

Masonic Homes Financial Assistance

Frequently Asked Questions

- What is the Masonic Homes Financial Assistance Program?** The Masonic Homes Financial Assistance Program is a needs-based program designed to support eligible California Masons and their qualified family members who do not have sufficient income or assets to pay the full cost of their rent and care at the Masonic Homes.
- Who is eligible to apply for financial assistance?** To be eligible for Masonic Homes financial assistance, an applicant must be:
- A California Mason, California Prince Hall Mason, or California Grand Lodge of Iran in Exile Mason, of any degree level (Entered Apprentice, Fellowcraft, or Master Mason)
 - In good standing for at least the last five consecutive years
 - The spouse, surviving spouse, parent, or parent-in-law of an eligible Mason.
- How is financial need determined?** Financial need is determined through a confidential review of your income, assets, and expenses. If this review shows that you cannot afford the full cost of rent and care, the Masonic Homes team will work closely with you to create a personalized financial assistance budget that ensures your essential needs are met.
- How is the amount of monthly assistance calculated?** Assistance is calculated by subtracting your total monthly income from your approved monthly expenses. The budget covers necessary expenses such as rent, care, food, health insurance, and medications. If income is insufficient, Masonic Homes provides financial assistance to cover the difference.
- What is the spenddown requirement?** Applicants are expected to exhaust their personal resources before receiving financial assistance. You must use your own income and assets to pay for your care until your total countable assets reach \$5,000. This is the maximum amount of assets a resident may maintain while receiving financial assistance.
- What expenses are *not* covered by financial assistance?** While Masonic Homes financial assistance budgets prioritize necessary expenses—such as rent, care, food, health insurance, and medications—rather than maintaining a previous lifestyle, they ensure all essential needs are met. Generally, the following are not covered:
- **Pre-existing Debt:** Masonic Homes generally will not pay down unsecured debt incurred before you applied (e.g., credit cards, personal loans, or student loans). Pre-existing auto loans will be reviewed and may be included

in the budget.

- **New Debt:** Any debt you incur while receiving assistance is your responsibility and is not covered by the budget.
- **Discretionary or Non-Essential Expenses:** Financial assistance is intended for primary living and health needs. Costs associated with "lifestyle" choices, including but not limited to travel, entertainment, luxury goods, or financial gifts to others, are not eligible for coverage.

Are medical expenses like dental or hearing aids covered?

Yes, they can be. While these irregular expenses (like dental procedures, eyeglasses, or hearing aids) are handled separately from your monthly budget, Masonic Homes can provide financial assistance for them. Residents may be asked to use personal savings first, but if those funds are insufficient, the Finance and Social Services teams will help you obtain estimates and can approve assistance to cover the cost.

Do I have to sell my home to receive assistance?

Generally, yes, real property must be listed for sale and liquidated to fund your care prior to the approval of financial assistance. In some cases, Masonic Homes may provide conditional assistance while a home is on the market, provided the resident executes a lien or deed of trust to secure the cost of care.

Can I give money to my family before applying?

Masonic Homes has a strict Gifting Policy with a 3-year (36-month) lookback period. You should not gift or transfer assets for less than fair market value within 36 months of requiring assistance. Violating this policy may render you ineligible for assistance until the gifted amount is repaid or the time passes.

Do I have to repay the financial assistance?

Financial assistance only requires repayment when provided as "bridge funding" for applicants with high-value assets that are difficult to liquidate immediately upon admission. In these cases, the Masonic Homes may secure its interest through a lien or deed of trust to ensure recoupment upon the asset's sale or from the resident's estate.

What are my ongoing obligations while receiving assistance?

Recertification: The Masonic Homes team will schedule an annual meeting to review your financial assistance budget. You will be asked to provide updated income and asset statements to help assess any changes to your financial situation.

Reporting: You must notify the Masonic Homes Finance team within 30 days of any changes to your income, assets, or expenses to ensure your budget remains accurate.

Benefits: You are required to apply for all eligible public entitlements (e.g., Veterans benefits) to help offset costs. The Masonic Homes team will help in applying for these programs.