



BENEFITS AND SUPPORTS FOR YOUNG ADULTS IN MARYLAND

A comprehensive guide for young adults who have experienced out-of-home care

What benefits and supports may be available if you spent time in out-of-home care?

These supports are designed to help young people access the resources and opportunities they need to thrive. They may help with education and job training, housing, health, employment, basic needs, and life skills.

This guide is designed to help you understand what supports might be available, who may qualify, and how to access them.

Before we get started:

Here are key terms used in this guide:

Out of home care

Time spent in foster care, including living with foster parents, relatives, kinship caregivers, group homes, residential programs, or an independent living program.

In Care

You are currently in out-of-home care.

Exited care

You lived in out-of-home care and are no longer in out-of-home care.

Aftercare

Support and services available to young adults after leaving out-of-home care to help with things like housing, school, work, health care, and other needs.

Voluntary Placement Agreement (VPA)

An agreement that allows young adults to return to out-of-home care after age 18 if they choose to.



Here is a **SNAPSHOT OF THE BENEFITS** that will be discussed in this guide



BENEFIT	WHAT IT HELPS WITH	KEY ELIGIBILITY	AGE LIMIT/TIMEFRAME
Maryland Tuition Waiver	Pays tuition at MD public colleges and universities	<ul style="list-style-type: none"> Young people in care on or after age 8 for at least one year and exited through reunification, adoption or guardianship Younger sibling placed in same adoptive or guardianship home OR In care at age 18 or at time of high school graduation or GED completion. 	Must enroll on or before age 25 and can use for up to 10 years (or until a bachelor's degree is earned)
Education and Training Voucher (ETV)	Up to \$5,000 for education expenses	<ul style="list-style-type: none"> Adopted/Kinship Guardianship after age 16 In care at 17, not enrolled in high school, but earned GED/vocational certificate, and will remain in care until 18 Completed high school requirements while in care until 18 Care ends on or after age 18 	Apply before age 21 , available up to 5 years .
Health Insurance (Medicaid)	Health coverage, including medical and basic dental services	<ul style="list-style-type: none"> In Out-of-Home care at 18 and had Medicaid. Adopted or placed in Guardianship, and your caregiver receives a subsidy. Exited care before age 18 and qualify through Maryland Health Connection 	In care at 18 with Medicaid may receive coverage until age 26 . Guardianship/Adoption have coverage until 21 and can qualify until 26 with letter.
Independent Living Aftercare Services	Help with rent, utilities, school expenses, job support, counseling, medical support, and basic needs	<ul style="list-style-type: none"> Young adults who exited care and request services from their local Department of Social Services (DSS) 	Ages 18-21
Enhanced VPA Aftercare Services	Can return to out-of-home care after 18 if you need support	<ul style="list-style-type: none"> Exited care after 18 and were not adopted, reunified, or enlisted in the military. Must agree to sign a VPA and be in school, working, job training, preparing for employment, or unable to participate due to a medical condition. 	Available until age 21. Services end at 21, or if you marry, join the military, or choose to leave the program.
Family Unification Program (FUP) and Foster Youth to Independence (FYI) Housing Vouchers	Rental assistance for young people who experienced out-of-home care	Young adults 18-24 who are exiting or have recently exited out-of-home care and may be at risk of homelessness. Assessed through referrals from local DSS or a partner agency. Availability varies by county	Housing support for up to 36 months with possible extension.
Adoption or Guardianship Subsidy	Monthly financial support to the caregiver	Youth adopted or placed in Guardianship from out-of-home care	Subsidy continues until age 18 and may extend to 21 under some circumstances.

This section of the guide explains the support and benefits that may be available to you, how they can help, and what you need to do to access them.

✔ EDUCATIONAL AND VOCATIONAL TRAINING BENEFITS

MARYLAND EDUCATION AND TRAINING VOUCHER (ETV)

(Policy Reference: COMAR [07.02.11.12](#))

What is this? The Maryland ETV program provides up to \$5,000 per year to help pay for school or training programs.

