**Special Needs Planning**

Estate planning for a family with special needs children comes with a complex set of financial, social, and medical issues that some lawyers are ill-equipped to handle. But the experienced special needs planning attorney with The Law Office of James Hogan are dedicated to ensuring your child with special needs will be well taken care of when you’re no longer able to serve as the primary caregiver.

We offer a variety of estate planning tools and strategies designed to accommodate the unique circumstances presented by children with special needs and their families in Florida. We can help you pass on the financial assets needed for your child to live a rich quality of life without jeopardizing their eligibility for government benefits. We’ll also assist you in finding and appointing a trusted guardian and/or trustee to look after them in the event of your death or incapacity. And we’ll help with locating the best residential opportunities—as well as the means to pay for them.

**Special Needs Trusts**

One “Catch-22-like” situation surrounding estate planning for those with special needs is leaving enough money to pay for the massive amount of care and supports these individuals typically need throughout their lifetimes. Yet, if parents leave a large lump sum of money directly to a child with special needs, they risk disqualifying him or her for government benefits like Medicaid and Supplemental Social Security Income.

Fortunately, the government allows assets to be held in what’s known as a “special needs trust” to provide supplemental financial resources for the physically, mentally, or developmentally disabled child without affecting their eligibility for public healthcare and income assistance benefits. That said, the rules for such trusts are quite complicated.

For instance, funds from a special needs trust cannot be distributed directly to the disabled beneficiary and must be disbursed to a third-party who’s responsible for providing the goods and services they need to maintain a comfortable lifestyle. What’s more, the requirements for a child with special needs change dramatically over time, as do the laws governing public benefits.

Given this, it’s vital to work with an experienced special needs attorney who can create a comprehensive special needs trust that’s both properly structured and appropriate for your child’s specific situation.

**Special Needs Planning & Trusts for Florida Children**

Contact The Law Office of James Hogan if you need estate planning for your child with Down syndrome, autism, cerebral palsy, or another developmental or intellectual disability. Our team of experienced Florida special needs planning lawyers can develop a sustainable living plan for your child with special needs that will provide them with the finances they need to live a full life, while preserving their access to government benefits.