

Cordova for President

Moving Forward Together

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The United States Constitution

Article II, Section 1 of the U.S. Constitution imposes only three eligibility requirements on persons serving as president, based on the officeholder's age, time of residency in the U.S., and citizenship status:

U.S. Constitution – Presidential Candidate Eligibility

"No person except a natural born Citizen, or a Citizen of the United States, at the time of the Adoption of this Constitution, shall be eligible to the Office of President; neither shall any person be eligible to that Office who shall not have attained to the Age of thirty-five Years, and been fourteen Years a Resident within the United States."

THE DISABILITY AUTONOMY, HOMEOWNERSHIP, AND FEDERAL REALITY STANDARDS POLICY PACKET

A national guarantee of income, ownership, accessibility, and self-directed support

Discussion Draft | November 7, 2026

Draft Status and Use

Purpose of this packet

This packet is a **working policy framework for public review, disability-led participation, and co-design**. It presents proposed ideas, possible legislative structures, and questions for further development. It is intentionally detailed enough to allow people to evaluate how the proposals could affect their lives, identify unintended consequences, and recommend changes.

This policy is not complete, and it is not intended to be treated as final.

The people most directly affected by these policies should have a meaningful role in determining how they are written, implemented, measured, and enforced.

That includes people with physical, sensory, intellectual, developmental, psychiatric, and chronic-health disabilities; wheelchair and assistive-technology users; people who rely on personal attendants; people who have experienced homelessness or institutionalization; people transitioning from hospitals, rehabilitation facilities, jails, prisons, and other institutions; family caregivers; direct-care workers; and people who have personally navigated SSI, SSDI, Medicaid, housing assistance, accessibility barriers, and other public systems.

The proposals contained in this packet are starting points for that process.
Before legislation is finalized, the framework should be subjected to accessible public review and revised through meaningful participation by people with lived experience, disability-led organizations, independent living advocates, caregivers, direct-care workers, housing and benefits experts, state and Tribal governments, and other affected communities.

Participation should not be symbolic.
People whose lives would be directly affected should have meaningful influence over the final legislation, regulations, implementation standards, oversight mechanisms, and definitions of success.
Participants with lived experience should be compensated for substantial policy-development work and provided the accommodations necessary for full participation.

The review process should specifically ask:

What are we missing?
What provisions could create unintended harm?
What rules unnecessarily restrict autonomy?
What assistance would genuinely increase stability, independence, and security?
What should government guarantee?
What should government stop controlling?
The purpose of this packet is therefore not to declare that every answer has already been found.

It is to establish a serious starting framework and invite the people affected by it to help build the final policy.

The package intentionally separates personal income, housing, healthcare, and self-directed support into distinct legal protections administered through a coordinated system. That structure is proposed to protect autonomy while preventing essential disability-related costs from consuming a person's ordinary living income, but it too remains subject to review and improvement through this process.

Nothing about people with disabilities should be designed without meaningful participation from people with disabilities.

This is a comprehensive policy and legislative discussion draft. It is designed to be specific enough for public review, coalition building, agency planning, and submission to congressional legislative counsel. Before introduction, the statutory language should be reviewed by the House or Senate Office of Legislative Counsel, the Congressional Budget Office, relevant committees, disability-led organizations, state Medicaid agencies, housing finance experts, and constitutional counsel.

The package intentionally separates personal income, housing, healthcare, and self-directed support into distinct legal entitlements administered through one coordinated system. That structure protects autonomy while preventing essential disability-related costs from consuming a person's ordinary living income.

Core commitment

Disability may limit a person's ability to earn income. It must never eliminate that person's right to shelter, ownership, care, mobility, personal security, or participation in society.

Important legal update

A June 18, 2026 opinion from the Department of Justice Office of Legal Counsel disputes the longstanding executive-branch interpretation that Title II of the Americans with Disabilities Act and section 504 of the Rehabilitation Act independently impose a broad integration mandate. Courts have often understood Olmstead differently, and the issue remains contested. This package therefore does not rely solely on agency interpretation. It expressly creates statutory rights to community living, voluntary homeownership, and non-institutional support, and attaches clear conditions to new federal funding.



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Part I - Executive Summary

The United States currently treats disability income, housing, healthcare, personal assistance, and homeownership as disconnected programs. A person can qualify medically and still receive too little income to rent a room, wait years for accessible housing, lose services by moving across a state line, or be forced into an institution because community support is unavailable. Public dollars frequently preserve a person's tenancy without ever giving that person a realistic path to ownership or lasting security.

This package replaces that structure with an autonomy-first national guarantee. It recognizes that a person's ordinary living income should be under the person's control, while unusually large and unavoidable disability-related costs must be guaranteed separately. It also recognizes that, when a person wants homeownership, public housing assistance should be capable of building equity instead of paying a landlord indefinitely.

The policy architecture

Element	What it does
Federal Reality Standard	An annually updated, regional measure of the real cost of housing, utilities, food, transportation, communications, healthcare, household necessities, and civic participation.
Personal Autonomy Income	Unrestricted cash controlled by the recipient for ordinary life. It is not a reimbursement account and does not require government approval of personal purchases.
Accessible Homeownership Guarantee	A voluntary, portable direct mortgage and housing contribution that enables eligible people to buy, maintain, sell, and replace a primary residence.
Accessibility and Home Security Funds	Separate grants and reserves for modifications, taxes, insurance, major repairs, emergency power, and essential accessibility systems.
Individual Independence Budget	A self-directed budget for attendants, transportation, assistive technology, communication assistance, and other disability-related supports.
Healthcare and Equipment Guarantee	Coverage for healthcare, wheelchairs, prosthetics, repairs, medication, and necessary supplies without forcing those expenses into the ordinary cash benefit.
Portability and Equity	The person owns the home, retains equity, may move, and receives a protected period to purchase and modify a replacement home.

Element	What it does
No Benefit Cliffs	Marriage, modest savings, part-time work, or a temporary move do not abruptly terminate housing, healthcare, or support.

What the package changes

Makes the Federal Reality Standard the benchmark for benefit adequacy instead of relying on a poverty threshold that was not designed to measure a complete modern household budget.
Creates a national homeownership option that does not depend on whether a local housing authority voluntarily operates a voucher homeownership program.
Counts stable federal disability benefits as reliable mortgage income and provides a direct public mortgage when private underwriting cannot offer safe terms.
Limits the participant's required housing contribution and separately funds accessibility, repairs, property taxes, and insurance.
Makes home- and community-based support a national entitlement without waiting lists and gives the participant employer and budget authority.
Protects marriage, savings, inheritance, home equity, sale proceeds, and gradual work attempts.
Repeals mandatory Medicaid estate recovery for home- and community-based services and protects homes acquired through the program.
Prohibits hospitals, rehabilitation facilities, and other federally funded institutions from discharging a disabled person into homelessness.
Creates enforceable notices, appeals, legal representation, anti-retaliation rules, data protections, and a private right of action.

One-Page Policy Brief

The problem

A civil society cannot declare that a person is unable to sustain employment and then provide an income that cannot secure shelter. Nor should federal housing aid permanently build wealth for landlords when a qualified participant wants the stability and autonomy of ownership.

The Cordova plan creates a voluntary pathway from housing insecurity to ownership while preserving accessible rental options. It establishes one coordinated application but keeps each legal benefit separate so that changing a caregiver, losing a job, marrying, moving, or appealing a medical decision does not cause the entire support system to collapse.

Real income: benefits tied to a regional Federal Reality Standard.
Real ownership: direct fixed-rate mortgage, affordable contribution, no predatory terms.
Real accessibility: modifications funded separately from the mortgage.
Real stability: taxes, insurance, repairs, and emergency maintenance protected.
Real mobility: sell, keep equity, and carry assistance to another home.
Real autonomy: hire attendants, select providers, control schedules and support budgets.

Real protection: no marriage penalty, no arbitrary asset trap, no abrupt benefit cliff.
Real accountability: disability-led governance, transparent data, legal appeals, and anti-fraud safeguards.

The governing principle

Cash for autonomy. Public guarantees for necessities. Self-directed budgets for individualized disability needs. Regulation and public capacity where markets become extractive.

Part II - Federal Reality Standards Act of 2029

DISCUSSION DRAFT

A BILL

To establish a Federal Reality Standard that measures the actual regional cost of a safe and dignified life, to align federal needs-based benefits with that standard, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SEC. 1. SHORT TITLE; TABLE OF CONTENTS

This Act may be cited as the “Federal Reality Standards Act of 2029”.

SEC. 2. CONGRESSIONAL FINDINGS

(1) Federal poverty guidelines are used for administrative eligibility in many programs but do not constitute a complete regional budget for housing, utilities, food, transportation, communications, healthcare, household necessities, and participation in community life.

(2) A benefit level may increase annually and remain structurally inadequate when the original base amount does not reflect actual household costs.

(3) National averages can conceal significant regional, rural, disability-related, and household-composition costs.

(4) A transparent and independently calculated reality standard will improve program design, public accountability, and the ability of Congress to determine whether federal benefits achieve their stated purpose.

(5) No transition to the Federal Reality Standard should reduce an individual’s existing benefit or eligibility.

SEC. 3. PURPOSES

(1) to measure the minimum recurring cost of a safe, stable, and dignified life in each relevant geographic area;

(2) to provide a common adequacy benchmark for federal income-support and needs-based programs;

(3) to distinguish ordinary household costs from disability-related, caregiving, childcare, and extraordinary medical costs that must be separately recognized;

(4) to update the standard annually using current data and publish the methodology in a form the public can audit; and

(5) to prevent benefit cliffs and reductions during implementation.

