on my own of michigan



GUIDE TO INDEPENDENT LIVING

designed in partnership with sail

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Table of Contents

About this guide 3

Creating your vision 4

Getting your benefits in order 6

Identifying housing right for you 7

Finding a roommate 8

Assembling your support team 10

Preparing to move 11

Making it work long term 13

About this guide

This guide to independent living was first created by the families of SAIL, a nonprofit started in 2019 by parents who wanted safe, supportive independent living options for their adult children with developmental disabilities.

On My Own of Michigan partnered with SAIL in 2026, to learn from their experiences and provide a home for their independent living guide as they closed their operations.

On My Own of Michigan was founded in 1997 by families who wanted support in making independent living possible for their young adult children. For thirty years, we've helped hundreds of people with developmental disabilities achieve an independent life of their choosing, and have updated this guide with our lessons learned along the way.

How to use this guide

The guide that follows is an abridged version of the original SAIL guide and walks you through important steps to think about and milestones to achieve in sequence as you build a sustainable plan for independent living.

While this guide defines a process, it's not the only process that can be followed to achieve a successful outcome. Everyone's journey to independent living is different, though we hope the steps outlined in the following pages provide you with a sense of confidence that independent living is possible.

We're here to help

We know this process can feel overwhelming, but you don't have to do it alone. Please reach out with questions or if you'd like help implementing the suggested steps. **We're here to support you in finding the right path forward.**

For answers and support, contact:
Colleen Burtka, Family Engagement Manager
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Creating your vision

While independent living isn't easy, it is possible. To begin creating your vision for independent living and identifying if you're ready to move forward, start with these questions:

Am I ready to support my loved one's independence and autonomy?

Independent living requires caregivers to give up their sense of control over their loved ones. What your loved one eats, who they spend their time with, and how they fill their days are just some of the things you might not have insight into or control over when they're living on their own. Are you ready and willing to have your loved one make their own decisions or have their support team help them make those decisions?

Am I ready to give my caregiving responsibilities to others?

Accepting the reality that a sustainable independent life for your loved one involves relinquishing your daily caregiving responsibilities is essential, and doing this early will allow you to see what life will be like for them when you're gone. Identify the things you're currently doing for your loved one and find two or three things from that list that they could learn to do for themselves, and two or three things that could be done by someone else like a paid caregiver or support coordinator. Now is the time to shift some of those tasks so you can work through anything not working well before the official transition to independent living.

Am I ready and able to facilitate a healthy transition?

The move to independent living may be one of the biggest transitions your family has experienced. Living away from home for the first time, learning to navigate relationships with roommates, adapting to a new community, and developing greater independence can create both excitement and stress. As a caregiver, it's important to recognize that there will be challenges along the way. Consider how you will respond when difficulties arise, what support systems you can rely on, and how you can encourage your loved one's growth while allowing them the space to learn from their experiences. Preparing for these moments now can help make the transition more successful for everyone involved.

Can we agree on what we want independent living to be like?

Do you want to live in an apartment, condo, or house? Do you want to rent or buy? Do you want to live with a friend, a roommate, or by yourself? Do you want to live in a specific area or are you open to a few towns and cities? Is living near public transportation important to you? What budget might you need to stay within? What additional support, if any, might be necessary to maintain your safety? What amenities are important to you? As you write down your answers to these questions, discuss them with your family to make sure you're aligned with what your independent life can look like.

Are we ready to commit to moving?

This is a question for both your heart and your mind, as the decision to move involves an emotional component that can outweigh all practical consideration. Answer this question honestly and begin to document the questions you feel you need answered before moving forward. Also decide when you want to move – 6 months, a year, longer – so you can align your plan with that timeline.

Once you've answered YES to these questions,
you're ready to move on to the next step:
getting your benefits in order.

Getting your benefits in order

Although daunting and often confusing, obtaining government benefits can be essential for independent living. Not only can government benefits provide a consistent income source to help fund an independent life, they are sometimes the only way to unlock critical supports necessary to maintain independence. It's recommended you work to obtain benefits upon turning 18 and in advance of moving out of your family home. Your local Arc chapter can be of great help.