You are eligible for the voucher if you meet one of the following criteria:

- Out-of-home care ends on or after age 18
- You are in care at age 17 with a GED or vocational certificate and will remain in out-of-home care until they turn 18.
- Completed state requirements and have a high school diploma, and will remain in care until 18.
- Left out of home care after age 16 through adoption or kinship guardianship.

What you need to do:

- Apply for ETV before your 21st birthday
- Complete the FAFSA each year
- Be enrolled in a degree, certificate or other accredited educational program and make satisfactory academic progress.

Important things to know:

- You can receive funding for up to 5 years
- You must maintain a minimum 2.0 GPA each semester/term.
- You must submit an academic transcript showing grades and GPA from the most recently completed semester/term.
- You must be a U.S. citizen or qualified non-citizen
- Your personal assets (bank account, car, home, etc.) must be less than \$10,000

Who do I call for help or more information about the Maryland Education and Training Voucher (ETV)?

Contact Foster Success: <https://fseducation.fostersuccess.org/maryland-etv>

ETV Scenario:

Marcus was adopted at age 17. He is now 19 and attending a trade program. Because he left care after age 16 through adoption, he qualifies for ETV and uses it to cover program costs.





MARYLAND TUITION WAIVER

(Policy Reference: COMAR [07.02.11.12](#))

What is this? The Maryland Tuition Waiver helps cover tuition and mandatory fees at Maryland public colleges or universities.

You are eligible for the Maryland Tuition Waiver if:

- You were placed in out-of-home care by the Maryland Department of Human Services and
- You were in care on or after age 8* for at least one year, and exited through adoption, guardianship, or reunification.
- You were in care at age 18, or when you graduated high school, or completed a GED.
- You are a younger sibling placed into the same guardianship or adoptive home as someone who qualifies.

What you need to do:

- Complete the FAFSA every year.
- Be enrolled for an associate's degree, a bachelor's degree, or a vocational certificate, on or before the age of 25.

Important things to know:

- You can use the tuition waiver up to 10 years or until you earn a bachelor's degree
- You do NOT have to live in Maryland to use it
- Virtual programs through an eligible Maryland Public College or University can qualify.

Who do I call for help or more information about the Maryland Tuition Waiver?

Contact SSA Emerging Adults Unit:
dlolderyouthpermanency_dhs@maryland.gov

Maryland Tuition Waiver Scenario:

Aaliyah returned home to her family at age 17 after spending time in care. At 20, she enrolls in a Maryland public university and uses the tuition waiver—even though she is no longer in care

* effective on July 1, 2026



AFTERCARE SERVICES

INDEPENDENT LIVING AFTERCARE SERVICES- AGES 18 TO 21

(Policy Reference: COMAR [07.02.10.12](#))

What is this? Optional support available after you leave out-of-home care. Independent Living Aftercare Services can temporarily help with rent, utilities, job support, school expenses, counseling, basic needs, and medical support.

You are eligible for Independent Living Aftercare Services if:

Are 18 to 21 years of age; and

- Have exited from out-of-home placement after attaining the age of at least 18; or after attaining the age of 16, exited to kinship guardianship or adoption.

What you need to do:

- Request services from the Department of Social Services (DSS) office where you live
- Work with DSS staff to create and follow a service plan.

Important things to know:

- The service plan lasts up to 180 days, but can be extended
- You can reapply until age 21

Who do I call for help or more information about Independent Living Aftercare

Services? Contact the local office where you live: <https://dhs.maryland.gov/local-offices>

Independent Living Care Services Scenario:

Chris left care at 18 and is living on his own. At 19, he reaches out to DSS for aftercare and receives help paying rent and utilities.