SEC. 4. DEFINITIONS

(1) “Board” means the Federal Reality Standards Board established under section 6.

(2) “Federal Reality Standard” or “FRS” means the annual and monthly amount determined under this Act for a specified household type and geographic area.

(3) "Geographic area" means a county, county-equivalent, metropolitan area, nonmetropolitan labor-market area, Tribal statistical area, or other unit designated by the Board to reflect meaningful cost differences.

(4) "Ordinary household costs" include housing, utilities, food, transportation, communications, clothing, household supplies, basic personal care, ordinary healthcare cost-sharing, and a civic participation allowance.

(5) "Extraordinary need" means a necessary cost arising from disability, chronic illness, caregiving, childcare, disaster, or another condition that is not reasonably represented in an ordinary household budget.

SEC. 5. ESTABLISHMENT OF FEDERAL REALITY STANDARD

Not later than 18 months after enactment, the Secretary of Health and Human Services, acting jointly with the Commissioner of Labor Statistics, the Director of the Census Bureau, the Secretary of Housing and Urban Development, and the Secretary of Transportation, shall publish the first Federal Reality Standard. The standard shall be expressed as monthly and annual amounts and shall be updated at least annually.

(a) The standard shall include separate components for housing and utilities; food; transportation; communications; clothing and household necessities; ordinary healthcare; and civic participation.

(b) The standard shall be calculated for household sizes and compositions that materially affect cost, including one-person households, couples, households with children, multigenerational households, and households containing a person with a disability.

(c) The standard shall use current, transparent data and shall not assume that a household has access to free caregiving, free transportation, unsafe housing, food insecurity, or unpaid debt.

(d) Housing cost assumptions shall reflect safe housing available in the relevant market and shall include reasonable owner and renter costs. The methodology shall account for accessible-housing scarcity.

(e) The standard shall include a modest participation allowance sufficient for communication, recreation, social connection, and ordinary civic life. Survival alone shall not be treated as adequacy.

SEC. 6. FEDERAL REALITY STANDARDS BOARD

There is established an independent Federal Reality Standards Board.

(a) The Board shall include economists, statisticians, state and local administrators, housing and transportation experts, and people who currently receive or have recently received federal needs-based benefits.

(b) At least one-third of voting members shall be people with disabilities, family caregivers, older adults, or individuals with direct experience of housing insecurity.

(c) Members with lived experience shall be compensated at the same rate as other members and provided necessary accommodations.

(d) The Board shall approve methodology, oversee public comment, investigate data gaps, and publish an annual adequacy report to Congress.

SEC. 7. DATA, TRANSPARENCY, AND PUBLIC PARTICIPATION

(1) All formulas, datasets, assumptions, geographic adjustments, and version histories shall be published in machine-readable form, except information protected by law.

(2) The Board shall provide at least 90 days for public comment on major methodological changes.

(3) The Board shall conduct accessible hearings, including remote participation, and shall affirmatively seek input from rural communities, Tribal governments, disability-led organizations, and benefit recipients.

(4) The Government Accountability Office shall review the methodology at least once every four years.

SEC. 8. APPLICATION TO FEDERAL PROGRAMS

Beginning with the second fiscal year after the first Federal Reality Standard is published, each covered federal agency shall identify how the agency's eligibility thresholds, benefit floors, deductions, and phaseout rules compare with the FRS.

(a) Within three fiscal years, a cash benefit expressly intended to meet basic living costs shall not provide less than the applicable non-housing component of the FRS unless Congress expressly provides otherwise.

(b) A housing benefit shall be evaluated against the applicable housing component of the FRS and local accessible-housing costs.

(c) Disability-related services, medical equipment, childcare, and other extraordinary needs shall not be presumed covered by an ordinary cash-benefit floor.

(d) Agencies shall coordinate eligibility and verification but may not merge legally separate benefits in a manner that reduces participant choice or appeal rights.

SEC. 9. HOLD HARMLESS AND TRANSITION PROTECTIONS

(1) No person shall lose eligibility or receive a lower nominal benefit solely because a program begins using the FRS.

(2) Existing recipients shall receive the more favorable of prior rules or FRS-based rules during a transition of not less than five years.

(3) Agencies shall eliminate abrupt benefit cliffs and use gradual phaseouts wherever administratively practicable.

SEC. 10. FEDERAL BENEFIT ADEQUACY STATEMENTS

Each annual budget submission for a covered program shall include a Federal Benefit Adequacy Statement comparing the proposed benefit, eligibility level, and phaseout to the applicable Federal Reality Standard and explaining any material gap.

SEC. 11. RULE OF CONSTRUCTION

Nothing in this Act shall be construed to cap state supplements, collective bargaining agreements, prevailing wages, living-wage ordinances, disability accommodations, or benefits established under another law.

SEC. 12. AUTHORIZATION OF APPROPRIATIONS

There are authorized to be appropriated such sums as may be necessary to carry out this Act, including funds for data collection, public participation, accessibility, independent evaluation, and agency implementation.

SEC. 13. EFFECTIVE DATE

This Act shall take effect on the date of enactment.

Part III - Disability Autonomy and Homeownership Act of 2029

DISCUSSION DRAFT

A BILL

To guarantee adequate personal income, voluntary accessible homeownership, portable housing security, self-directed home- and community-based support, and protection from homelessness and institutionalization for people with disabilities, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SEC. 1. SHORT TITLE

This Act may be cited as the “Disability Autonomy and Homeownership Act of 2029”.

SEC. 2. FINDINGS

(1) People with disabilities are disproportionately exposed to poverty, housing instability, institutionalization, inaccessible housing, and loss of autonomy.

(2) A person may be medically unable to sustain adequate employment while still being required to navigate multiple agencies, waiting lists, asset limits, and incompatible eligibility rules.

(3) Accessible housing is scarcer than ordinary affordable housing, and a nominal housing vacancy may be unusable to a person who needs step-free access, an accessible bathroom, sufficient transfer space, emergency power, or proximity to transportation and support.

(4) Federal housing assistance can support homeownership under existing programs, but availability is limited by geography, local administrative choice, income tests, funding, and program design.

(5) Self-direction increases personal choice and control by allowing participants to select, train, supervise, and dismiss workers and to direct an individualized support budget.

(6) A person should not have to surrender legal capacity, accept institutional placement, or remain with an abusive provider in order to retain housing or care.

(7) Public housing assistance should be capable of creating stable ownership and equity when the participant voluntarily chooses ownership and the transaction is safe and sustainable.

(8) Congress has a responsibility to state clearly the rights, funding conditions, and program requirements necessary to support community living and prevent unnecessary institutionalization.

SEC. 3. NATIONAL POLICY

(1) A person with a disability has the same right to acquire, own, control, modify, sell, replace, and inherit a home as any other person.

(2) Homeownership shall be voluntary, and accessible rental housing shall remain available.

(3) Housing, healthcare, income, and support services shall remain legally separate so that a dispute or change in one does not automatically terminate the others.

(4) Disability-related assistance shall be directed by the person receiving it to the greatest extent possible.

(5) No person shall be forced into homelessness or an institution because accessible housing or community support is unavailable.

SEC. 4. DEFINITIONS

(1) "Eligible individual" means an adult or transition-age youth who receives SSI, SSDI, disabled adult child benefits, veterans disability compensation based on total disability, or another federal disability benefit; has a recognized federal or state disability determination; or satisfies the functional standard under section 102.

(2) "Functional standard" means an individualized determination that a disability materially limits the person's ability to sustain earnings sufficient to meet the applicable Federal Reality Standard or creates a need for disability-related support.

(3) "Homeownership assistance" means mortgage, tax, insurance, reserve, counseling, legal, modification, and portability assistance under this Act.

(4) "Individual Independence Budget" means a participant-directed budget for disability-related services, workers, goods, and supports.

(5) "Integrated community setting" means ordinary housing in a community selected by the individual, not owned or controlled by a service provider as a condition of receiving services, and not segregated by disability unless voluntarily chosen by the individual.

(6) "Secretary" means the Secretary of Housing and Urban Development except where another officer is expressly identified.

TITLE I - ELIGIBILITY, CHOICE, AND PERSONAL AUTONOMY INCOME

SEC. 101. ELIGIBILITY AND FUNCTIONAL DETERMINATION

An individual shall be eligible upon proof of an existing qualifying determination or upon a functional assessment conducted under standards established jointly by the Commissioner of Social Security and the Secretary of Health and Human Services.

(a) The assessment shall determine whether the person can sustain adequate employment over time, not whether the person can perform an isolated task or work briefly under exceptional conditions.

(b) The assessment shall recognize episodic, progressive, cognitive, psychiatric, sensory, developmental, and physical disabilities.

(c) A condition reasonably expected to last at least 12 months, result in death, or recur over a prolonged period may qualify.

(d) Presumptive eligibility and immediate interim benefits shall be available for specified severe conditions, recent catastrophic injury, terminal illness, and discharge from an institution without income or housing.

SEC. 102. VOLUNTARY PARTICIPATION AND SUPPORTED DECISION-MAKING

(1) Participation in homeownership, self-direction, or any particular service model shall be voluntary.

(2) An individual may select a trusted supporter, peer navigator, independent living center, attorney, or fiscal intermediary without surrendering legal capacity.

(3) Guardianship shall not be required as a condition of participation. Agencies shall use supported decision-making and accessible communication before seeking substituted decision-making.