Below are benefits you'll want to consider, with links to more information:

- obtain a state ID card through the Secretary of State
- apply to the Social Security Administration (SSA) for Supplemental Security Income (SSI); SSI provides automatic Medicaid eligibility, which is critical for accessing independent living services; if you have work history or your parents are retired and receiving social security benefits, consider applying for Social Security Disability Income (SSDI) which may provide a higher monthly income benefit (here's are the differences between SSI and SSDI)
- apply through the Michigan Department of Health and Human Services (MDHHS) for adult home help services once Medicaid is established; adult home help services provide personal care services to individuals who need hands-on assistance with Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs)
- apply for the MI Food Assistance Program on the Michigan Bridges website, at a local MDHHS office, or through MiCAP
- after obtaining Medicaid eligibility, request an ACCESS screening through your county's community mental health agency to determine eligibility for support services (Oakland, Wayne, Macomb links)
- if/when support services are authorized, select a supports coordinator and hire direct care staff (either through a staffing agency or as a direct hire)
- contact Michigan Rehabilitation Services (MRS) and open a case for the development of an employment plan if needed
- consider opening a MiABLE savings account and/or Special Needs Trust to stay within government benefit asset limits
- consider legal options for decision making, including Powers of Attorney, supported decision making, and guardianship

Identifying housing right for you

Now's the time to review the independent living vision you created earlier:

- Do you want to live in an apartment, condo, or house?
- Do you want to rent or buy?
- Is there a specific area you want to live in?
- Do you need to be located near work or public transportation?
- What amenities do you want to have available?
- What's your budget?

Once your vision is set, your research begins:

- consider talking with other families about what's working and not working with their housing solution: what would they do differently?
- ask those families if you can visit their home to see if something similar might be right for you (On My Own of Michigan can help here, too)
- create your independent living budget to make sure your housing vision aligns with your financial means (On My Own of Michigan can provide estimates, if needed):
    - typical income sources include government benefits (SSI, SSDI, food benefits), employment, and family contributions
    - typical expenses include rent or mortgage, utilities, renter's or homeowner's insurance, internet and cable, cell phone plan, enabling technology subscriptions, groceries, eating out, transportation, prescriptions, medical co-pays, haircuts, entertainment, private pay support services, and one-time move-in costs like application fees, security deposits, furniture and supplies, and moving services
- begin looking for housing that aligns with your budget and vision (a real estate agent can be helpful here)

Finding a roommate

Living with a roommate can help make independent living more financially accessible and help prevent social isolation. However, not everyone wants to live with someone else and that's okay! If you're planning to live on your own, skip to the next section. If you are considering living with a friend or roommate, here are things to consider:

- networking is the best way to find a roommate – let everyone know you're looking for someone to live with!
- determine your roommate must haves and deal breakers, and build a list of questions to ask all prospective roommates to ensure compatibility with your lifestyle:
  - do you keep your space clean and tidy or messy and dirty?
  - what time do you usually go to bed and wake up?
  - are you looking for a roommate to do everything together and be friends, or to just be respectful and peacefully co-exist?
  - how do you deal with conflict?
  - do you expect to have friends, family, or staff in the home often?
  - do you plan to stay in the home on weekends?
  - do you like a noisy environment or a quiet environment?
  - what temperature do you like to keep your home?
  - do you have any allergies?
  - do you have a pet?
  - do you smoke?
  - how soon are ready to move?
- spend a lot of time with your prospective roommate and their family before deciding if it's a good match:
  - invite your prospective roommate out to dinner or activities alone
  - ensure your family spends time with their family, too
  - don't just hang out for a few hours during the day, though; plan a few sleepovers to make sure how they live is compatible with how you live (On My Own of Michigan has an apartment trial program that can help)
- be honest with your prospective roommate and their family about what's important to you--too often, families say what they think the other family wants to hear but that can lead to a failed roommate match

If you choose to buy a home and live with a roommate, there are a few models you can consider (all of which should include legal counsel):

- one family owner
  - in this model, one family purchases the home and the roommate signs a lease to live in the home
- separate legal entity owns the home
  - in this model, the families pool resources to purchase the home and form a separate legal entity that holds the property (seeking legal counsel for this option is critical and a legal agreement between families should be created that outlines decision-making processes, dispute resolution, house admission and eviction criteria, and succession planning)
- third-party owns the home
  - in this model, the owner is not a family member to any of the tenants (a friend, agency, or real estate investor might own it and lease it) and each resident should have a lease of their own

If you move forward with one of these options, honesty and alignment with your partner families is even more critical. Things to consider:

- do we have enough time to manage this new household?
- how will we make decisions?
- will we have house guidelines or rules that must be followed?
- who decides if recording devices (i.e. cameras) are allowed in the home?
- who decides who can visit?
- how will expenses be split or shared?
- how will cleaning and maintenance be done and paid for?
- what if something is happening in the home we don't like?
- how will we resolve disagreements?
- what if a roommate wants to move or the family sells the house?

