

Assistance with Care to Help You Continue Living at Home

The State/County/ Special Assistance In-Home Program for Adults



- Do you need adult care home or assisted living care but want to continue living in your own home?
- Do you now live in an adult care home, such as an assisted living, rest home or a supervised living group home and want to return to your own home but need help paying for care?

Read further to see if you may be eligible for the Special Assistance In-Home Program.

Can I get help paying my expenses at home?

For eligible older adults or adults with disabilities, the State/County Special Assistance In-Home Program (SAIH) can help with living expenses such as food, shelter, clothing, and other daily necessities. Assistance payments are provided monthly to eligible individuals living at home.

Am I eligible?

Individuals with low income are potentially eligible if they are age 65 or older, or if they are younger than age 65 and at least age 18, and are disabled according to Social Security disability standards.

In addition, applicants must:

- Need adult care home level of care as verified by a doctor but desire to continue living in their own home;
- Be a U.S. citizen or qualified alien;
- Meet income and asset eligibility requirements;
- Be a resident of NC; and
- Meet all other Special Assistance eligibility requirements.

A services assessment is completed with an Adult Services case manager to determine whether an applicant or beneficiary can remain safely at home, and what services would be needed to ensure that the individual's needs are met.

How do I qualify for Medicaid?

If you are eligible for the SAIH Program, you are automatically eligible for Medicaid. Medicaid helps pay for medical expenses and treatment. Medicaid may also help pay for personal care services which include assistance with activities of daily living, such as dressing and bathing.

What is counted as income and assets?

Examples of countable income include wages, Social Security and Supplemental Security Income (SSI), Veteran's benefits and other retirement or unearned income.

Examples of assets counted are property, cash, savings, checking accounts, stocks, bonds, annuities, some IRAs, and cash value of life insurance policies. Some assets not counted are a home used as a primary residence, personal belongings, irrevocable burial plans, some burial plots and burial insurance. One vehicle is excluded as a resource if it is the primary mode of transportation.

Your DSS caseworker can explain how income and assets are verified and counted in the SAIH eligibility process.

How much will my Special Assistance check be?

An individual's benefit amount is determined by taking the appropriate maximum SAIH rate and subtracting the individual's total countable monthly income. A personal needs allowance of \$70 is added to the maximum rate to allow some spending money for clothing and other essentials each month.

The maximum SAIH rates for 2026, set by the North Carolina General Assembly, are a Basic Rate of \$1,397 per month and an Enhanced Rate of \$1,792 per month. (To be eligible for the Enhanced Rate there must be a diagnosis of Alzheimer's Disease or dementia verified by a valid FL-2.)

How and where can I apply?

Apply for the SAIH Program at your county department of social services. You may send someone to apply for you. When you apply, please provide the following items if available. You will be given an opportunity to provide necessary information if you do not have it when you apply.

- Income information such as recent pay stubs, Social Security, SSI, or Veteran's Administration (VA) award letters;
- Savings and checking account information such as passbooks, checkbooks, bank statements, etc.;
- Information on assets such as property, stocks, bonds, IRAs, annuities, and trust funds owned by you and/or your spouse;
- Social Security card or other verification of Social Security number;
- Proof of age (birth certificate or other);
- Insurance information; and
- State-issued proof of identity

From the date of application, the eligibility determination process can take up to 45 days for applicants aged 65 or older, and up to 60 days for applicants 18 and older and under 65.

County Department of Social Service



NC DEPARTMENT OF
**HEALTH AND
HUMAN SERVICES**
Division of Social Services

The State/County Special Assistance In-Home Program for Adults
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