SEC. 103. PERSONAL AUTONOMY INCOME

The Commissioner of Social Security shall establish a monthly Personal Autonomy Income for eligible individuals whose countable income is insufficient to meet the applicable Federal Reality Standard.

(a) The benefit shall equal at least the applicable non-housing component of the Federal Reality Standard, plus a participation margin of not less than 10 percent.

(b) The benefit shall be paid directly to the individual or to an account designated by the individual and shall not require receipts or government approval of ordinary personal purchases.

(c) Housing assistance, healthcare, medical equipment, accessibility grants, and Individual Independence Budget payments shall not reduce the Personal Autonomy Income.

(d) A representative payee may be used only under existing due-process protections and shall not gain any ownership interest in the individual's home or other property.

SEC. 104. MARRIAGE, HOUSEHOLD, AND CAREGIVER NEUTRALITY

(1) Eligibility and benefit amounts shall be determined individually and shall not be reduced solely because an eligible individual marries, lives with a partner, shares housing, or receives unpaid assistance from family or friends.

(2) Household economies may be recognized only through transparent FRS household calculations and may not create a penalty greater than the demonstrable shared cost reduction.

(3) A spouse or family member may be paid for authorized care without the payment being treated as income of the eligible individual.

SEC. 105. SAVINGS AND RESOURCE REFORM

(1) The countable liquid-resource limit for the Personal Autonomy Income shall equal not less than 12 months of the applicable full Federal Reality Standard and shall be indexed annually.

(2) A primary residence, home equity, retirement accounts, an ABLE account, a primary vehicle, accessibility equipment, Individual Independence Budget funds, home-maintenance reserves, and protected replacement-home proceeds shall be excluded.

(3) No lien shall attach to a primary residence solely because the owner receives a benefit under this Act.

SEC. 106. WORK WITHOUT A BENEFIT CLIFF

(1) The first 50 percent of the applicable monthly non-housing FRS earned by an individual shall be disregarded.

(2) Above that disregard, cash benefits shall phase down gradually at a rate not exceeding 25 cents for each additional dollar of earned income until the person has sustained resources sufficient to replace the benefit.

(3) Housing, healthcare, and disability-related supports shall continue during employment and shall phase down only when the individual can realistically replace the specific benefit.

(4) A person whose employment ends or whose condition worsens shall receive expedited reinstatement without a new full disability determination if reinstatement is requested within seven years.

TITLE II - ACCESSIBLE HOMEOWNERSHIP GUARANTEE

SEC. 201. INDIVIDUAL ENTITLEMENT TO A HOMEOWNERSHIP OPTION

Each eligible individual who voluntarily chooses homeownership shall be entitled to apply for and, upon satisfaction of safety and affordability requirements, receive homeownership assistance under this title. The entitlement shall not depend on a local public housing agency electing to operate a homeownership program.

SEC. 202. FEDERAL ACCESSIBLE HOMEOWNERSHIP FUND

There is established in the Treasury the Federal Accessible Homeownership Fund, administered by the Secretary, to make direct mortgages, housing assistance payments, accessibility grants, and home-security contributions. Amounts in the Fund shall remain available until expended.

SEC. 203. DIRECT FEDERAL MORTGAGE

(1) The Secretary shall offer a fully amortizing fixed-rate mortgage for an eligible primary residence when safe private financing is unavailable or less favorable.

(2) No down payment, private mortgage insurance, adjustable interest rate, balloon payment, negative amortization, mandatory arbitration, or prepayment penalty shall be permitted.

(3) The interest rate shall not exceed the lower of 3 percent or the average Treasury cost for comparable maturity plus 50 basis points. The rate may be reduced to zero when necessary to achieve affordability.

(4) The term may be up to 40 years, with a shorter term used when affordable.

(5) Stable disability benefits and Personal Autonomy Income shall be treated as reliable income. Conventional credit scores shall not be the sole or controlling underwriting factor.

(6) Underwriting shall consider demonstrated payment of rent, utilities, insurance, and other recurring obligations and shall provide reasonable accommodation in documentation.

SEC. 204. AFFORDABLE OWNER CONTRIBUTION

(1) The participant's required contribution toward approved mortgage principal, interest, property taxes, insurance, and association fees shall not exceed 20 percent of Personal Autonomy Income and countable earned income.

(2) Disability-related expenses and authorized support payments shall be excluded when calculating the contribution.

(3) The federal homeownership payment shall cover the approved difference and shall be paid directly to the mortgage servicer, taxing authority, insurer, reserve account, or participant as appropriate.

SEC. 205. ELIGIBLE HOMES AND PARTICIPANT CHOICE

(1) An eligible home may be a detached home, townhouse, condominium, cooperative, manufactured home on secure land tenure, or other permanently habitable owner-occupied residence.

(2) The participant shall select the community and home. The government may enforce safety, title, appraisal, environmental, affordability, and accessibility standards but may not assign a neighborhood or require residence in a disability-only development.

(3) A home may be purchased jointly with a spouse, partner, family member, or chosen household member under rules protecting the participant's ownership interest.

(4) A home price may exceed an area benchmark when documented accessible-housing scarcity, necessary proximity to support, or modification feasibility makes the exception reasonable.

SEC. 206. COUNSELING AND INDEPENDENT LEGAL REVIEW

(1) The participant shall receive accessible, independent housing counseling before closing.

(2) The Fund shall pay for independent legal review of title, mortgage terms, co-ownership agreements, association obligations, land tenure, and contractor agreements.

(3) The counselor and attorney shall owe duties to the participant and may not receive referral compensation from the seller, lender, contractor, service provider, or real-estate agent.

SEC. 207. HOME INSPECTION AND ACCESSIBILITY PLAN

(1) Before purchase, the home shall receive a general inspection and an individualized accessibility assessment selected by the participant.

(2) The participant may purchase a home requiring modification if the accessibility plan demonstrates that the home can be made safe and usable within a reasonable time and budget.

(3) Temporary accessible housing shall be available during major modification when necessary.

TITLE III - ACCESSIBILITY, TAXES, INSURANCE, AND REPAIRS

SEC. 301. ACCESSIBILITY GRANT

The Secretary shall provide a grant, separate from the mortgage, for modifications and equipment necessary to make the home safe, usable, and adaptable to the participant.

(1) Eligible costs include ramps, lifts, widened entrances, roll-in showers, accessible kitchens, transfer systems, visual and hearing systems, smart-home controls, emergency power, fire safety, accessible parking, pathways, and other individualized modifications.

(2) The participant shall choose qualified designers and contractors from an open market, with technical assistance available.

(3) The grant shall not be treated as income, a loan, or a recoverable lien except in cases of fraud.

SEC. 302. HOME SECURITY RESERVE

(1) A protected reserve shall be established for each participating home and funded through participant contributions when affordable and federal contributions sufficient to maintain a prudent balance.

(2) The reserve may pay for roofs, heating and cooling, plumbing, electrical systems, accessibility equipment, disaster deductibles, pest remediation, health and safety repairs, and emergency maintenance.

(3) The owner shall select the repair and contractor, subject to reasonable fraud and quality controls.

(4) Reserve funds are excluded from federal and state means-tested resource calculations and protected from unrelated creditors.

SEC. 303. PROPERTY-TAX PROTECTION

(1) A participating owner shall not lose a home through tax foreclosure because disability income is insufficient to pay an increase in property taxes.

(2) States receiving funds under this Act shall provide an exemption, circuit breaker, deferral, or equivalent protection. The federal program shall cover an eligible shortfall when state protection is insufficient.

(3) A deferred tax amount shall not accrue punitive interest and shall not become due while the eligible individual occupies the home.

SEC. 304. INSURANCE STABILIZATION

(1) The program shall pay approved increases in essential homeowners, flood, earthquake, or other required insurance when the increase would make the home unaffordable.

(2) The Secretary may establish a public reinsurance or last-resort coverage mechanism when a private market withdraws or prices essential coverage beyond reasonable risk-based cost.

(3) An insurer may not cancel coverage solely because a home contains accessibility modifications or medically necessary equipment.

SEC. 305. RAPID REPAIR AND EMERGENCY PROTECTION

(1) A 24-hour emergency authorization process shall apply to failures that threaten health, access, refrigeration of medication, emergency power, water, sanitation, heating, cooling, or safe entry.

(2) Loaner accessibility equipment and temporary lodging shall be provided when a repair cannot be completed promptly.

TITLE IV - OWNERSHIP, EQUITY, PORTABILITY, AND INHERITANCE

SEC. 401. LEGAL TITLE AND EQUITY

(1) The participant shall hold legal title, individually or through a participant-controlled cooperative or trust selected by the participant.

(2) Every payment applied to mortgage principal, whether derived from the participant contribution or federal housing assistance, shall reduce the mortgage balance and create equity for the owner.

(3) The federal government may recover only the unpaid mortgage balance, amounts obtained by fraud, and a narrowly tailored anti-flipping charge on a non-hardship sale within three years. No general subsidy recapture shall apply.

(4) Ordinary appreciation belongs to the owner.

SEC. 402. RIGHT TO SELL AND MOVE

(1) The participant may sell the home and purchase another eligible residence anywhere in the United States.

(2) Homeownership assistance shall follow the participant rather than the property, lender, state, or local housing authority.

(3) The federal contribution shall be recalculated for the replacement area without requiring the participant to reestablish disability.

(4) The program shall provide relocation planning, accessible temporary housing, moving assistance, and modification of the replacement home.