Before entering into legally-binding agreements with a partner family, make sure you have honest conversations about your time and financial capacity to support this endeavor, and your must haves and deal breakers. Deep understanding and full compatibility is critical!

Assembling your support team

The best preparation for independent living begins while you're still living at home, and we encourage you now to focus on assembling your support team, developing practical life skills, and increasing independence in ways that will transfer to your new home.

Key items to complete before you move out include:

- if you're still in school, ensuring your IEP goals and services align with your plan to live independently,
- selecting a support coordinator (On My Own of Michigan is one option),
- determining whether to hire direct care staff through a staffing agency (they'll handle the hiring, training, paying, and managing of staff) or with you as the employer of record (you'll handle everything--a heavy lift!),
- building a strong relationship with your support coordinator and direct care staff, and meeting frequently to ensure you're on the same page,
- working with your support coordinator to set 2 or 3 SMART (specific, measurable, achievable, relevant, and time-bound) goals for the next 6 - 12 months, focusing on the skills and experiences that will make independent living possible (see list of critical skills in the next section),
- building in the right amount and type of supports to your annual plan of service (IPOS) that will be necessary to achieve and maintain independent living (think about the tasks you aren't yet able to do for yourself and that a direct care worker might be able to help you with),
- evaluating if enabling technology may be helpful in your new home, and
- determining if additional support staff may be necessary if you're purchasing a home to live in (i.e., lawn maintenance, snow removal, handyman services.)

Preparing to move

Moving into your own home is an important step toward greater independence and long-term stability, as the transition helps prepare for a future when your family may not be able to provide as much support as they do now.

As you gain independence, you'll gradually build new skills and might begin to rely more on support staff and community resources than your family.

At the same time, family often shifts from hands-on caregiving to oversight, advocacy, and collaboration with support teams. Giving up old roles and adapting to new ones will take time and effort on the part of your whole family.

This transition can also be emotional for all involved.

Excitement about moving out and the idea of greater independence is common and should be viewed as a natural transition most adults go through, not a rejection of family life. Your family may also feel a sense of loss and apprehension as the transition is made, and this is normal!

Families should also expect periods of uncertainty, resistance, or emotional regression, perhaps even a refusal on the part of the adult child to leave the family home.

Expect both good days and challenging days, and be careful to avoid overreacting to the growing pains. Failure is a natural part of the process, and is often how the best learning happens!

Your move-out checklist

- build the skills that will help you thrive in your new home:
  - practice staying home alone all day and overnight
  - make 3 - 5 meals using the microwave, stove, or oven
  - manage your time and schedule without family reminders
  - manage your hygiene and medication without family reminders
  - understand when and how to contact emergency services
  - know how to ask for help without prompting and practice often
  - know how to use public transportation
  - complete weekly chores and laundry
  - send text messages, make phone calls, and add contacts to phone
  - understand internet safety and scams
  - know how to make a purchase and leave a tip
  - develop coping skills you can use on your own
- practice *What If...* scenarios:
  - there is a tornado warning
  - the power goes out
  - the smoke detector goes off
  - someone knocks on your door
  - you get a cut or nosebleed
  - you're feeling sick
  - someone asks you for money
  - an appliance is broken
- create roommate agreements, if needed
- obtain housing and schedule automatic rent or mortgage payments
- buy renter's or homeowner's insurance
- purchase necessary items for home (furniture, supplies)
- set up utilities and schedule automatic payments
- order and schedule installation for enabling technology, if needed
- schedule moving support (moving truck, family and friends)
- inform support coordinator of new address
- inform government benefits of new address (SSI, SSDI, food benefits)
- update address on ID card

Making it work long term

As families, your top concern is likely: what happens when I'm gone?

Stepping back now and allowing your loved one to make choices and learn from failures is a strong indicator of long-term independent living success and important for building your peace of mind.

As you do this work, we recommend creating a *Continuity of Care Plan*.

These plans are designed to:

- identify members of your loved one's current and future support team,
- document everything done for your loved one and by whom,
- provide early opportunities to build skills and train backup supports, and
- document your wishes for your loved one's future.

If you'd like help creating a *Continuity of Care Plan*, reach out to us and we'll walk you through our free template.

You might also consider the Arc's Letter of Intent template or the Dani Plan.

Successful independent living isn't linear. There are highs and lows along the way, but the important thing to remember is you're not alone.

Reach out to us any time you need guidance and support along the way.