ENHANCED AFTERCARE VOLUNTARY PLACEMENT AGREEMENT (VPA) SERVICES

(Policy Reference: COMAR [07.02.11.06](#))

What is this? This allows you to return to out-of-home care after age 18 if you need support.

You are eligible for Enhanced Aftercare VPA Services if:

- You left care after 18
- You were not adopted, reunited, married, or joined the military
- You agree to sign an Enhanced After-Care Voluntary Placement Agreement

What you need to do:

Enter into an Enhanced After Care VPA with the local DSS where you exited out of home care

To remain eligible for Enhanced VPA Aftercare, within 30 days of signing your agreement, you must do at least one of the following:

- Be in school or working toward a GED or Equivalent
- Be enrolled in college, trade school or a job training program
- Be participating in a program that helps you get a job
- Working at least 80 hours per month
- Unable to do any of the above because of a medical condition
- Important things to know:

- If you left out-of-home care after age 18, you must apply for enhanced after-care VPA services before you turn 20 ½ (20 years and six months)
- Enhanced aftercare VPA services end if you turn 21, join the military, get married, or choose to leave.

Who do I call for help or more information about Enhanced Aftercare VPA Services?

Contact the ILC in the jurisdiction where you exited out-of-home care. Use the Contact Us tab on <https://mylife.benefits.maryland.gov>

Extended Aftercare VPA Services Scenario:

Kayla exited care at 18 and later lost her housing. She signs a VPA at 20, returns to care and stabilizes while working and saving money.



HEALTH BENEFITS

HEALTH INSURANCE (MEDICAID)

(Reference: <https://www.marylandhealthconnection.gov/how-to-enroll/medicaid>)

What is this? Medicaid is health insurance that helps cover doctor’s visits, prescriptions, and other health care needs. Basic dental services (x-rays, cleanings, fillings) are also covered through Medicaid.

You are eligible for Medicaid if:

- You were in out-of-home care at age 18 and had Medicaid
- Your adoptive parents or Legal Guardian received a subsidy
- If you left care before 18:
 - You may still qualify through [Maryland Health Connection](#)

What you need to do:

- Meet with caseworker to confirm Medicaid status or work with caseworker to apply
- Apply or reapply through [Home - Maryland Health Connection](#)
- Request an out-of-home verification letter from your caseworker

Important things to know:

- If you were in out-of-home care at age 18 and had Medicaid, you qualify for free Medicaid until age 26. There is no income limit. This may apply even if you move to another state (check with the state to confirm)
- If your adoptive parent or guardian received a subsidy, your Medicaid continues until age 21.
 - After 21, you can apply on your own and use an out-of-home verification letter to qualify until age 26.
- If the application forms ask for an “[affidavit](#)”, that just means a written statement confirming your situation.

Who do I call for help or more information about Health Insurance (Medicaid)?

Call 1-855-642-8572. You can also visit a [local health department](#), department of social services or a navigator near you.

Medicaid Scenario:

Brianna was adopted at 15. At 20, she still receives Medicaid through the adoption subsidy and continues coverage after 21 by applying with verification.

SUPPLEMENTAL SECURITY INCOME

(Resources: [SSA.gov Youtube Video Application Process and Eligibility](#))

What is this? Supplemental Security Income (SSI) is a monthly cash benefit for young people with disabilities who have limited income and resources. This money can help pay for basic needs like food, clothing, and housing.

[Social Security Youth Toolkit](#)

You are eligible if:

Blind, or disabled (including children) with limited income and resources. You must be a U.S. citizen and have resources under \$2000 per person or \$3000 per couple. See [SSI Eligibility Requirements](#) for more information.

What you need to do:

You can apply online at [ssa.gov](#), by calling 1-800-772-1213, or by scheduling an appointment at your local [Social Security Office](#).

Important information to know:

SSI is a federal program which provides monthly payments to low income individuals who are blind, or disabled (includes children). For 2026, the maximum monthly payment is \$994 per person, \$1491 per couple. See [SSI Overview](#) for more information

Who do I call for help or more information about Health Insurance (Medicaid)?

