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# ACHIEVA Family Trust

# Residual Account Handbook

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## I. MISSION OF Achieva

### Statement of Mission:

*Achieva advocates for, empowers, and supports people with disabilities and their families throughout their lives.*

### Statement of Vision:

*Achieva envisions a community where all people with disabilities lead lives of personal significance.*

*Achieva serves more than 10,000 individuals with disabilities and their families annually and is the only agency of its type in Southwestern Pennsylvania that provides lifelong support.*

*From early intervention therapies, residential support, vocational training, Special needs trust services, advocacy to in-home support, Achieva provides a full spectrum of services for people of all ages and abilities and their families.*

*Achieva is the nonprofit parent organization of Achieva Family Trust and Southwestern Pennsylvania's largest provider of comprehensive services and support for people with disabilities and their families.*

## II.INTRODUCTION TO ACHIEVA FAMILY TRUST

Individuals with disabilities and their families face significant challenges in planning for their financial stability. Achieva Family Trust, a member of the AchievaFamily of Organizations, provides information to individuals and serves as trustee of several kinds of trusts benefiting individuals with disabilities. Created in 1998 to address parents' concerns about their children's futures, Achieva Family Trust now has over 3,000 accounts and continues to grow.

**ACHIEVA Family Trust offers many services including:**

- Social service expertise which helps preserve eligibility for essential government benefits and services.

- Future planning services for people with disabilities and their families including planning tools, monthly newsletter and webinars

- Management and distribution of funds to enhance the quality of life for individuals with disabilities, recognizing their individual preferences and capabilities.

- A free personal planning guide to help families collect and update information about their loved ones. * https://www.achieva.info/family-trust/future-planning

- Benefits Counseling: The goal of Employment Benefits Counseling is to provide comprehensive assistance to individuals with disabilities to maintain their government benefits while working. Many individuals with disabilities want to work, but are worried there will be a negative effect on their benefits, including their healthcare.
  - Generally, the overall purpose of Employment Benefits Counseling is to increase the availability of work incentive information and options to beneficiaries, to support informed choices regarding work.

## Three types of trusts

1. **Third Party/Common Law Trusts** may be established by family and friends of an individual with disabilities, but not by the individual themself. A common law trust helps families and friends of a person with a disability preserve eligibility for essential, lifelong, support and services such as Medical Assistance, Waiver services and Supplemental Security Income.
2. **Pooled Trusts** can be created by a person with a disability, their parents or grandparents, a legal guardian or the Court. Assets in these accounts are "pooled" together with other pooled trusts that Achieva Family Trust manages for investment purposes, but the individual has their own separate account. If a person with a disability passes away with a balance in their pooled trust account, remaining funds become part of a charitable account to benefit individuals with disabilities who are in need.
3. **Payback Trusts** can be created by a person with a disability, their parent, grandparent or guardian, or by a Court. However, once the payback trust has been established, a person with a disability can then add their assets to the trust. If a person with a disability passes away with money still left in their payback trust, the remaining funds are used to "pay back" the Pennsylvania Department of Human Services, and any other state in which the beneficiary had resided, for the amount of Medical Assistance paid on behalf of the beneficiary. Any remaining money is then distributed per the instructions outlined in the trust agreement.

## III. **RESIDUAL ACCOUN**T

Achieva Family Trust serves as a corporate trustee for several kinds of trusts benefiting people with disabilities. These trusts, described in more detail on page 5, allow beneficiaries to preserve eligibility for essential government services while enhancing their quality of life. One type of trust is a Medicaid permitted Pooled Trust. When individuals with disabilities join the Pooled Trust with AchievaFamily Trust, they know any funds that might be left when they pass away will be transferred into the Charitable Residual Account to benefit people with disabilities throughout Pennsylvania Achieva Family Trust distributes money from the Charitable Residual Account to beneficiaries in order to provide supplemental supports and services for people with disabilities to enhance their quality of life. Distributions are based upon demonstrated financial need.

Achieva Family Trust recognizes that the Residual Account cannot address the needs of all people with disabilities. Our goal is to assist those with lifelong intellectual, physical, and behavioral disabilities who have no other resources to obtain the needed product or service.

Funds in the Charitable Residual Account are to be used as a *last resort*, when there is no other funding available for the service or support. If other funding sources may be able to fund the request, the applicant is required to provide, in writing, documentation that other potential funding sources, including all federal or state funding, have been explored and were either denied or only partially approved.

## IV. APPLICATION GUIDELINES

✓ Funds in the Charitable Residual Account should NOT be used for any purpose that would threaten an applicant's eligibility for public funds that provide primary support and services.

✓ An applicant is eligible to receive an award once every 2 years.

✓ Camp and other forms of recreation requests are the only type that can be applied for on an annual basis. Please note, that repeat camp and recreation requests will be funded only after making sure that there are sufficient funds available for all first time applicants.

✓ The funds from Charitable Residual Account ***may not*** be used for the purchase of a vehicle. However, the funds may be used for vehicle modifications in order to ensure accessibility.