SEC. 403. PROTECTED REPLACEMENT-HOME ACCOUNT

(1) Net sale proceeds designated for a replacement primary residence shall remain excluded from SSI, Medicaid, housing, nutrition, and other means-tested programs for 24 months.

(2) The period shall be extended to 36 months, or longer for good cause, when accessible-housing scarcity, construction, modification, hospitalization, disaster, title litigation, probate, discrimination, or another circumstance beyond the participant's control delays replacement.

(3) Interest and investment earnings within a federally insured replacement-home account shall also be excluded.

SEC. 404. INHERITANCE AND HOUSEHOLD CONTINUITY

(1) The owner may designate heirs under state law.

(2) A spouse, partner, child, dependent, caregiver, or other household member residing in the home shall receive a reasonable opportunity to assume the remaining mortgage on affordable terms or to sell the home without displacement.

(3) Continued federal payment assistance after the eligible owner's death shall be available only to another eligible participant, but no immediate forced sale shall occur solely because eligibility is being determined.

SEC. 405. MEDICAID ESTATE-RECOVERY REFORM

(1) Section 1917(b) of the Social Security Act shall be amended so that states are not required or permitted to recover correctly paid home- and community-based services, personal care, attendant care, or related community-living services from a deceased beneficiary's estate.

(2) A home acquired or maintained with assistance under this Act shall not be subject to a Medicaid lien or estate-recovery claim.

(3) Nothing in this section bars recovery of benefits obtained by fraud after due process.

TITLE V - SELF-DIRECTED HOME- AND COMMUNITY-BASED SUPPORT

SEC. 501. NATIONAL ENTITLEMENT TO COMMUNITY SUPPORT

(1) Medicaid shall cover necessary home- and community-based services for an eligible individual as a mandatory state-plan benefit.

(2) No enrollment cap, geographic limitation, institutional level-of-care prerequisite, or waiting list may prevent timely receipt of services necessary to live safely in the community.

(3) States shall receive enhanced federal matching funds during implementation and ongoing federal support sufficient to prevent cost shifting to participants.

SEC. 502. INDIVIDUAL INDEPENDENCE BUDGET

(1) Each participant shall receive an individualized budget based on a person-directed assessment of functional needs, preferences, risks, and desired outcomes.

(2) The budget may cover personal attendants, nursing, respite, accessible transportation, assistive technology, communication assistance, service-animal expenses, employment support, backup care, home modifications not covered under title III, and goods that increase independence or substitute for human assistance.

(3) A budget may be adjusted promptly when needs change. The participant shall receive the calculation and underlying cost assumptions.

SEC. 503. EMPLOYER AND BUDGET AUTHORITY

(1) The participant may recruit, hire, train, schedule, supervise, and dismiss workers.

(2) The participant may select qualified family members, including a spouse or parent, as paid workers when chosen by the participant.

(3) The participant may direct how authorized budget funds are allocated among approved services, goods, and workers.

(4) Agency-managed support shall remain available to a participant who does not wish to act as employer.

SEC. 504. FINANCIAL MANAGEMENT AND SUPPORT BROKERAGE

(1) A neutral fiscal-management service shall be available to handle payroll, tax withholding, workers' compensation, timesheets, purchasing, and budget reports.

(2) A support broker shall act as the participant's agent and take direction from the participant.

(3) The fiscal intermediary, broker, service agency, or caregiver may not own, control, encumber, or condition the participant's housing.

SEC. 505. DIRECT-CARE WORKFORCE STANDARDS

(1) Payment rates shall be sufficient to recruit and retain a stable workforce and shall reflect the applicable Federal Reality Standard.

(2) A worker paid through the program shall receive not less than the higher of 150 percent of the applicable minimum wage or the local hourly wage required to meet the FRS for a one-adult household, adjusted for benefits.

(3) Funding shall account for paid leave, training, travel time, overtime, workers' compensation, and health coverage where applicable.

SEC. 506. COMMUNITY-LIVING RIGHT AND INFORMED CHOICE

(1) As a condition of receiving funds under this title, a state shall ensure that an eligible individual may receive funded services in the integrated community setting selected by that individual when the setting can meet the individual's needs with reasonable support.

(2) Institutional services may be chosen voluntarily after accessible information about community alternatives, but no person may be placed or retained in an institution solely because the state has failed to fund community support.

(3) A state may satisfy this section through direct provision, contracted services, or participant-directed budgets, but may not compel a person to accept a particular provider.

SEC. 507. SEPARATION OF HOUSING AND SERVICES

No provider of healthcare, personal assistance, guardianship, case management, or financial management may make continued housing conditional on continued use of that provider. Dismissing a worker, changing an agency, filing a complaint, or appealing a service decision shall not affect title to the home or eligibility for housing assistance.

TITLE VI - HEALTHCARE, EQUIPMENT, AND SAFE TRANSITIONS

SEC. 601. HEALTHCARE AND ESSENTIAL EQUIPMENT

(1) Necessary healthcare, medication, wheelchairs, prosthetics, orthotics, communication devices, medical supplies, batteries, chargers, and repairs shall be covered separately from Personal Autonomy Income.

(2) Plans shall maintain maximum repair-time standards and provide loaner equipment when essential equipment is unavailable.

(3) A participant shall have a right to repair and to obtain diagnostic information, parts, manuals, and qualified independent service, subject to reasonable safety requirements.

SEC. 602C. VOLUNTARY HOUSING ASSISTANCE AT RELEASE

(a) Right to Timely Release

An individual who is otherwise legally entitled to release from a Federal, State, Tribal, territorial, county, municipal, or contracted correctional facility shall not remain confined solely because the individual—

is homeless or housing insecure;

lacks a permanent residence;

has not identified a release address;

has declined a particular shelter, hotel, residential program, or other placement;

requires accessible housing;

is awaiting housing assistance or benefits; or

has requested assistance locating permanent housing.

Homelessness or lack of housing shall not independently constitute authority for continued detention.

(b) Voluntary Offer of Assistance

Before release, a covered facility shall offer an individual who reports homelessness or housing instability information about available voluntary assistance, including—

immediate temporary lodging;

permanent-housing navigation;

transportation;

shelter or supportive-housing options;

rental assistance and security deposits;

benefits enrollment or reinstatement;

identification-document assistance;

healthcare and medication continuity;

disability accommodations and accessible housing;

family or chosen-support reunification when requested by the individual; and

homeownership assistance when eligible.

Acceptance of any service shall be voluntary unless participation is independently required by a lawful court order or condition of supervision.

(c) Informed Choice

The individual shall be informed, in plain and accessible language, that—

acceptance of housing assistance is voluntary;

declining assistance does not cancel the individual's right to release;

accepting temporary housing does not waive the right to leave that housing;

the individual may accept some services and decline others; and

requesting assistance shall not create additional correctional authority over the individual.

(d) No Forced Placement

An individual shall not be required to enter a shelter, hotel, treatment program, halfway house, group home, religious program, disability facility, or other residential placement solely because the person lacks permanent housing.

A placement may be mandatory only when independently authorized by law and ordered under procedures providing applicable due-process protections.

(e) Immediate Housing Option

When practicable, a jurisdiction shall maintain an immediately available voluntary housing option for persons released without a safe place to stay.

Such placement may include—

a hotel or motel;

an extended-stay accommodation;

a master-leased apartment;

temporary supportive housing;

medical respite when medically appropriate; or

another safe community-based placement chosen by the individual.

Temporary placement shall not be considered permanent housing.

(f) Release Without Delay

The search for housing shall occur concurrently with release processing and shall not postpone release.

If suitable housing has not been located by the time the individual is legally entitled to leave, the individual shall nevertheless be released.

Housing-navigation services shall continue after release if the individual wishes to participate.

(g) Safe Release Assistance

An individual leaving custody shall be offered reasonable assistance necessary to avoid immediate danger, including, as appropriate—

transportation to a destination selected by the individual;

weather-appropriate clothing;

prescribed medication and necessary medical equipment;

a means of communication;

identification and personal documents;

information regarding court appearances and supervision obligations; and

contact information for the assigned housing navigator.

(h) No Coercive Choice

A jurisdiction may not condition release upon acceptance of a service when the individual would otherwise be legally entitled to release.

A choice between continued incarceration and acceptance of an otherwise voluntary housing, healthcare, treatment, or social-service program shall not constitute voluntary consent.

(i) Continued Housing Navigation

An individual who declines temporary housing at the time of release may later request housing assistance without penalty.

Declining an initial placement shall not terminate eligibility for the Release-to-Housing Bridge Program, disability assistance, rental assistance, or other housing programs.

(j) Independent Grounds for Detention

Nothing in this section limits detention independently authorized by law based on a judicial determination or other lawful authority unrelated solely to homelessness.

Nothing in this section alters lawful procedures governing emergency medical incapacity, involuntary psychiatric commitment, public-safety detention, parole, probation, or supervised release.

Any such authority shall arise independently and shall not be created by the individual's housing status.

(k) Governing Principle

Housing assistance shall be offered as a path to stability, not imposed as a condition of freedom.

SEC. 603. ACCESSIBLE EMERGENCY SHELTER

(1) A jurisdiction receiving federal homelessness funds shall maintain sufficient accessible emergency capacity, including step-free entry, accessible bathing and toilets, appropriate beds, power-chair charging, secure medication storage, accessible transportation, and trained staff.

(2) An inaccessible shelter vacancy shall not be treated as an available placement for a person who cannot safely use it.

