

## **The Alabama Family Trust**

If you have a family member (or a client) who is disabled, you may want to consider utilizing the Alabama Family Trust (“AFT”). The AFT is a 501(c)(3) general non-profit organization which was established by the Alabama Legislature in 1994. Its primary purpose is to administer special needs trusts for Alabama citizens with a disability. Medicaid and SSI rules limit the amount of resources a person with a disability may own or income they receive, and therefore family members who provide support may, in fact, be limiting or causing them to lose their eligibility for these programs. Medicaid and SSI provide different programs with different income and/or resource limitations, and therefore one should always seek the advice and assistance of experts in these areas before making a decision.

The AFT is a Qualified Income Trust (QIT). With the AFT, family members may deposit funds into the trust to provide for the care of their loved one without the worry that Medicaid or SSI eligibility will be lost. Almost any citizen with a disability in Alabama may qualify as a beneficiary under the AFT. A trust may be established with a minimum of funds; the current minimum for trust establishment is \$100.00 plus a one-time application fee of \$400 or a total of \$500.

If you would like more information, you may go to this web site [www.alabamafamilytrust.com](http://www.alabamafamilytrust.com), or you may contact the AFT’s Executive Director, Ronald P. Locke, Esq., at (205) 944-3987 or Toll Free at (800) 711-1303 or via email [ronlocke@ucpbham.com](mailto:ronlocke@ucpbham.com). It may also be advisable to contact your attorney or the Birmingham Bar Lawyer Referral Service if you do not know of an attorney knowledgeable in this area.