✓ All professional or organizational letters must be on Agency letterhead and electronically signed by the individual who wrote the letter. Electronic signatures are acceptable.

✓ The Charitable Residual Account does not reimburse for items or services that have already been purchased.

✓ Information on family contributions or other sources of funding is helpful and must be provided.

## V. PROCEDURES

When a Residual Application is received by the Community and Charitable Trust Coordinator, it is immediately reviewed using a checklist for completeness. If the application information is complete, the application is processed for review by the Residual Team. There may be situations where the Review Team will request additional information regarding an application. Upon timely receipt of the additional information, the application may be submitted for review.

**INCOMPLETE APPLICATIONS CANNOT BE PROCESSED AND WILL NOT BE REVIEWED.**

At staff discretion additional information necessary to complete an application may be obtained from outside sources relevant to the situation.

Applications will be reviewed ongoing throughout the year. However, these applications are accepted on a quarterly calendar year basis. In order to be considered, completed applications must be submitted to Achieva Family Trust by January 1, April 1, July 1, and October 1. Applications submitted after these deadlines will be held for review until the following quarter.

There is a separate deadline for submitting Camp requests. This is an annual deadline of April 15th

*All applications must be submitted in a timely manner to allow sufficient time for review prior to an event taking place or an item being purchased. Applicants are discouraged from submitting applications on or immediately prior to the deadline due to the high volume of requests received at that time.*

The Residual Team will meet later in the months of January, April, July, and October. The applicant and person who completed the application will be notified by email regarding any additional follow up needed or of the determination of the request. The emails will also provide details regarding the determination as well as any next steps in the process. All determinations are Final. There is no appeal process for determinations made by the Residual Team and/or Committee.This will be the email that was provided to the online application.

It is at the discretion of Achieva Family Trust to Deny or not accept any application at any time throughout the Process. Applicants will be notified of these Administrative Denials.

If the Residual Team denies an application, the person who completed the application is informed by email. This will be the email that was provided to the online application.

There is no appeal process for Denials through the Program

If the Residual Team approves the application and the amount requested is below $10,000, the Residual Account Coordinator will notify the applicant and the person who completed the application before processing for payment and/or purchase of the items. The Residual Account Coordinator may request additional information such as updated invoices, confirmation of address, etc- to process payments.

Because funds from the Residual Account can only be used for trust beneficiaries, applicants who are not already beneficiaries of the AFT Pooled Trust will need to become beneficiaries of the Pooled Trust. Staff will provide a copy of the materials related to the AFT Pooled Trust to the applicant and the person who completed the application. A completed Joinder Agreement, signed by the appropriate party, must be returned to the Residual Account Staff before any payments will be processed and/or items purchased. Please note that disbursements from the Residual Account are taxable. Therefore, once funds are processed through the Program, the applicant/beneficiary will be receiving a K-1 tax document in the Spring following the disbursement. Achieva Family Trust cannot provide tax advice to recipients. Please provide the K-1 to your personal income tax preparers. A copy of the joinder agreement will be attached on page 15.

The AFT will communicate directly with the person that is applying on the applicant's behalf to obtain the documents and any follow up during the review process as well as the determinations. We encourage the applicant and all involved parties to the application to have open communication regarding the nature and purpose of the request.

In some instances, a conflict of interest may be present when the applicant is receiving or has received services from Achieva, or the applicant has an employment or other relationship with Achieva . Receipt of prior Residual Grants does not constitute a “relationship with Achieva” that must be disclosed.

If it is determined that there is a conflict of interest or the amount requested exceeds $10,000 and the Residual Team recommends approval of the application, it is presented to the Residual Committee of the AchievaFamily Trust Board for review and final decision. The Residual Committee is provided with an Executive Summary. All determinations are Final. There is no appeal process for determinations made by the Residual Team and/or Committee. Achieva Family trust has the discretion to change or substitute approved items to ensure that they fall within the approval amount. Achieva Family Trust requires that the individual completing the Residual application electronically sign their name to indicate that all information is true and correct. The individual completing the Residual application is also asked to disclose any present or past relationship to the proposed vendor or to Achieva Upon disclosure of any relationship that could be viewed as a conflict of interest, Achieva Family Trust reserves the right to determine the appropriate course of action.

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Receipts for items purchased or services provided from the Charitable Residual Account should be submitted to the Community and Charitable Trust Purchasing Assistant within a 90 day period. Failure to submit receipts in a timely manner may result in subsequent applications being denied.

In certain compelling situations the Residual Team may approve over and above the requested amount.

**EMERGENCY REQUESTS WILL BE CONSIDERED ON A CASE BY CASE BASIS!**

**Please contact the Community and Charitable Trust Coordinator to discuss the request. residual@achieva.info or 412-995-5000 ext 493**

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## VI. **REQUIRED DOCUMENTS**

Documents will vary depending on the type of funding being requested. There are Eight (8) categories of funding that require specific documents.

Achieva Family Trust reserves the right to add additional categories or documentation requirements as necessary.