[Medicaid Help - State by State](#) - who to call or contact online

SSI Scenario:

Malik exited care at 18 and has a documented disability. At 19, he applies for SSI and receives monthly income support while living independently.

Housing





Employment

- The Hiring Agreement program offers eligible applicants the opportunity to apply for qualifying jobs before the employment announcements are made public, and one of the priority populations is current and former youth in out of home care (ages 18-25).
- Contact: hiring.agreements@maryland.gov



HOUSING

PUBLIC HOUSING ASSISTANCE

[U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT \(HUD\) FUNDS LOCAL PUBLIC HOUSING AGENCIES \(CALLED PHAS\)](#)

What is this? Housing assistance through the federal Housing Choice Voucher Program can help you pay for rent through various voucher programs.

Foster Youth to Independence (FYI) Vouchers:

Youth must be between 18 and 24 years old. Specifically designed for youth aging out of foster care who are at risk of homelessness. Usually applied for through local Public Housing Authorities (PHAs)

Family Unification Program (FUP) Vouchers:

For young people aging out of foster care (same as FYI, but often broader in reach). Specifically supports families involved with child welfare services who face housing challenges that could lead to family separation or prevent family reunification.

What you need to do:

- Be proactive and maintain communication with your caseworker often!
- Report changes (employment, address, phone numbers) right away.
- Read all documents thoroughly and don't miss deadlines.

Important things to know:

- Each local county manages its own application process and waiting list
- Waitlists are common and may take time
- Join the waitlist even if the program is not currently open

Where do I apply?

- In Maryland, the [Department of Housing and Community Development](#) manages Housing Choice Vouchers in: Caroline, Somerset, Talbot, Wicomico, Worcester, Kent, Dorchester counties; as well as the city of Cambridge and the city of Elkton.
- For other counties in Maryland, contact your local housing authority directly here: <https://mih-inc.org/housing-info/maryland-public-housing-authorities>.



SUPPORTED HOUSING

On-Campus Housing:

Many colleges offer year-round housing or dorms for youth who have experienced Out of Home care. You may also need to advocate for yourself if you're not enrolled in a formal program to support former foster youth on your campus. Here's a national resource for more information: <https://agingoutinstitute.org/higher-ed-foster-youth-programs>.

Education and Training Vouchers (ETV):

Can help cover room and board costs for young people (until age 26) pursuing postsecondary education or training programs though rarely covers the full amount needed. This funding typically prioritizes tuition-related costs first and may only be helpful for housing if those costs are covered by other funds. Must apply annually. Contact Foster Success for more information at <https://fseducation.fostersuccess.org/maryland-etv>.

Supportive Living and/or Transitional Housing Programs in Maryland:

The National Center for Children and Families offers several supported living programs, including homes in Maryland. You can reach out to them here: <https://nccf-cares.org/youth>.

[St. Ann's Center](#) offers a supported living program, along with case management, for young mothers and their young children.

[Project PLASE](#) (People Lacking Ample Shelter and Employment) works with adults and families in Baltimore, MD and offers case management and wraparound services.



EMERGENCY HOUSING

If you are facing homelessness:

1. Call 211 or visit 211md.org for local help.
2. Look for shelters nearby: Check out HUD's support by state (<https://www.hud.gov/states>) to find shelters and temporary housing.
3. Another resource list for Maryland shelters and transitional housing is here: <https://drive.google.com/file/d/1U-jsH3FY1nEiDaSI0dZ1fXiNr9H-OB61/view?usp=sharing>.
4. Covenant House is another national organization that supports young adults who are experiencing homelessness.
5. For teens and young adults near the DC Metro Area, the Family and Youth Initiative has emergency resources available here: <https://www.dcfyi.org/resources-teens>.
6. Under 18? Check out The National Runaway/Safe line 24/7: They offer free and private support and can even help with transportation to a safe place. Call 1-800-RUNAWAY (1-800-786-2929) Text, Chat, or Email at 1800runaway.org to connect with someone who can help.

