Home Inheritance Guide for People with Disabilities

PREPARED BY ABLE NATIONAL RESOURCE CENTER

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Introduction

The purpose of this publication — and please share this message widely — is to demonstrate how people with disabilities can safely inherit a home, even if they receive benefits.

As the Executive Director of National Disability Institute (NDI), I have always been interested in the role that home ownership plays in the financial security of people with disabilities. Home ownership provides a sense of security, stability and independence. Also, a home can grow in value, while keeping monthly costs predictable over the long term.

In 2023, I was at a conference talking about my passion for home ownership when someone mentioned how they wished they could leave their home to their disabled child but could not, because of SSI asset limits. I mentioned that SSI allows the inheritance of a home, and my new friend was stunned.

The following information is intended to help people with disabilities, their families and support networks better understand the opportunity and complexities that home inheritance allows for people with disabilities.

At NDI, we have seen, firsthand, the power of economic and financial inclusion for people with disabilities. This can start with a job, a first bank account, access to credit or opening an ABLE savings account.

We hope this thoughtful approach to home ownership is helpful.

Thomas Foley

Inheritance and Homeownership Are Possible

In the United States, many people with disabilities own their own homes. Homeowners with disabilities find it gives them financial stability, more freedom and allows them to be an active part of a community. According to a recent survey by Freddie Mac, 52% of renters with disabilities would prefer to buy a home instead of continuing to rent. Unfortunately, many renters reported financial obstacles to owning a home. For some people with disabilities, inheritance is a great way to avoid those obstacles. In this guide, valuable information about inheritance, protecting benefits and the strategic use of ABLE accounts will be shared.

Inheriting a home happens when somebody gives a home to a loved one. A home may be mobile or fixed, located on land or on water and it might be of any size, including a “tiny home” which has increased in popularity. An inheritance might happen after a homeowner passes away, downsizes or chooses to give their home to someone. Sometimes there is a mortgage on the home that is gifted which means that monthly payments will continue. The Consumer Financial Protection Bureau (CFPB) provides guidance to ensure a clear deed when a house is gifted. This rule makes it clear that, when family members inherit property, they can take over the mortgage without jumping through unnecessary hoops. This gives heirs an opportunity to work with the lender to pay off the loan or to make changes to it.

When a home is inherited, legal documents need to be signed to ensure that the property is put in the new owner’s name to avoid risks associated with “heirs’ property.” The new homeowner must pay for expenses like property taxes, maintenance and insurance. A homeowner often has more control of expenses compared to a renter. For example, when a home is in a person’s name, they may be eligible for reduced property or income taxes or be eligible for a grant or a loan to make improvements to the house.

Your primary residence is not counted as an asset when determining your eligibility for means-tested benefits.

Supplemental Security Income (SSI) has a $2,000 asset limit for individuals (couples have a $3,000 limit) meaning there is a limit to how much you can have in your bank account, cash, investments or other liquid resources to get SSI. However, the Social Security Administration (SSA) does not count the house you live in as an asset. Other government benefits, like Medicaid and SNAP, also do not consider your primary residence as a countable asset.

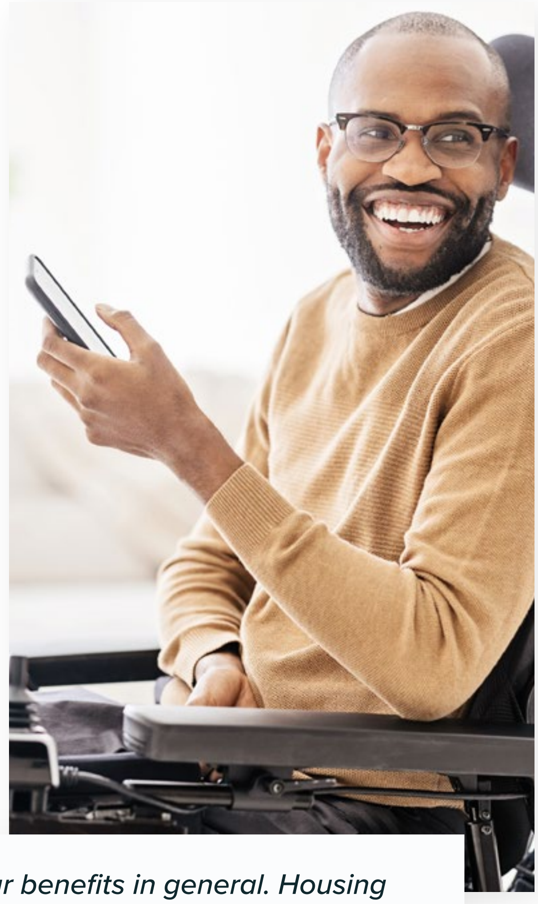
If you inherit a home that you move into within a month, it will not impact your eligibility for benefits, though it may impact that single month's SSI payment.