The letter of support required for all applicants should include a detailed description of the situation. This is an opportunity to describe the compelling need to the Reviewers:

- How will the product or service improve the quality of life for the applicant?
- Who is recommending the product or services for the applicant?
- What other types of funding have been explored and is any other funding available to pay for the product or service?
- What is the availability of the family/household to assist with payments? o If the request is for a one time grant for an ongoing expense, please describe a long term plan for the applicant after they receive this funding.
- The letter of Support should be written on Agency Letterhead and electronically signed by the writer.
- All requests will require the submission of the Joinder Agreement . The Joinder Agreement needs to be electronically submitted with the online request for review and the Original, completed and signed in ink, document must be sent to the Achieva Family Trust office via US Mail.

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**1. Camp/Recreation**

A. Brochure/other published description of the camp, such as website information, with prices included

B. Invoice showing dates of camp/breakdown of cost and/or registration form C. A support letter from a professional not affiliated with the vendor

a. Signed

b. On letterhead

D. Proof of denial of payment from other funding sources such as Extended School Year(ESY), if applicable

E. Joinder Agreement - Electronically uploaded to the application and Original, Physical document mailed to Achieva Family Trust

**2. Medical - Equipment/Accessories**

A. Two quotes from different vendors (for items over $500)

B. A support letter (signed and on letterhead) from a professional ( ie. Doctor or Physician)

C. Medical Denial

D. Joinder Agreement - Electronically uploaded to the application and Original, Physical document mailed to Achieva Family Trust

**3. Product or Supplies**

A. Two quotes from different vendors over( $500and over require 2 bids)

B. A support letter (signed and on letterhead) from a professional

C. Joinder Agreement - Electronically uploaded to the application and Original, Physical document mailed to Achieva Family Trust

**4.Ipad Requests for iPads do not require bids**

A. Note: letter must be from a professional who will support the therapeutic use of the iPad

B . The Standard ipad package includes a 10.2 inch screen ipad, 64g, Applecare and a Protective case

C. If the request includes ad on items, bids will be required to submit to the application for review (Ex: Applications, Stylus Pen)

D. A support letter (signed and on letterhead) from a professional

E. Joinder Agreement - Electronically uploaded to the application and Original, Physical document mailed to Achieva Family Trust

**5. Furniture/ Appliances**

A.Bids for Furniture/ Appliances are not required

a. Achieva Family Trust provides Standard packages for furniture and appliances
b. Applicants will need to submit the items they are in need of
    i. Living room sets
    ii. Bedroomsets
    iii. Washer/dryer
    iv. Fridge/Stove
c. Applicants will need to submit specifics for the items
    i. Color
    ii. Size
    iii. gas/electric

Letter of Support: A support letter (signed and on letterhead) from a professional

Joinder Agreement - Electronically uploaded to the application and Original, Physical document mailed to Achieva Family Trust

**6. Disability-Related Home Modification**

A. Two bids from different contractors, including diagrams

B. A support letter from professional

    a. Signed

    b. On letterhead

C. Proof of insurance from a licensed contractor (ie. auto, liability, workers compensation)

D. Pictures of home and surroundings for home modifications

E. Proof of ownership of home (Deed/ Mortgage Payment)

F. Bids must be identical (same services or same products and specifications) G. Proof of denial of payment from other funding sources, if applicable

H. Joinder Agreement - Electronically uploaded to the application and Original, Physical document mailed to Achieva Family Trust

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**7. Professional Services**

A. Proof of determination letters from other funding sources

a. Examples: Waiver, FSS, Base Funding, ODP, Health Insurance, other

B. A support letter from professional

a. Signed

b. On letterhead

C. Suggested vendor/agency with information on hourly rates and proposed number of hours

D. Proof of denial of payment from other funding sources, if applicable

E. Joinder Agreement - Electronically uploaded to the application and Original, Physical document mailed to Achieva Family Trust

**8. Vehicle Modification**

A. Two bids from different contractors, including diagrams

B. A support letter from professional

a. Signed

b. On letterhead

C. Joinder Agreement - Electronically uploaded to the application and Original, Physical document mailed to Achieva Family Trust

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## VII. **HOW TO APPLY**

The Residual Team meets on a quarterly basis in January, April, July, and October. Deadlines for applications are the first of these months. It's suggested that applicants submit their application well in advance of the applicable deadline in case there is additional information and/or documentation necessary for review.

- Go to www.achievafamilytrust.org
- Select the "**Charitable Residual Account**"
- Click on "**Online Application**"
- Complete the Eligibility Quiz to determine the appropriate source of funding to submit the application
    - Register with the Survey Monkey platform
    - Complete the Application based on the applicant's information and need.
- Address:

  Achieva Family Trust

  711 Bingham Street

  Pittsburgh, Pa 15203

- Fax: 412-995-5013
- Attention: Community and Charitable Trust Coordinator

- Email: residual@achieva.info

If the applicant or the person completing the application does not have access to a computer, please contact **ACHIEVA Family Trust 412-995-5000 x565**

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## VIII. **Joinder Agreement**

*See following pages*