TITLE VII - MARKET SAFEGUARDS AND ACCESSIBLE HOUSING SUPPLY

SEC. 701. ACCESSIBLE HOUSING PRODUCTION

(1) HUD shall finance acquisition, construction, rehabilitation, and conversion of accessible owner-occupied homes in urban, suburban, rural, and Tribal communities.

(2) Federally supported residential development shall include universal-design homes and a meaningful share of homes capable of advanced individualized modification.

(3) The United States Access Board shall advise HUD on technical standards and future adaptability.

SEC. 702. NATIONAL ACCESSIBLE HOUSING REGISTRY

(1) HUD shall maintain a voluntary, privacy-protective national registry of homes for sale or rent that identifies verified accessibility features and modification potential.

(2) Listings shall use standardized, specific accessibility information rather than a single unverified “accessible” label.

SEC. 703. PROTECTION FROM PREDATORY TRANSACTIONS

(1) High-cost refinancing, equity stripping, deceptive reverse mortgages, excessive contractor liens, forced sale by a service provider, undisclosed referral payments, predatory land leases, and mandatory arbitration are prohibited in transactions receiving assistance under this Act.

(2) The Consumer Financial Protection Bureau, Federal Trade Commission, HUD, and state attorneys general may enforce this section.

(3) A participant has a private right of action for damages, equitable relief, attorney fees, and restoration of wrongfully taken equity.

SEC. 704. INSTITUTIONAL INVESTOR RESTRICTIONS

(1) A mortgage or servicing right created under this Act may not be sold to a private-equity fund, securitization vehicle lacking federal consumer protections, or institutional investor.

(2) A home with more than $25,000 in federal accessibility improvements shall, upon voluntary sale, be listed for at least 30 days in the Accessible Housing Registry before sale to a purchaser that is not an owner-occupant. The seller may accept any fair-market offer and shall not be required to sell at a discount.

(3) Nothing in this section restricts inheritance, family transfer, hardship sale, foreclosure avoidance, or sale to another owner-occupant.

SEC. 705. CONTRACTOR AND APPRAISER ACCOUNTABILITY

(1) Contractors, inspectors, appraisers, counselors, and servicers shall meet qualification, conflict-of-interest, accessibility, and performance standards.

(2) A public performance database shall identify substantiated fraud, abandonment, repeated defects, discriminatory conduct, and debarment.

(3) Participants shall have access to a rapid remediation fund when a contractor fails or commits fraud.

TITLE VIII - ADMINISTRATION, DUE PROCESS, AND ENFORCEMENT

SEC. 801. ONE APPLICATION; SEPARATE ENTITLEMENTS

(1) HUD, SSA, HHS, USDA, VA, and other participating agencies shall establish one accessible application and consent-based data exchange.

(2) Each benefit remains a separate legal entitlement with separate notice and appeal rights.

(3) An adverse decision concerning one benefit shall not automatically terminate another benefit unless the legal criteria independently require it.

SEC. 802. OFFICE OF DISABILITY AUTONOMY AND HOMEOWNERSHIP

HUD shall establish an Office of Disability Autonomy and Homeownership led by an Assistant Secretary. The Office shall administer the Fund, coordinate agencies, oversee accessibility and servicing standards, and provide technical assistance.

SEC. 803. NATIONAL DISABILITY AUTONOMY COUNCIL

(1) A majority of voting members shall be people with disabilities.

(2) Membership shall include physical, sensory, intellectual, developmental, psychiatric, and chronic-health disabilities; wheelchair and assistive-technology users; people with experience of homelessness or institutionalization; family caregivers; direct-care workers; and rural and Tribal representatives.

(3) Members shall be compensated and provided accommodations.

(4) The Council shall review regulations, budgets, performance data, complaints, and participant experience.

SEC. 804. ACCESSIBLE NOTICE AND APPEAL

(1) Every decision shall be explained in plain language and in the participant's preferred accessible format.

(2) A participant may obtain an expedited hearing when housing, essential equipment, healthcare, or personal assistance is at risk.

(3) Existing assistance shall continue during a timely appeal when termination presents a substantial risk of homelessness, institutionalization, or serious harm.

(4) Federally funded legal representation shall be available.

SEC. 805. CIVIL RIGHTS AND ANTI-RETALIATION

(1) No person may retaliate against a participant for requesting accommodation, changing providers, reporting abuse, appealing a decision, organizing with other participants, or communicating with the press or government.

(2) A participant may bring a civil action for declaratory, injunctive, and monetary relief and reasonable attorney fees.

(3) Sovereign immunity is abrogated to the extent constitutionally authorized for violations by a state accepting funds under this Act.

SEC. 806. PRIVACY AND DATA PROTECTION

(1) Data shall be collected only as necessary for administration, evaluation, safety, and fraud prevention.

(2) Data may not be sold, used for commercial marketing, or shared with unrelated law-enforcement or immigration authorities without lawful process.

(3) The participant shall be able to view an access log and correct material errors.

SEC. 807. PROGRAM INTEGRITY

(1) Fraud controls shall focus on sellers, contractors, lenders, servicers, agencies, and organized schemes as well as individual misconduct.

(2) No participant shall lose housing for an unintentional paperwork error that can be corrected.

(3) Recovery shall be proportional and shall not create homelessness when a less restrictive remedy is available.

TITLE IX - FUNDING, IMPLEMENTATION, AND EVALUATION

SEC. 901. MANDATORY FUNDING

Personal Autonomy Income, eligible homeownership payments, accessibility grants, essential home-security contributions, and mandatory community supports shall be funded as entitlements. Administrative, demonstration, technical-assistance, and supply-expansion activities may also receive discretionary appropriations.

SEC. 902. INITIAL CAPITALIZATION AND APPROPRIATIONS

(1) Congress shall provide initial capitalization for the Federal Accessible Homeownership Fund sufficient to begin direct lending in every state, the District of Columbia, territories, and participating Tribal areas.

(2) There are authorized to be appropriated such sums as necessary for accessibility grants, reserves, counseling, legal services, relocation, data systems, enforcement, and housing production.

(3) Mortgage repayments shall return to the Fund and remain available for additional loans.

SEC. 903. IMPLEMENTATION PRIORITY

(1) During the first 24 months, priority shall be given to people who are homeless or at immediate risk; institutionalized but able to live in the community; facing eviction, tax foreclosure, or inaccessible housing; or being discharged from a hospital or rehabilitation facility without a safe home.

(2) Priority determines timing only and does not eliminate the underlying entitlement.

SEC. 904. FEDERAL-STATE IMPLEMENTATION

(1) States may administer approved components under federal standards and shall receive enhanced administrative funding.

(2) A federal direct-service pathway shall be available when a state declines participation, fails to meet standards, or maintains an unlawful waiting list.

(3) Tribal governments may administer programs directly under government-to-government agreements.

SEC. 905. EVALUATION AND PUBLIC REPORTING

(1) Annual reports shall measure housing stability, ownership, successful moves, accessibility, participant control, foreclosures, institutionalization, homelessness, service continuity, worker stability, disparities, complaints, and fraud.

(2) Success shall be measured primarily by autonomy, safety, stability, and quality of life, not merely short-term government savings.

(3) Independent longitudinal evaluation shall begin within two years and report to Congress every three years.

SEC. 906. REGULATIONS

The responsible agencies shall issue interim final regulations within 12 months and final regulations within 24 months after enactment, following accessible public participation.

SEC. 907. SEVERABILITY

If any provision of this Act or its application is held invalid, the remainder of the Act and the application of its provisions to other persons or circumstances shall not be affected.

SEC. 908. EFFECTIVE DATES

Titles I, V, VI, and VIII take effect 12 months after enactment unless an earlier date is practicable. Direct mortgages and grants shall begin not later than 18 months after enactment.

Part IV - First-Day Executive Order

DRAFT EXECUTIVE ORDER

ADVANCING DISABILITY AUTONOMY, ACCESSIBLE HOMEOWNERSHIP, AND COMMUNITY SECURITY

By the authority vested in me as President by the Constitution and the laws of the United States of America, it is hereby ordered as follows:

SEC. 1. PURPOSE

The United States has developed important but fragmented programs for disability income, rental assistance, homeownership, healthcare, and home- and community-based services. Too many people remain unable to secure an accessible home, direct their own support, or preserve stability after illness, injury, job loss, marriage, or relocation. My Administration will use all lawful executive authority to expand autonomy immediately and will submit legislation creating permanent rights and funding.

SEC. 2. POLICY

(a) Disability shall not be a pathway to homelessness, avoidable institutionalization, or permanent exclusion from homeownership.

(b) Federal programs shall maximize participant choice, supported decision-making, portability, community living, and control over services.

(c) Housing and support services shall be separated so that changing a provider does not threaten a person's home.

(d) Federal agencies shall identify and remove rules that unnecessarily penalize savings, marriage, part-time work, homeownership, or moving.

SEC. 3. WHITE HOUSE COUNCIL ON DISABILITY AUTONOMY

There is established a White House Council on Disability Autonomy, chaired by the Domestic Policy Advisor and including the Secretaries of HUD, HHS, Treasury, Agriculture, Transportation, Labor, Veterans Affairs, and Justice; the Commissioner of Social Security; the Director of OMB; the Director of the Consumer Financial Protection Bureau; the Chair of the National Council on Disability; and other officials designated by the President.

(a) The Council shall include a compensated advisory panel with a majority of members who are people with disabilities.

(b) The Council shall coordinate immediate administrative action and the legislative proposal described in section 12.