With the right tools and strategies, inheritance and homeownership are not only possible, but a great way to build housing security and financial stability. Careful planning is important to ensure the inheritance does not interfere with your benefits and helps you to save money.

Before You Inherit a Home, Know Your Situation

If a loved one is considering leaving their home to you, and you are curious if inheriting a house would be beneficial for you, you need to understand your current situation around government benefits, income, assets and whether you can afford the monthly expenses.

The second is to figure out what benefits and savings options, such as owning an ABLE account, can help you now or in the future if your income, savings and monthly expenses were to change.



Understanding these factors, and using available resources, will empower you to make an informed decision around inheriting a home. You can use supportive decision making throughout this process where you select trusted people such as friends, family members or professionals to help you make the best financial choices.

This is a great opportunity to understand the rules for your benefits in general. Housing counselors are available through the Association for Financial Counseling & Planning Education (AFCPE) who have received training to help people with disabilities reach their financial goals, including home ownership.

Know Your Benefits

You should know which benefits you receive, which ones you may need to apply for now or in the future. These benefits may include:

Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI)

Confirm which Social Security benefit you receive and write it down along with the amount you get per month from each since these programs have different rules. Some people receive more than one benefit. If you receive SSI and/or SSDI, make sure to explore work supports you may be able to use. Work supports can help increase your income and savings. Remember that extra money may be saved in an ABLE account for housing expenses.

Healthcare, Like Medicare and/or Medicaid

People may receive Medicare when they receive SSDI or once they turn 65. Meanwhile, each state has several Medicaid eligibility categories, each with its own rules for countable income, savings, assets, age, disability status and other factors. Write down which benefits you receive, including your Medicaid eligibility category, if applicable. Any amount of ABLE savings is not a countable resource for any type of Medicare or Medicaid.

Caregiving Support

Many government programs provide caregiving support. The support is often, but not always, tied to Medicaid eligibility. If you can keep your Medicaid, you can keep your caregiving support that Medicaid may pay for. Always double check eligibility to understand why you are eligible and how you can keep these benefits when owning a home. Owning a home may even allow for a caregiver to live within the home to provide 24/7 care.

Housing Benefits and Support, Such as Section 8 Housing Vouchers

It is possible to use a Section 8 voucher to pay for a mortgage on an inherited home. It is important to discuss this with your local Public Housing Authority and follow the program's rules.

Other Benefits You Might Be Eligible For

Supplemental Nutrition Assistance Program (SNAP), commonly known as "food stamps," Temporary Assistance for Needy Families (TANF), Veterans Compensation, Veterans Pension, Low Income Home Energy Assistance Program (LIHEAP) and Low-Income Household Water Assistance Program (LIHWAP).

Each of these programs has their own rules around income and assets, which may or may not impact you when you inherit a home or if you receive monthly support for housing costs. ABLE savings is not a countable resource for the means-tested benefits listed above.

Know About In-Kind Support and Maintenance (ISM) if You Receive SSI or Medicaid

SSI beneficiaries who receive help with certain housing and related expenses may have their benefits affected. If someone else (e.g., family, friend, trust) pays, partially or in full, for your rent, monthly mortgage payments, property insurance, real estate property taxes or other certain housing related expenses such as most utilities (e.g., heating fuel, gas, electricity, water, sewer and garbage removal), it counts as in-kind support and maintenance (ISM), a type of unearned income. Note that home energy assistance and noncash support you receive from others to pay for home remodeling, yard care, telephone and cable bills are not ISM. Read the full list of exemptions and examples.

If you can pay these housing related expenses on your own, you do not have to worry about ISM and how it will impact your SSI or Medicaid. If you need some help from your family, or a Special Needs Trust (SNT) to pay some of your expenses, you should manage who pays for what expenses in a way that protects your benefits.

TIP #1

Consider having contributions deposited directly into an ABLE account.

Direct deposit helps to make savings automatic which can help you save up for things that you need, especially those that cost more than your monthly income can cover. When a trust or a person directly deposits funds into an ABLE account, or when the ABLE account funds are spent on housing related expenses, it does not count as an ISM and does not reduce SSI. However, ABLE funds withdrawn for housing expenses must be used within the same month.

