

## Planning for the Future

*Summarized by Thomas T. Thomas*

As we age, we worry about our ill relative and what will happen when we're no longer available to love, support, and protect them. There are no simple answers, but at our February 25 informational meeting a group of NAMI members and friends shared concerns and brainstormed options. NAMI East Bay President Liz Rebensdorf inducted participants into the informal "Future Planning Collaborative" and announced plans for everyone to keep in touch.

Rebensdorf also said that few of the members present were legal experts and that everyone is encouraged to do their own research on each topic. She also warned that Alameda County's services for the mentally ill are currently in upheaval, with reductions in funding and programs; so current services may not be available in the future.

Housing is the most daunting of the problems. For several years, the East Bay Supportive Housing Collaborative—with Rebensdorf and two former Berkeley mayors as members—has investigated options, gone to meetings, and talked with developers in the local area. Their efforts have run into zoning issues. However, they can recommend as models the [Hope Center](#) in Berkeley and [Cesar Chavez Plaza](#) in Davis, California.

Other housing options include apartment living, single-room occupancy, and a board-and-care facility. Assisted living facilities are also an option, but many won't take a person with serious mental illness as they are not equipped to handle such residents. Many board-and-cares have issues; so it's good to check a prospective place out with the [Community Care Licensing Division](#) of the California Department of Social Services, which records complaints. In any case, the appropriate housing solution will be based on an assessment of the individual's needs and capabilities. One solution may simply be aging in place in the current situation.

A participant reported that her son was living in Casa Canal in Marin County, which provides apartments with the freedom to come and go, a social worker and security guard on staff, but no food service. It's for low-income residents and run by [Eden Housing](#), which is a Bay Area-wide organization.

Another option is the [land trust model](#), where families pool their money in partnership to buy an apartment building. One property on 10th Street in Oakland for transition-age youth (ages 18 to 26) has been running for about six years. One of the issues with this model is gathering enough money to buy the property in the first place. [Solutions for Supportive Homes](#) is one such organization. Another is the [Independent Living Association](#).

Once a person is housed, there are issues around caring for them. And again, it's best to assess the individual's needs and capabilities.

One approach is the [In-Home Supportive Services \(IHSS\) Program](#) of the California Department of Social Services. This program pays people to come into the home and perform tasks like cooking and cleaning (but not medical services) for up

to 66 hours per week, as determined by a social worker. The recipient must have MediCal eligibility and live at a home of their choosing. Pay for the work is \$20 per hour, but families may supplement this. Family member can also sign up to provide the services at IHSS wages.

NAMI East Bay board member Ryan Gardner's organization, [Peninsula Counseling & Consulting](#), offers private case management that is tailored to a person's needs and will work with in collaboration with a trustee. Their fees depend on the person's needs and geographic location.

To manage the individual's finances, a parent can set up a special needs trust (SNT), which preserves the person's public benefits and establishes a trustee to manage the money. [Baron Miller](#), a San Francisco attorney who has spoken to our group about estate planning, specializes in SNTs. The [Proxy Parent Foundation](#) also offers a PLAN of California Master Pooled Trust that provides some of the same services. You can also arrange for a professional fiduciary to manage the person's finances, and the [Professional Fiduciary Association of California](#) is a resource for this. And an [ABLE fund](#) is another way to manage money that won't impact means-tested benefits.

For a family member who needs some social contact, the [BestNow! Program](#) trains MediCal Peer Support Specialists who can work with people with serious mental illness.

So, many programs are available to support your loved one after you're gone. But Liz Rebensdorf notes, from her own experience, that your person will probably not want to talk about any of this.