SEC. 4. HUD ACTIONS

To the maximum extent permitted by law, the Secretary of Housing and Urban Development shall:

(a) issue guidance and technical assistance encouraging every public housing agency to offer the Housing Choice Voucher homeownership option and identify lawful waivers or demonstration authorities that can reduce unnecessary barriers;

(b) create a national dashboard identifying active homeownership programs, accessible units, counseling resources, wait times, and participant outcomes;

(c) develop a demonstration combining voucher homeownership, housing counseling, accessibility grants, and foreclosure prevention;

(d) review minimum-income, first-time-homebuyer, credit, time-limit, portability, and disability-related rules and recommend statutory changes;

(e) strengthen data collection concerning accessibility requests, verified features, unmet modifications, and accessible vacancies; and

(f) propose rules preventing a service provider from conditioning housing on continued use of that provider in federally assisted programs.

SEC. 5. SOCIAL SECURITY ADMINISTRATION ACTIONS

To the maximum extent permitted by law, the Commissioner of Social Security shall:

(a) expand and simplify presumptive-disability and emergency-payment procedures;

(b) review administrative rules governing home-sale proceeds, in-kind support, representative payees, marriage, resource exclusions, and expedited reinstatement;

(c) develop a unified consent-based application with HUD and HHS; and

(d) submit legislative recommendations to modernize the SSI resource limit and protect homeownership and replacement-home proceeds.

SEC. 6. HHS AND CMS ACTIONS

To the maximum extent permitted by law, the Secretary of Health and Human Services and the Administrator of CMS shall:

(a) publish model state-plan amendments and waiver templates expanding self-direction, employer authority, budget authority, family-caregiver payment, backup care, and financial-management services;

(b) identify lawful methods to reduce waiting periods and geographic limitations for home- and community-based services;

(c) strengthen hardship protections and notice concerning Medicaid estate recovery pending legislation;

(d) establish rapid repair and loaner-equipment best practices for Medicaid-funded assistive technology; and

(e) develop a model safe-discharge protocol for hospitals, rehabilitation facilities, nursing facilities, and other federally funded institutions.

SEC. 7. USDA AND TREASURY ACTIONS

(a) USDA shall identify how the Section 502 Direct Loan Program, Section 504 repair assistance, and rural housing programs can support accessible homeownership, modifications, and relocation for people with disabilities.

(b) Treasury shall evaluate capitalization, servicing, tax, and credit mechanisms for a national direct accessible-homeownership fund.

(c) HUD, USDA, and Treasury shall submit a joint design for a portable direct mortgage demonstration within 180 days.

SEC. 8. DEPARTMENT OF JUSTICE AND CONSUMER-PROTECTION ACTIONS

(a) The Attorney General shall prioritize enforcement of the Fair Housing Act, the Americans with Disabilities Act, section 504, and other applicable civil-rights laws against inaccessible housing discrimination, coercive provider-controlled housing, and retaliation.

(b) The Consumer Financial Protection Bureau and Federal Trade Commission shall identify predatory lending, refinancing, reverse-mortgage, contractor, land-lease, and equity-stripping practices targeting people with disabilities.

(c) Nothing in this order directs an agency to adopt a legal interpretation inconsistent with controlling law. Agencies shall identify where additional statutory authority is necessary.

SEC. 9. SAFE TRANSITIONS AND HOMELESSNESS PREVENTION

(a) Within 120 days, agencies operating or funding institutions shall adopt procedures designed to prevent discharge into homelessness or inaccessible housing.

(b) HUD and HHS shall establish an interagency rapid-housing protocol for disabled people leaving hospitals, rehabilitation, institutional care, or incarceration.

(c) Federal homelessness grants shall prioritize genuine wheelchair access, power-chair charging, accessible bathrooms and showers, appropriate beds, medication storage, and accessible transportation.

SEC. 10. FEDERAL REALITY STANDARD DEVELOPMENT

The Domestic Policy Council, HHS, BLS, Census Bureau, HUD, and the Department of Transportation shall, within 180 days, publish a proposed methodology for a Federal Reality Standard and identify statutory changes needed to apply the standard to federal programs.

SEC. 11. BUDGET AND LEGISLATIVE PROPOSAL

Within 180 days, OMB and the Council shall submit to the President a coordinated budget proposal and draft legislation establishing the Federal Reality Standard, Personal Autonomy Income, Accessible Homeownership Guarantee, Individual Independence Budget, and related protections.

SEC. 12. AGENCY IMPLEMENTATION PLANS

Within 90 days, each covered agency shall submit an implementation plan identifying existing authority, legal constraints, data needs, administrative barriers, potential demonstrations, regulatory actions, and legislative recommendations.

SEC. 13. GENERAL PROVISIONS

(a) Nothing in this order shall be construed to impair or otherwise affect authority granted by law to an executive department or agency or the functions of the Director of OMB relating to budgetary, administrative, or legislative proposals.

(b) This order shall be implemented consistent with applicable law and subject to the availability of appropriations.

(c) This order is not intended to, and does not, create any right or benefit enforceable at law or in equity by any party against the United States, its departments, agencies, officers, employees, or agents, or any other person.

Part V - Implementation, Administration, and Funding Framework

A. First 100 Days

Issue the executive order and establish the White House Council and disability-led advisory panel.
Transmit both companion bills to Congress with an administration section-by-section analysis.
Create a cross-agency implementation office and one public project dashboard.
Identify people currently facing discharge into homelessness, tax foreclosure, loss of an accessible unit, or unnecessary institutionalization for priority intervention.
Direct HUD, USDA, SSA, CMS, Treasury, VA, and DOJ to publish existing authorities and barriers in plain language.
Begin design of a limited demonstration using existing voucher, rural loan, counseling, modification, and self-direction authorities.

B. Year One

Publish the proposed Federal Reality Standard methodology and collect public comment in accessible formats.
Build the unified application and consent-based verification system.
Establish interim safe-discharge standards through grant conditions and provider guidance where lawful.
Launch accessible-home inventories and verified feature standards.
Recruit and train housing counselors, legal-services providers, inspectors, accessibility specialists, support brokers, and fiscal intermediaries.
Develop federal mortgage servicing, loss-mitigation, reserve-account, and fraud-control systems.
Negotiate state implementation agreements and Tribal government-to-government agreements.

C. Years Two Through Four

Open the direct mortgage and accessibility-grant program nationally, beginning with statutory priority groups.
Convert home- and community-based support from optional capped pathways to a mandatory entitlement.
Phase Personal Autonomy Income to the Federal Reality Standard without reducing existing beneficiaries.
Expand accessible housing production and rehabilitation based on local registry data.
Publish outcome data, participant experience surveys, and independent audits.
Adjust formulas and staffing based on actual processing time, housing availability, repair performance, and participant control.

Administrative responsibilities

Entity	Lead role	Core responsibilities
HUD	Housing and mortgage	Direct mortgages, payments, modifications, reserves, registry, counseling, servicing, supply.

Entity	Lead role	Core responsibilities
SSA	Personal income	Eligibility, Personal Autonomy Income, resource rules, work phaseout, expedited reinstatement.
HHS/CMS	Community support	HCBS entitlement, self-direction, family caregivers, equipment, safe transitions.
Treasury	Fund and finance	Capitalization, cash management, public-credit design, tax coordination.
USDA	Rural delivery	Rural loans, repairs, local offices, manufactured housing and land-tenure expertise.
DOJ/CFPB/FTC	Rights and markets	Civil-rights enforcement, anti-retaliation, lending and contractor protection.
States/Tribes	Local administration	Optional administration under federal standards; direct federal fallback remains available.

Funding framework

A credible plan should not claim that the program is cost-free or that emergency-room, institutional, or homelessness savings will automatically finance the entire guarantee. The permanent benefits require mandatory federal funding. Savings should be measured and credited only after independent verification.

Revolving mortgage capital: direct-loan principal is an asset of the federal fund; borrower repayments recycle into future loans.

Mandatory housing assistance: annual payments cover the affordability gap, taxes, insurance, and approved reserve contributions.

Accessibility grants: direct grants prevent modifications from inflating mortgage debt or consuming personal income.

HCBS entitlement: enhanced federal Medicaid matching finances self-directed community support and workforce rates.

Personal Autonomy Income: financed through the federal general fund and any broader Social Security financing reforms enacted by Congress.

Supply and administration: multi-year appropriations for accessible housing, data, legal services, counselors, inspectors, servicing, and enforcement.

Revenue and offset options for congressional consideration

General revenues, recognizing the guarantee as a basic national obligation.

A graduated federal assessment on very large institutional portfolios of single-family homes, with exemptions for mission-driven affordable-housing entities and resident-controlled cooperatives.

Reform of tax preferences that encourage bulk investor acquisition of owner-occupied housing.

Appropriation of validated savings from reduced institutional placement only after service quality and participant outcomes are protected.

Recovery from contractor, lender, provider, and organized fraud rather than punitive recovery from good-faith recipients.

Exact budget effects must be scored by the Congressional Budget Office and the Office of Management and Budget after agencies produce enrollment, housing-price, service-use, and transition assumptions. The legislation should establish rights and formulas; appropriations and revenue choices should be stated honestly rather than hidden behind optimistic savings claims.

Risk controls

No single provider controls a person's housing, care, finances, and legal decision-making.
Independent counseling and legal review before purchase or refinancing.
Public servicing and strict limitations on sale of mortgages or servicing rights.
Inspections and escrow controls for major modifications, with rapid payment for small emergency repairs.
Accessible due process before termination, foreclosure, lien, recoupment, or involuntary service change.
Audits that examine institutional contractors and agencies, not only recipients.
Participant-controlled data permissions and access logs.

