

**M&L Special Needs Planning helps families search and acquire specific housing options and supports/staffing that is accessible, affordable, and suits the needs of the family member with disabilities.**



Since 1992, Maedi Tanham Carney CFP® CWIC has provided financial planning, insurance, and real estate services to corporations and individuals throughout the Eastern region of the United States. Beginning in 2009, she decided to focus extensively on special needs planning through her own firm, M&L Special Needs Planning, LLC.

M&L Special Needs Planning, LLC provides services in all areas of special needs, including the Comprehensive Special Needs Financial Life Plan, Government Benefits Counseling, Insurance Needs Analysis and Special Needs Consulting. Due to the demand, M&L Special Needs Planning is now focusing on housing for individuals with special needs. We are working with families individually and/or in groups to locate the appropriate housing needs for their family member with disabilities. In addition we help locate the appropriate supports and staffing for the housing option.

M&L Special Needs Planning developed an innovative and unique housing database titled the Independent Living Program and Housing Project. This database was launched on our website late 2013. It is open to subscribers and contains information pertaining to special needs housing programs, independent living options, articles discussing issues related to housing for special needs, links to important websites, a glossary with definitions for different housing options, and other materials relevant to the special needs housing search. This information will be updated frequently, and subscribers will be notified of changes as they occur.

Please contact us for more information on our special needs planning services including housing, and to learn more about our Independent Living Program and Housing Project database. We are here to help families create quality of life for individuals with disabilities, and peace of mind for all family members.

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Passion to guide. The knowledge and experience to succeed.



**M&L SPECIAL NEEDS  
PLANNING**

**Housing Services**



**Are you and your family member with special needs currently looking for independent living programs and/or housing options with the necessary supports/staffing?**

# M&L Special Needs Planning - Housing Services

M&L Special Needs Planning, LLC works in the area of acquiring different housing options for individuals with disabilities. We draw from our extensive personal and professional experience in the special needs housing field to work with you and your family. Our goal is to ensure you find affordable, accessible housing with the necessary supports and staffing which suits the needs of your family member with disabilities. Due to our unique understanding of financial planning for special needs, we are able to work

with families using the special needs trust, family assets, section 8 housing voucher, and other tools to create an affordable housing model which works for our families.

For more information and detailed outline of all our services, including housing for individuals with special needs, please visit our website [www.specialneedsplanning.net](http://www.specialneedsplanning.net).

## Housing Services

Independent living and housing programs for individuals with disabilities are often hard to find. Due to limited programs, housing supports and services, as well as limited housing space, individuals with disabilities are finding themselves in the midst of a special needs housing crisis – there simply isn't enough to go around.

M&L Special Needs Planning, LLC works with you and your family member with special needs to find the appropriate housing model and supports. We explore the different housing options, costs and examine the types of programs that exist working with the desires and needs of your loved one with disabilities. We also provide an analysis of the different housing models that individuals choose to pursue, and host a discussion of funding trends for adults with disabilities in regards to housing.

From a financial perspective, the staff of M&L Special Needs Planning are able to evaluate maximizing your resources, using federal and state benefits, and the special needs trust in a way that will allow you to fund the housing option for your individual with disabilities, ensuring that the housing needs of the individual are met for the duration of his or her lifetime.

## Independent Living Program and Housing Project

The Independent Living Program and Housing Project database is an online, one-stop resource for independent living and housing programs for individuals with disabilities from across the United States. This database – which was inspired by the difficulty the staff of M&L Special Needs Planning had while trying to find reliable, relevant and current housing information – is meant to help families save time, frustration, and money as they attempt to find independent living and housing options for their family members with special needs. It includes program descriptions, contact information, eligibility requirements, and funding options, and is organized and categorized by state. The staff of M&L is in contact with the owners & operators of these independent living and housing programs, and are consistently researching and adding new programs, news, resources and articles to the database. Users are notified any time and program is added or changed, ensuring that clients are always up-to-date. M&L staff has added contact information and descriptions of various



service providers, advocates, and other special needs organizations. Housing studies, reports, journal articles and resources are included to keep you abreast of any medical research or developments that may affect your housing search.

## Grass Roots Housing

We are seeing more and more families across America choose to develop their own housing models. This type of grass-roots housing creation helps families create housing solutions in their state that suits the needs and abilities of their family members with special needs, as well as ensuring that it is affordable and close to home.

For more information on M&L's housing services, the Independent Living Program and Housing Project database, or to learn more about the grass roots housing, please visit M&L's website, [www.specialneedsplanning.net](http://www.specialneedsplanning.net)

Here at M&L Special Needs Planning, we can offer counseling services to you and your family as you go through this process. We host housing seminars and presentations that advise families as to the first steps to Independent Living, Housing Eligibility and

Funding and lastly, Individualized Housing and Service Options in the Washington, D.C., Maryland, and Virginia areas.



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