If you are not eligible for an ABLE account, or your family or trust has given the maximum contribution to your ABLE account that still does not cover all your expenses, ask your family or trust administrator to pay directly for things that would not be considered ISM when paid from the trust. SSI should be used to pay for housing and monthly expenses.

If you have Housing Association fees, you can break them down into the parts that would count as ISM and the parts that would not. Explain the breakdown of fees to your SSI or Medicaid representative. If the home is held in a trust, and expenses are paid by the trust or a family member, it still counts as ISM to you.

ISM can reduce SSI payments dollar-for-dollar by up to one-third of the SSI benefit each month. It may also affect Medicaid benefits in the month the house or property is received. Although inheriting a home is considered a type of ISM, it is only counted as income in the month the home is received if you move into it in the same month. The same time limit is true for Medicaid. Consult your state's Medicaid rules for ISM.

Know That ISM Does Not Apply to You if You Receive SSDI

Social Security Disability Insurance (SSDI) is a separate program from SSI, with different rules for income and assets. SSDI only considers earned income from employment or unearned income paid by Worker's Compensation or some non-SSA disability programs for on-the-job injuries when determining your benefit. ISM will not impact your SSDI. When you work, you can reach out to a free benefits advisor to learn what work supports you are eligible to use to help you earn and save more money and keep your benefits, including Medicare and/or Medicaid, as long as is possible.

SSDI does not look at your savings and assets when determining eligibility. **Owning one or several houses or property does not impact your SSDI eligibility** nor the monthly SSDI amount you receive.

In fact, an SSDI beneficiary may even have a house that has an apartment. The rental income will not impact SSDI payments. It is important to review the situation with the Social Security Administration when you receive more than one SSA benefit.

Accessibility Upgrades

See whether the home needs any modifications for you to live in it safely. If so, there are several options to pay for these upgrades. You may be inclined to pay out of pocket with an ABLE account or Special Needs Trust. You may ask for assistance and utilize contributions from family and friends. A lot of the National Centers for Independent Living operate home modification programs to help people make their homes more accessible.

Alternative Finance Programs (AFP) provide referrals for grants or loans for assistive technology that include home modification. These programs often offer loans at 0 to 8% interest and lending terms are favorable. You could use your savings; however, these loans can also help people maintain or develop a good credit score. AFP programs provide referrals to Medicaid, HUD (Housing and Urban Development) and/or Housing and Rural Development programs which provide grants that could save you thousands of dollars when you create an accessible home.

Many states' Medicaid Home and Community-Based Services (HCBS) waiver programs will pay for accessibility upgrades that allow recipients to remain in their homes.

If you inherit a home and receive HCBS waivers, explore if this might work for you. If the home is held in a trust, it is likely the trust will need to pay for the modifications. There are many benefits to housing modification, weatherization and alternative finance programs that can help to modify your inherited home.

TIP #2

If you cannot locate a program that will pay for accessibility upgrades or modifications, you can you pay for the costs from your ABLE account as a qualified disability expense.

These may include ramps, doorway widening, bathroom or shower modifications or even an elevator.

Factors to Project Living Expenses

Details of the home can impact the costs associated with living in the home. Consider the following:

Location

Some areas in the country have a higher cost of living than others.

Type of Dwelling

Your expenses may vary if you live in a single-family home, condominium, townhouse or tiny house.

Age of the Home/Current Condition of Structures

Consider structures like the roof and heating or cooling system, living space, appliances, accessibility, etc.