Measures of success

Reduction in unsheltered homelessness among people with mobility and other disabilities.
Number and share of participants who voluntarily become homeowners.
Home retention, successful moves, equity retained, and foreclosure rates.
Time required to obtain accessible housing, modifications, equipment repair, and personal assistance.
Participant-reported autonomy, safety, community participation, and ability to change providers.
Reduction in avoidable institutional placement and discharge into homelessness.
Direct-care worker vacancies, turnover, wages, and continuity.
Disparities by disability, race, age, geography, gender, and household type.

Part VI - Public Policy Paper

OWNERSHIP, AUTONOMY, AND A CIVIL SOCIETY

Cordova 2028 - Moving Forward Together

A safety net that cannot provide safety

A country reveals its values not through speeches but through what happens to a person when work is no longer possible. If a person suffers a spinal injury, stroke, amputation, progressive illness, or another disabling condition, the person's need for shelter does not disappear. In many cases, the cost of living rises at the same moment income falls.

Our present system often recognizes the disability but fails to guarantee the life that must continue afterward. A person may receive a small monthly benefit, encounter years-long housing waits, discover that available shelters are not wheelchair accessible, or remain in an institution because community support is treated as optional. This is not autonomy. It is a maze that transfers risk to the person least able to absorb it.

Why a single check is not enough

Personal income matters because adults need privacy, choice, and the freedom to decide how to live. But a single fixed check cannot safely cover both ordinary life and highly variable disability-related costs. One person may need occasional transportation assistance. Another may need daily attendants, a power wheelchair, emergency power, specialized equipment, and extensive home modifications. If all of those costs come from one check, the person must choose between food, shelter, mobility, and care.

The answer is not bureaucratic control. The answer is to separate the legal guarantees while coordinating the administration: unrestricted cash for ordinary life; a housing guarantee; healthcare and equipment coverage; and a self-directed support budget controlled by the participant.

Why ownership must be available

Rental assistance can prevent immediate homelessness, and accessible rental housing must remain an option. But permanent rental dependence leaves a person exposed to rent increases, sale of the property, refusal of modifications, landlord screening, and repeated moves that can disrupt caregivers, healthcare, transportation, and community relationships.

When a person wants to own a home, public housing assistance should be able to build that stability. Instead of paying a landlord indefinitely, the same public commitment can help pay a safe mortgage, taxes, insurance, and maintenance. The person gains control over the environment, may modify the home, builds equity, and can carry that security into a replacement home.

Ownership without entrapment

Homeownership can become another source of insecurity if taxes, insurance, repairs, or association fees are ignored. A paid-off house can still be lost through tax foreclosure. An accessible home can

become unusable when a lift, roof, cooling system, or electrical service fails. Therefore the homeownership guarantee includes a protected home-security reserve and stabilization assistance for taxes and insurance.

Ownership must also remain portable. A disabled person may need to move for family, healthcare, employment, climate, safety, or personal preference. The participant may sell, keep the equity, protect the proceeds while searching for an accessible replacement, and carry the housing benefit to another state.

Autonomy in care

A home is not truly secure when the agency providing personal care also controls the housing. The person may be afraid to report abuse or dismiss a worker because doing so could cause eviction or loss of services. Housing and care must be legally separate.

The Individual Independence Budget gives the participant employer authority and budget authority. The person may recruit, hire, train, schedule, supervise, and dismiss attendants; may select qualified family members; and may choose a neutral fiscal intermediary to handle payroll and taxes. Agency-managed care remains available for those who prefer it.

A reality-based federal standard

Federal programs should be evaluated against the cost of living today, not merely against a threshold inherited from another era. The Federal Reality Standard measures housing, utilities, food, transportation, communications, household necessities, ordinary healthcare, and participation in community life. It is regional, transparent, annually updated, and independently reviewed.

The standard does not assume that a person can survive indefinitely through free caregiving, couch surfing, unsafe housing, unpaid bills, or social isolation. It also does not pretend that a general inflation adjustment repairs an inadequate base amount. The starting point must reflect reality.

Neither corporate control nor bureaucratic control

Unregulated markets can exploit people who cannot walk away from essential housing, equipment, medication, or care. Government systems can also become controlling by assigning housing, restricting providers, demanding repeated proof of permanent conditions, or punishing marriage and savings. A serious policy must guard against both forms of power.

The Cordova framework allows public, nonprofit, cooperative, and private providers to participate, but the person retains the right to choose, move, appeal, change providers, own property, and maintain privacy. Public money serves the participant rather than capturing the participant for a provider or institution.

The national promise

Policy statement

A person's disability or reliance on federal income support shall not prevent that person from acquiring, owning, modifying, maintaining, selling, inheriting, or replacing a primary residence. Federal assistance shall support personal stability, autonomy, and equity rather than permanent dependence on rental ownership or institutional control.

This is not a promise that every person must own a home. It is a promise that disability will not be used to exclude a person from ownership, community, or control over daily life. A civil society provides rental choice, ownership choice, adequate income, healthcare, and support—and places the decision with the individual.

Part VII - Frequently Asked Questions

Is this a free-house program?

No. It is a housing-security and direct-mortgage program. Participants make an affordable contribution based on actual income. Federal assistance covers the gap because the person's disability limits earnings. Mortgage principal payments build equity instead of functioning as permanent rent. The program also pays necessary accessibility and stability costs that ordinary underwriting does not address.

Does every disabled person have to buy a home?

No. Homeownership is voluntary. Accessible rental assistance, cooperative housing, shared ownership, and other lawful options remain available. The policy expands choice rather than replacing one mandatory model with another.

Who qualifies?

A person may qualify through an existing disability-benefit determination or a functional assessment showing that disability materially limits the ability to sustain earnings sufficient to meet the Federal Reality Standard or creates a need for disability-related support. The assessment focuses on sustained real-world capacity, not an isolated task.

Why not simply increase SSI and let the market work?

The cash benefit should increase, but housing, personal assistance, equipment, and healthcare are unusually expensive and vary greatly by individual. A single cash amount would either be inadequate for high-need participants or expose the benefit to rent and provider price increases. Ordinary income remains unrestricted, while essential disability-related costs are separately guaranteed.

Will the government own the home?

No. The participant holds legal title. The federal government holds an ordinary mortgage interest until the loan is repaid, just as a lender would. The owner retains ordinary appreciation and equity after the remaining mortgage balance is paid.

Can the owner move?

Yes. The participant may sell, retain equity, protect sale proceeds while searching for an accessible replacement, and carry the housing entitlement to another state. The policy includes temporary accessible housing, moving assistance, and modification of the replacement home.

What prevents the person from losing the home to taxes or repairs?

A Home Security Reserve, tax protection, insurance stabilization, emergency repair authority, and foreclosure-prevention process are built into the program. Ownership is not treated as successful merely because the mortgage closed.

What happens if the participant begins working?

Work increases total resources. A substantial earnings disregard and gradual phaseout replace the benefit cliff. Housing, healthcare, and supports continue until the person can realistically replace each benefit, and expedited reinstatement is available if employment ends or the condition worsens.

Can family members be paid as caregivers?

Yes, when selected by the participant and qualified to perform the authorized work. The payment is compensation for labor, not a reduction in the participant's benefit. Safeguards address coercion, conflicts, backup care, and financial accountability.

Does the plan eliminate Medicaid estate recovery?

It eliminates recovery for correctly paid home- and community-based services and protects homes acquired or maintained through the program. Fraud recovery remains available after due process.

How does the plan prevent fraud?

The program uses inspections, independent counsel, transparent appraisals, fiscal intermediaries, contractor standards, public servicing, data audits, and proportional recovery. Enforcement focuses heavily on organized fraud by contractors, lenders, providers, and intermediaries rather than treating every paperwork error as intentional misconduct.

How is this different from the existing voucher homeownership option?

Existing federal law allows some voucher families to use assistance for homeownership, but local housing agencies may choose whether to operate the option. This proposal creates a national individual entitlement, direct public financing, accessibility grants, reserves, portability, and protection from taxes, insurance, repairs, benefit cliffs, and service-provider control.

Will this increase housing prices?

Any large housing subsidy can increase prices if supply is fixed. The plan therefore combines buyer assistance with accessible housing production, rehabilitation, registry data, price and appraisal controls, anti-investor protections, and limits on predatory transactions.

Why create a Federal Reality Standard?

The federal poverty guideline is useful for administrative eligibility but does not measure a complete regional household budget. The FRS provides a transparent benchmark for whether benefits actually meet the purpose Congress assigned to them.

Is this constitutional?

Congress may create federal benefits, direct-loan programs, spending conditions, civil remedies, and nationwide standards within its constitutional powers. Because current legal debate challenges reliance on broad agency interpretations, the bill states its rights and funding conditions expressly and provides a direct federal pathway rather than attempting to command states without funding.

How much will it cost?

The cost depends on eligibility, participation, home prices, mortgage terms, service needs, and the implementation schedule. A credible estimate requires CBO and OMB scoring. The plan does not pretend that emergency-service savings automatically pay the full cost; it treats disability security as a national obligation and identifies honest financing options.

Part VIII - Press Release and Talking Points

Draft Press Release

FOR IMMEDIATE RELEASE

CORDOVA 2028 PROPOSES NATIONAL DISABILITY AUTONOMY AND HOMEOWNERSHIP GUARANTEE

MANTECA, CALIFORNIA — Vincent Cordova today released a comprehensive federal policy package designed to ensure that disability never becomes a pathway to homelessness, unnecessary institutionalization, or permanent exclusion from homeownership.