Housing Assistance Scenario:

Nia exited care at 18 and is working part-time. At 21, she applies through her local housing authority and joins the waitlist for a housing voucher.

✓ ADOPTION AND GUARDIANSHIP SUBSIDIES

(Policy Reference: Adoption Subsidy COMAR [07.02.12.05](#) & [07.02.12.06](#); Guardianship Subsidy (COMAR [07.02.29.06](#) & [07.02.29.07](#))

What is this? Monthly financial payments are provided to caregivers who adopt or have legal guardianship of a young person who was in out-of-home care. These payments help support the young person's needs.

You are eligible for adoption and guardianship subsidies if you had:

- **Removal Status:** removed from your home via a voluntary placement agreement or a judicial determination that staying home was contrary to your welfare.
- **Meet general legal requirements and specific “special needs” criteria:** has a specific factor or condition, as outlined in COMAR, Maryland law.
- **Placement history:** have resided with the relative caregiver in an approved kinship home for at least six consecutive months.
- **Attachment/Commitment:** must show a strong attachment to the relative, and the relative must show a strong commitment to caring for you permanently.
- **Child Consultation:** Children age 14 or older must be consulted regarding the legal arrangement.

Important things to know:

- Usually ends at age 18
- Can sometimes extend to age 21 if you meet certain conditions
- Includes medical assistance insurance

Who do I contact for help or more information?

DLFoster_Care_Permanency_Unit_DHS@maryland.gov

✓ IMPORTANT DOCUMENTS NEEDED TO ACCESS BENEFITS AND SUPPORT

Before you can access many of the benefits and supports in this guide, you may be asked to provide certain important documents. These documents help confirm your identity, your time in out-of-home care, and your eligibility for specific programs. Keeping these items in a safe and accessible place can make it easier to apply for and receive the support you need:

- Out of Home Verification Letter
- Social Security Card
- Birth certificate
- State Identification Card or Driver's License
- High School Diploma or GED Certificate

If you have any questions about potential benefits, contact the Emerging Adults team at SSA, dlolderyouthpermanency_dhs@maryland.gov

✔ BENEFITS AVAILABLE TO ALL YOUNG ADULTS

In addition to the supports available to young people who have experienced out-of-home care, there are also public benefits and resources available to all young adults, who haven't experienced out-of-home care. These programs can help with basic needs like food, health care, education, and financial support.

You may be eligible for:

- **Food and Cash Assistance:** programs like SNAP (food stamps) and Temporary Cash Assistance (TCA) can help pay for groceries and basic living expenses.
- **Health Coverage:** you may qualify for Medical Assistance (Medicaid) based on your income.
- **Education and Financial Aid:** You can apply for financial aid for college, trade school, or training programs through FAFSA (Free Application for [Federal Student Aid-FAFSA® Application | Federal Student Aid](#)) or Maryland state financial aid programs ([State Financial Assistance Programs & Applications](#)).
- **Help with basic needs and emergencies:** Through Maryland's Information Network (211), you can get connected to local support for housing and shelter, utility assistance, transportation, food and other essential needs.

What you need to do:

- Apply for benefits online through [211md.org](#) or [211.org](#) or visit these sites to find resources near you.
- Complete the FAFSA if you plan to attend college or a training program.
- Gather important documents (ID, Social Security Card, etc.) to complete applications
- Reach out for help-many programs have staff who can guide you through the process.
- Important information you need to know:
- Eligibility for these programs are usually based on income, household size, or other factors.
- You can apply for multiple benefits in one place at [Maryland Benefits Programs & Services Portal](#)
- Calling **211** or visiting [211md.org](#) is a quick way to get connected to local services and support.
- Help is available and you don't have to figure it out on your own.