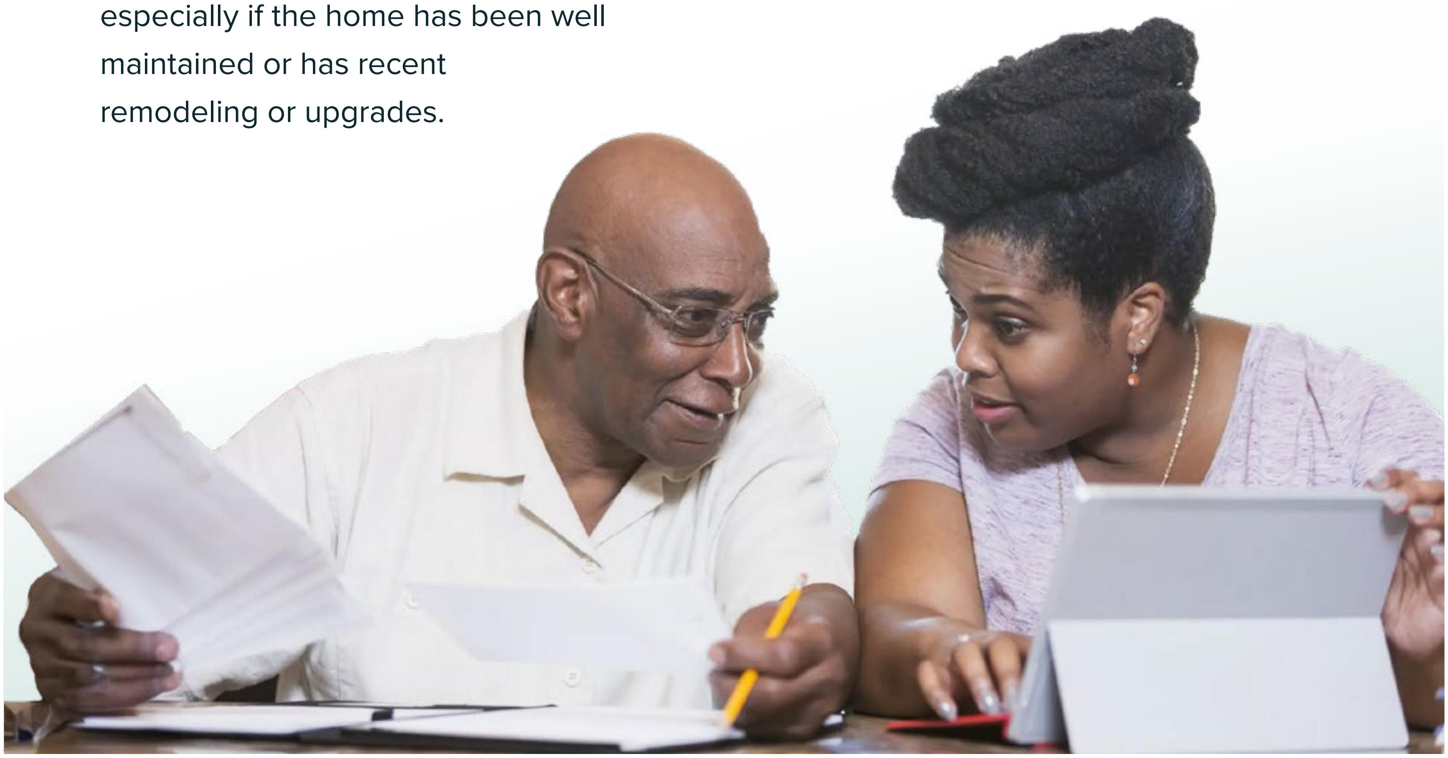
The older the home, the higher likelihood of repair or modification expenses. However, this is not always the case, especially if the home has been well maintained or has recent remodeling or upgrades.

Size of Home

The larger the home, the more likely your utility expenses and routine maintenance costs would be higher.

The impact of climate change on housing in the area and availability of protective measures and insurance to cover damage due to flooding, fire or high winds.

If possible, ask the owner gifting their home for the average monthly utility expenses and the home's insurance and tax costs. Alternatively, you could review their prior utility bills or check with the local property tax entity for annual tax estimates.



Your Spending Plans, Current and Future

As you prepare for a future inheritance, it is important to have current and projected spending plans to ensure that you can afford the monthly expenses of owning an inherited home. Homeownership might transform your budget in ways that allow you to save even more money, such as:

Your Current or Projected Job(s) and Monthly Take Home Income

You might be unemployed, have a part-time job with limited income or have a good paying full-time job with some benefits. Many people who have a disability work and continue to receive disability benefits from the SSA, including health care benefits like Medicaid and Medicare. Many people who have a disability have never received disability benefits. Either way, working to your fullest ability can help to make homeownership more affordable.

Financial Assistance You Receive from Others

Summarize what you receive from others to help you pay your bills. Examples may include family, HUD vouchers, grant programs, roommates, and others.

Current Bills and Expenses

Remember to include all expenses such as those routinely paid monthly, quarterly or annually.

