and street outreach, the payment of certain expenses related to operating emergency shelters, and rental utility assistance for households experiencing homelessness or who are at risk of homelessness. The Texas Department of Housing and Community Affairs (TDHCA) receives federal ESG funding and, in turn, awards ESG funds to units of local government, nonprofit organizations, and domestic violence providers.

To learn more about HUD's ESG program services go to

<https://www.hudexchange.info/programs/esg/>

ESG services are not available statewide. To see if services are available in your community, you may search the HUD website at <https://www.hudexchange.info/grantees/> or go to TDHCA's website at <https://www.tdhca.state.tx.us/texans.htm> and search "Emergency and Homeless Services."

Homeless Housing and Services Program

Funding through the Homeless Housing and Services Program (HHSP) is allocated to assist individuals and families experiencing homelessness and to provide local programs that prevent and eliminate homelessness. Eligible activities include construction of shelter facilities, direct services related to housing placement, homelessness prevention, housing retention, and rental assistance. Only major urban areas with population over 285,000 are eligible to participate (e.g., Arlington, Austin, Corpus Christi, Dallas, El Paso, Fort Worth, Houston, Plano and San Antonio).

Ending Homelessness Fund

The Ending Homelessness (EH) Fund is a trust fund held by the Comptroller of Public Accounts and administered by TDHCA. It is funded through voluntary contributions by individuals renewing their registration of a motor vehicle. Any activities eligible under the ESG program or HHSP program are eligible under the EH fund.

General Home Modification Tips

If you want to stay in your home as long as possible but find it difficult to get around, there may be things you can do to make your home safer and more accessible. You can get some good ideas for modifying your home from the Christopher & Dana Reeve Foundation, at: <https://www.christopherreeve.org/living-with-paralysis/home-travel/home-modification>.

To get ideas for improvements that are specific to your home and your needs, you may want to hire an occupational therapist. This is a health professional who is trained to take into consideration your balance, coordination, endurance, strength, and vision relative to your home environment, and give you recommendations about making your home safer and more usable. To find an occupational therapist in your area — as well as quality data about agencies that provide occupational therapy — you can go to Medicare's Home Health Compare website, at:

<https://www.medicare.gov/homehealthcompare/search.aspx>.

You can make several changes yourself, at little or no cost. For example, make sure you have plenty of light and walkways that are free of obstructions. If your bathtub is hard to use, consider using a handheld shower wand and shower chair or transfer bench.

Other modifications — such as widening bathroom doorways or installing grab bars, hand rails, and wheelchair ramps — may be more costly and better left to professionals.

How do you find the “right” professional to modify your home? You can check with home improvement stores, friends, or the Texas Association of Builders at 1-800-252-3625.

If you’re looking for a professional to make accessibility modifications to your home, ask if he/has a tax ID, insurance coverage (including bonding), ability to meet construction standards of the Americans with Disabilities Act, and references. You can also contact the Better Business Bureau to see if he or she is a member and has any complaints on file. It’s a good idea to check with at least three contractors so you can compare cost and quality.

Help with Utility Bills

Comprehensive Energy Assistance Program

TDHCA’s Comprehensive Energy Assistance Program (CEAP) is designed to assist low-income households in meeting their immediate energy needs and to encourage consumers to control energy costs for years to come through energy education. The CEAP is administered through a statewide network of local programs administrators. For a list, visit <https://www.tdhca.texas.gov/help-for-texans> and select “Utility Bill Payment Help” or call 1-800-525-0657.

Weatherization Assistance Program

TDHCA’s Weatherization Assistance Program (WAP) is designed to help low-income customers control their energy costs through installation of weatherization measures and energy conservation education. The program goal is to reduce the energy cost burden of low income households through energy efficiency. The WAP is administered through a statewide network of local program administrators. For a list, visit <https://www.tdhca.texas.gov/help-for-texans> and select “Weatherization” or call 1-800-525-0657.



Hospice

For people who are in the late stages of life-threatening diseases, hospice care offers medical services, emotional support, and spiritual resources. It doesn't focus on prolonging life, but on controlling pain and enhancing quality of life. Hospice services include basic medical care that manages symptoms, medical equipment and supplies, counseling and social support, volunteer support, and respite care for family members.

Many insurance programs, including Medicare, Medicaid, and the Veterans Health Administration, pay for hospice care. Most — but not all—private insurance programs, also have hospice benefits. In addition, Texans who don't have health insurance can often receive hospice services from hospice agencies' charity care programs.

To qualify for hospice, you must have an incurable medical condition and your doctor must certify that you have no more than six months to live if your illness runs its normal course.

For more information about hospice you can call the Texas Association for Home Care & Hospice at 1-800-880-8893 or your local Aging and Disability Resource Center at 1-855-937-2372.

Caregiver Support

If you're caring for someone with a disability, it's important to get all the help and support you need. Call the Area Agency on Aging (AAA) at 1-800-252-9240 or the Aging and Disability Resource Center at 1-855-937-2372 to find out what programs are available in your community. Programs may include respite care (a short-term service that gives you a break from your caregiving responsibilities), educational workshops, counseling, and more.