The proposal would establish a regional Federal Reality Standard, replace inadequate disability-income assumptions with a Personal Autonomy Income, create a voluntary direct federal mortgage and accessible-homeownership guarantee, fund home modifications and major repairs separately, and make self-directed home- and community-based support a national entitlement.

“A civil society cannot determine that a person is unable to sustain employment and then provide an income that cannot secure shelter,” Cordova said. “We should not force people to choose between food, housing, mobility, and care. We should give people control over their ordinary income, guarantee the necessities that disability makes unusually expensive, and make homeownership available when that is the person’s choice.”

Under the plan, an eligible participant could use federal housing assistance to pay an affordable direct mortgage rather than rent indefinitely. The participant would hold legal title, build equity, receive separate accessibility funding, and be able to sell the home and carry assistance to a replacement home in another community or state.

The package also prohibits a caregiver or service agency from controlling the participant’s housing, protects marriage and savings, replaces abrupt work penalties with gradual phaseouts, creates rapid equipment-repair and safe-discharge requirements, and ends mandatory Medicaid estate recovery for home- and community-based services.

“This is not about assigning a house or controlling a person’s life,” Cordova said. “It is about making sure neither a corporation nor a government bureaucracy can take away a disabled person’s agency. Cash should support autonomy. Public guarantees should protect necessities. The person should direct the care and choose the home.”

The complete packet includes two companion bills, a first-day executive order, an implementation and funding framework, a public policy paper, and enforcement and accountability provisions. The proposal is released as a discussion draft for review by disabled people, family caregivers, direct-care workers, housing experts, state and Tribal governments, and members of Congress.

Core Talking Points

Disability is not a moral failure, and the inability to sustain employment must never become a sentence to homelessness.

The current system recognizes disability medically but often fails to fund the life that must continue afterward.
We will update federal benefit levels through a transparent Federal Reality Standard based on what life actually costs today.
Personal income belongs to the person. It is not a government reimbursement account.
Housing, healthcare, equipment, and personal assistance are separately guaranteed because those costs can be enormous and vary by individual.
When a disabled person wants to own a home, housing assistance should be able to build equity instead of paying a landlord forever.
The participant owns the home, chooses the community, controls modifications, may sell, keeps equity, and can move the benefit to another home.
A homeownership program that ignores property taxes, insurance, repairs, and accessibility is not a stability program. We address all four.
Care follows the person. The person chooses and can dismiss workers. A service provider never controls the home.
Marriage, savings, part-time work, or moving should not cause the support system to collapse.
We will prevent both corporate extraction and bureaucratic domination. The individual remains in control.
This policy will cost money. We will fund it honestly and measure savings honestly. Human dignity is the primary justification.

Two-Minute Statement

A civil society must have an answer for a person who cannot work or sustain themselves. Today, we often provide a disability determination without providing enough income to live, an accessible home, or the support necessary to remain in the community. That is not a safety net. It is managed insecurity.

My plan establishes a Federal Reality Standard so every federal benefit can be measured against what life actually costs. It provides unrestricted personal income for ordinary life, guarantees healthcare and disability support separately, and gives people control over their caregivers and service budgets.

Most importantly, it opens a real path to homeownership. When a person wants to buy, federal housing assistance can help pay a safe fixed mortgage, taxes, insurance, accessibility modifications, and essential repairs. The person owns the home, builds equity, may sell it, and may move the assistance to another home. We will not trap people in rental dependence, and we will not force anyone to buy who prefers an accessible rental.

This is a policy of autonomy. Neither a landlord, a private-equity company, a caregiver agency, nor a government office should control a disabled person’s entire life. The home belongs to the person. The income belongs to the person. The care is directed by the person. That is what dignity looks like in law.

Appendix A - Legislative Crosswalk

Current framework	Gap	Proposed response
SSI federal benefit and resource rules	Benefit floor and resource limit do not reflect a complete modern regional budget; marriage and in-kind support rules can reduce autonomy.	Personal Autonomy Income tied to FRS; individual treatment; modern resource exclusions; gradual work phaseout.
HCV homeownership option under 42 U.S.C. 1437f(y)	Local PHA participation is optional; program does not create a comprehensive national ownership, accessibility, repair, and portability guarantee.	National individual entitlement, direct federal fallback, accessibility grants, reserves, tax and insurance protection.
USDA Section 502 Direct Loans	Strong public direct-loan model but geographically limited to eligible rural areas and not designed as a disability entitlement.	National direct mortgage modeled on proven public lending features, with disability-specific affordability and portability.
Medicaid self-direction authorities	Valuable employer and budget authority, but availability and scope vary by state, waiver, population, and enrollment cap.	Mandatory national community-support entitlement without waiting lists; participant choice of self-directed or agency-managed care.
Medicaid estate recovery	States must seek recovery for certain services for many beneficiaries age 55 or older, including HCBS.	Repeal recovery for correctly paid HCBS and protect program homes.
Section 811 supportive housing	Primarily rental and project-based; important but does not create ownership for the participant.	Preserve rental options while adding voluntary individual ownership and equity.
ADA/section 504 integration litigation	Community-living rights depend in part on contested statutory interpretation and enforcement.	Express federal statutory right and clear funding conditions, plus direct federal benefits.
Poverty guidelines and COLA	Useful administrative measures but not a full cost-of-living budget; indexing can preserve inadequacy.	Federal Reality Standard with regional components, transparency, annual adequacy statements, and hold-harmless transition.

Appendix B - Official Source Notes

These sources document the principal federal programs and rules used as the starting point for this proposal. The package proposes new law and should not be read as a description of current entitlement rights.

1. Social Security Administration - SSI Federal Payment Amounts for 2026

Maximum federal SSI amounts for 2026: $994 for an individual and $1,491 for an eligible couple. Official source

2. Social Security Administration - SSI Resources

Current countable-resource limits generally remain $2,000 for an individual and $3,000 for a couple. Official source

3. HUD - Housing Choice Voucher Homeownership Program

The program permits eligible voucher families to use assistance for homeownership, but PHAs have the option whether to establish a program. Official source

4. United States Code - 42 U.S.C. 1437f(y)

Statutory homeownership option within the Housing Choice Voucher framework. Official source

5. USDA Rural Development - Section 502 Direct Home Loans

Direct public loans and payment assistance for eligible low- and very-low-income rural applicants; fixed terms and generally no down payment. Official source

6. Medicaid.gov - Self-Directed Services

Explains employer authority, budget authority, individualized budgets, person-centered planning, support brokers, and financial-management services. Official source

7. Medicaid.gov - Section 1915(j)

Describes voluntary self-directed personal-assistance services and state options and limitations. Official source

8. Medicaid.gov - Estate Recovery

States must recover certain Medicaid payments, including nursing-facility and home- and community-based services for many beneficiaries age 55 or older, subject to statutory protections and hardship waivers. Official source

9. United States Code - 42 U.S.C. 1396p

Federal statutory provisions governing Medicaid liens, adjustments, and estate recovery. Official source

10. HUD - Section 811 Supportive Housing for Persons with Disabilities

Supports multifamily rental housing for very-low-income persons with disabilities. Official source

11. Government Accountability Office - HUD Rental Assistance: Serving Households with Disabilities

Reports on HUD-assisted households with disabilities and challenges involving affordable and accessible rental housing. Official source

12. HHS ASPE - 2026 Poverty Guidelines

Official federal poverty guidelines used for administrative eligibility in many programs. Official source

13. Department of Justice - Olmstead materials

Historical DOJ materials describe the integration mandate and the role of community-based services. Official source

14. Department of Justice, Office of Legal Counsel - June 18, 2026 Opinion

A 2026 OLC opinion disputes a broad integration-mandate interpretation and underscores the value of explicit congressional drafting. Official source

15. 42 C.F.R. Part 441, Subpart J

Federal regulations implementing optional self-directed personal-assistance services under Medicaid section 1915(j). Official source

Drafting notes for legislative counsel

Conform all new definitions and benefit interactions with Titles II, XVI, and XIX of the Social Security Act and the United States Housing Act of 1937.

Determine whether the Personal Autonomy Income should replace SSI for the covered population or operate as a new federal supplement while preserving state SSI supplements.

Draft conforming amendments for SSI home-sale proceeds, resources, in-kind support, couple rules, earned-income exclusions, and expedited reinstatement.

Draft explicit appropriations, direct-loan accounting, subsidy-cost, Treasury financing, and Federal Credit Reform Act provisions.

Define the constitutional basis and federal-state fallback carefully, including Spending Clause notice and conditions, direct federal administration, severability, and remedies.

Coordinate Medicaid mandatory-benefit language with FMAP, maintenance-of-effort, state-plan, managed-care, provider-payment, and HCBS quality provisions.

Review interaction with VA benefits, Medicare, SNAP, TANF, tax law, bankruptcy, probate, homestead exemptions, fair housing, and state property law.

Create accessibility standards in consultation with the United States Access Board and disability-led organizations without making one physical design mandatory for every disability.

Obtain CBO, OMB, Treasury, HUD, SSA, CMS, USDA, CFPB, FTC, DOJ, and GAO technical assistance before introduction.

Closing principle

The success of this policy is not measured by how many forms are processed or how much authority an agency accumulates. It is measured by whether a person can live safely, own or rent by choice, direct their support, change providers, move, save, work when possible, and remain part of the community.