



Homeownership and Government Benefits

One of the reasons people with disabilities do not pursue homeownership maybe they are afraid they will lose some or all the public assistance benefits to which they are entitled. This is not always true. The following summarizes the impact of homeownership in two specific situations:

Social Security Disability Income (SSDI)

Owning a home will not affect these benefits since an individual's assets or amount of unearned income does not affect eligibility or payment amounts.

Supplemental Security Income (SSI/Title XVI)

To be eligible for SSI an individual can have no more than \$2,000 of liquid assets and a couple can have no more than \$3,000 of liquid assets. Because a home is not considered a liquid asset, homeownership would not result in a loss of SSI benefits.

What About Saving for a Down Payment or Housing Emergency?

A cash gift to assist with a down payment that is more than the liquid asset limit amounts may render a person ineligible for as long as the money remains a liquid asset. This regulation may also make it difficult for a homeowner to keep money in an account for home repairs and replacement. However, there are options for those with disabilities to save money that will not impact public benefits, such as Pennsylvania ABLE Savings Program (PA ABLE). For more information on PA ABLE, visit their website at <https://www.paable.gov/>.

*This section is summarized from materials provided by Co-op Initiatives, Inc. 999 Asylum Ave, Suite 508, Hartford, CT. (860) 724-4940

Finally Home is a demonstration project of Values into Action funded by the Pennsylvania Developmental Disabilities Council (PADDCC) to assist individuals with disabilities from rural communities in meeting their goals to access and maintain control of their own homes. Diana T. Myers and Associates, Inc. (DMA) and Values Into Action created the **Finally Home Housing Toolkit** as a user-friendly resource providing housing information and tools for advocates, Housing Service Providers, Supports Coordinators, Supports Brokers, family members and other interested parties to support people with disabilities in securing the housing of their choice.

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