You can go to <https://www.familycaregiversonline.net> to find caregiving information and links to on-line resources. There you'll find information on topics such as stress management, legal considerations, chronic disease, sensory loss, communication techniques, long-distance caregiving, nutrition, and more.

Legal Help

No matter how old you are or how much money you have, it's a good idea to get your legal affairs in order before a crisis occurs. Here are some basic legal documents you should have:

- Will: allows you to determine how your property will be distributed after you die;
- Medical Power of Attorney: allows you to designate someone you trust to make healthcare decisions for you in the event that you are unable to make such decisions for yourself; and

- Durable Power of Attorney: allows you to designate someone you trust to make business decisions for you in the event that you are unable to make such decisions for yourself.

If you need general information on basic legal documents, you can contact your Area Agency on Aging (AAA) at 1-800-252-9240. How can you find a qualified attorney? You might check with family and friends. You might also contact the Texas State Bar Lawyer Referral Service, at 1-800-252-9690. Based on your legal needs, it will connect you with an attorney who specializes in your subject area and agrees to provide a half-hour consultation at a cost of \$20.

No matter how you find a prospective lawyer, the following questions can help you compare experience and cost:

- How long have you been in practice?
- Do you specialize in a particular area (e.g., estate planning or elder law)?
- How long have you been specializing in this area?
- What are your fees?
- Do you offer free consultations?
- What is the average charge for the type of consultation I need?

If you can't afford to pay an attorney, the Texas Legal Services Center (TLSC) may be able to help. It provides referrals to lawyers — often within the legal aid network — legal information, and legal advice. Its attorneys have expertise in topics including public benefits, private pensions, crime victims' rights, health insurance, nursing home regulations, kin care, consumer protections, and veterans' issues. To contact TLSC, call 1-800- 622-2520.

Although TLSC provides legal information, it does not represent people in lawsuits. Instead, it makes referrals to local attorneys.

Mental Health

Nearly one in four Americans will experience a mental health condition at some time in his/her life. Although most mental health conditions are treatable, approximately two thirds of those who are affected don't seek treatment. In many cases, untreated mental health conditions can interfere with recovery from physical illnesses.

If you're experiencing problems or changes with your mood or mental status, don't assume that's a normal part of growing old and/or dealing with a disability. Talk to your doctor or a mental health professional.

Medicare will cover mental health services, generally paying 80% of the cost once you've met your Part A or Part B deductible. For inpatient treatments, it pays for up to 190 days during your lifetime, after you've met your Part A deductible.

Medicare Part B may also pay for partial hospitalization — or a structured program of outpatient active mental health treatment that is provided during the day and doesn't require overnight stays. In order to qualify for partial hospitalization, a doctor must certify that you would otherwise need inpatient treatment, and the doctor and partial hospitalization program must agree to accept Medicare payments.

If you don't have insurance or don't know where to get started, you can contact your local mental health authority. To find out which authority serves your county, go to
<https://www.hhs.texas.gov/services/mental-health-substance-use/mental-health-substance-use-resources/find-your-local-mental-health-or-behavioral-health-authority>

Independent Living Skills Training

If you — or someone you care for — hasn't lived at home for a while or has had a recent change in functioning, you may be interested in independent living skills training. Skills training can help you master the basics of cooking, using public transportation, keeping up with your bills, using a computer, and other things.

If you're interested in skills training, contact your Center for Independent Living, or CIL. CILs provide a broad range of services, including skills training and peer support groups, to people of all ages who have disabilities. They provide these services at no cost. To find out which CIL serves your area, call 512-371-7353.

If you or your loved one has an intellectual or developmental disability, contact your Local Intellectual/Developmental Disability Authority (LIDDA) to see what services are available in your community. Community centers provide supports such as residential services, supported home living, supported employment, and vocational services. Most programs have lengthy waiting lists. To find out which LIDDA serves your area, go to <https://txcouncil.com/community-centers/>

Tools for Independent Living

The State of Texas provides a wide range of services for Texans with disabilities. Its rehabilitation programs include the following:

- **Independent Living Services:** support self-sufficiency. For more information, call 512-371-7353.
- **Deaf and Hard of Hearing Services:** serve Texans with hearing loss, providing information and training, communication strategies, and assistive technologies. To find out more, call 512-438-4880 or email dhhs.mailbox@hhs.state.tx.
- **Specialized Telecommunications Assistance Program:** helps pay for specialized phones for people with disabilities that interfere with use of standard phones. For more information, call 512-438-4880 or email bryant.robinson@hhs.texas.gov
- **Vocational Rehabilitation Program:** helps Texans with disabilities prepare for, find, and keep jobs. For more information call 1-512-936-6400.

In addition, the Texas Workforce Commission has a Division for Blind Services that provides information, counseling, and training for individuals who are interested in working. For more information call 1-512-936-3388.



Adult Day Activity

Adult day care programs are good resources for people who need supervision or assistance with their care during the day. There are two types of adult day care: social adult day care and adult day health care. Social adult day care provides social services, activities, crafts, and supervision by staff members who are usually not medical professionals. In most cases people who attend social adult day care centers must be able to take care of

their own personal care. In contrast, adult day health care centers are staffed by people with medical training (such as nurses, therapists, and social workers) and can care for participants who need help with personal care. Most adult day health care centers provide nursing and personal care, physical rehabilitation, noontime meals and snacks, and transportation.

Adult day care can be an affordable alternative to in-home care. Although Medicare will not pay for adult care programs, Medicaid will pay in some cases. Call your managed care organization if you have Medicaid and are interested in attending adult day care. If you don't have Medicaid, call your Aging and Disability Resource Center at 1-855-937-2372 to see if there are private-pay facilities in your area.

Paying for Services – Private Insurance

Some private medical insurance policies will pay for in-home services, such as home health. Different policies have different eligibility requirements. Some may require a doctor's statement that, without the in-home services, you would require care in a hospital or nursing home. Others may require a doctor to certify that you need help with a certain number of activities of daily living (such as walking, bathing, dressing, grooming, toileting, and eating). If you're not sure what your plan will cover, call your insurance company directly.





Choosing an In-Home Provider

Hiring a housekeeper or an attendant is an important decision. How do you find the person or agency that's best suited to your needs? Do your research. Ask people you know if they have any recommendations.

One of your first decisions will be whether to hire someone on your own or go through an agency. There are advantages and disadvantages to each approach.

When you hire an individual, you assume more control. And with control comes responsibility. You'll need to find a worker who's qualified. Once you find the right person, you'll need to train him/her. If the worker gets sick and can't make it to work, you're likely to go without help unless you find a substitute. If you're concerned about the worker's criminal history, you'll need to make arrangements for background screening. If you want to be protected against theft, you'll need to make sure the worker is bonded. And should the worker be injured on the job, you could be held personally responsible as the employer of record.

Also, if you hire an in-home worker, you may be responsible for withholding taxes and reporting income to the Internal Revenue Service (IRS). In general, you'll need to withhold Social Security and Medicare taxes if you pay cash wages of \$2,800 or more in 2025 to any one household employee. You'll also need to pay federal unemployment tax if you pay total cash wages of \$1,000 or more to household employees in any calendar quarter of 2025.

(Payments to spouses, children under the age of 21, and parents are not subject to this requirement). For more information, you can contact the IRS at 1-877-777-4778.

When you go through an agency, it takes care of finding, screening, training, supervising, and handling paperwork for workers. However, you usually have to pay the agency more than you'd pay a worker you hire yourself. Also, the agency may require you to pay for at least three or four hours of work with each visit—even if you don't need that much time.

Regardless of whether you decide to hire someone yourself or go through an agency, here are some questions that you may want to ask:

- What services do you provide? Can you help fix meals? If so, do you have any special training in nutrition? Can you provide personal care, such as help taking a bath or getting dressed? Can you provide "heavy" housekeeping?
- What services are you prohibited from providing?
- What are your charges? Is that a flat fee, or are there any "extra" costs? Is there a minimum number of hours you can work during a visit?
- Can you give me references from other people who've hired you to do similar work?
- What kind of special training have you received? Have you worked with other people who have the same kinds of health conditions as I have? What would you do in case of an emergency? Do you know first aid? CPR?
- What hours are you available to work? Are you willing to work evenings? Weekends? Holidays?
- Do you have dependable transportation? Are you able to take me in your car? Are you able to run errands for me?

Several types of agencies provide attendant services. In general, they're set apart by whether they provide skilled care or not. Texas agencies that provide skilled care must be licensed by Texas Health and Human Services. In addition, many are certified to participate in the Medicare program.

Home health agencies vary in quality. If you're thinking about hiring a skilled agency that participates in the Medicare program, you can get quality data on-line at:

<https://www.medicare.gov/homehealthcompare/search.aspx>

You can also call 1-800-MEDICARE (TTY/TDD 1-877-486-2048).



Important Phone Numbers for Texas Residents:

- **Medicare:** 1-800-633-4227
- **Texas Aging and Disability Resource Centers:**
1-855-YES-ADRC (1-855-937-2372)
- **Texas Area Agencies on Aging:** 1-800-252-9240
- **Texas Department of Family and Protective Services:**
1-800-252-5400
- **Texas Department of Housing and Community Affairs:**
1-800-525-0657
- **Texas Department of Insurance:** 1-800-252-3439
- **Texas Department of State Health Services:**
1-888-963-7111
- **Texas Health and Human Services Commission (Medicaid):** 2-1-1
- **Texas Legal Services Center:** 1-800-622-2520
- **Texas Veterans Commission:** 1-800-252-8387
- **U.S. Veterans Administration:** 1-800-827-1000