Monthly Benefit Amounts

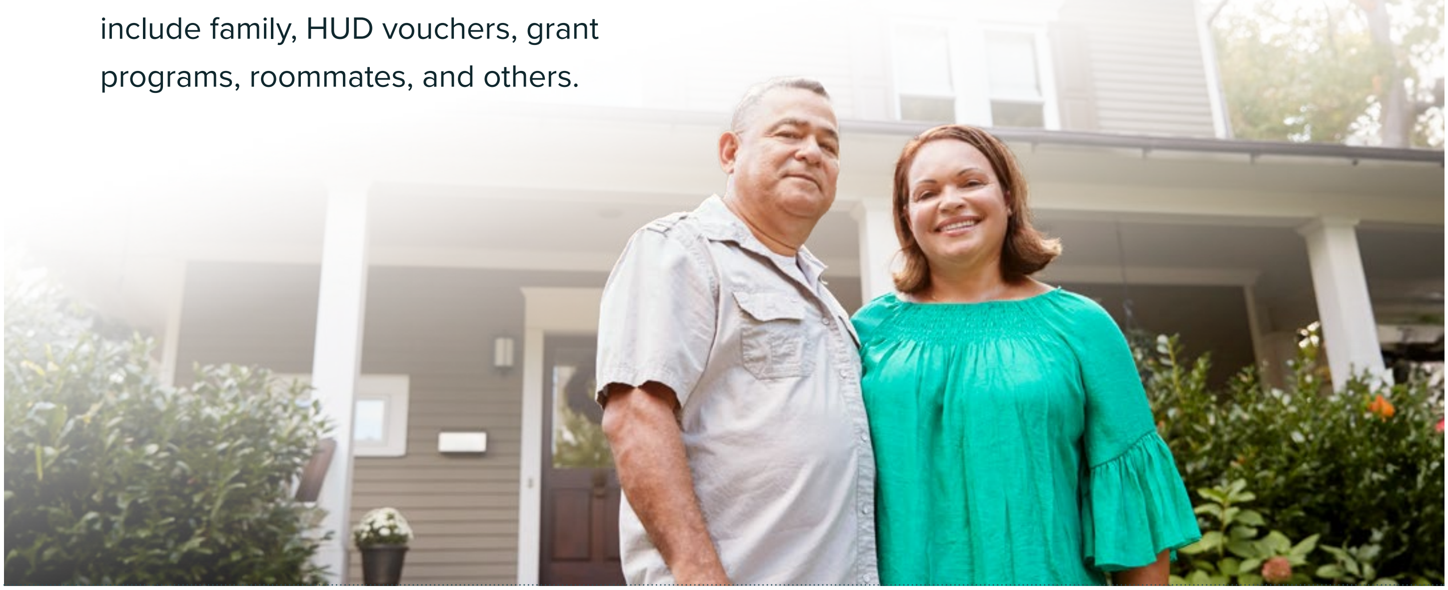
Include SSI, SSDI, SNAP or other sources, as applicable.

Future Expenses

If you inherit the home, consider costs that may include mortgage, utilities, insurance, taxes, homeowner association fees, maintenance and repairs.

Your Ability to Save Regularly

ABLE account savings may help you to cover housing expenses now and in the future.



Now we know it is possible to inherit a home, even if you receive public benefits like SSI or Medicaid. Once you do, however, then what?

The inheritance of a home can be a dream come true, offering stability and potentially saving you a significant amount of money. However, inheriting a home also comes with ongoing yearly costs that are essential for maintaining the property.

Let's look at these expense details to help you plan effectively. Then we'll see how ABLE accounts are a great way to save for these expenses.

1. Property Taxes

Property taxes are levied by your local government based on the assessed value of your home. This value is typically determined by the sales price or a periodic appraisal and can fluctuate depending on market conditions. Here's an example:

Scenario	Inheriting a home valued at $300,000 in a county with a property tax rate of 1%.
Estimated Cost	$300,000 (home value) x 1% (tax rate) = $3,000 per year

2. Homeowner's Insurance

Homeowner's insurance protects your home against unforeseen events like fire, theft and natural disasters. The cost varies depending on factors such as the home's location, size, construction materials and your chosen coverage level.

Scenario	A standard homeowner's insurance policy for a $300,000 home might cost around $1,000 annually. This is an estimate. Your actual cost could be higher or lower.

3. Maintenance and Repairs

Owning a home means being responsible for its upkeep. Regular maintenance helps prevent future problems and extends the life of your property. Unexpected repairs are also a reality and budgeting for them is crucial.

General Rule	A common guideline suggests allocating at least 1% of your home's value annually for maintenance. So, for a $300,000 home, this translates to $3,000 per year.
Repair Costs	Repair costs can vary depending on the nature and severity of the issue. Be sure to budget some extra funds to handle these unforeseen circumstances.

4. Homeowners Association (HOA) Fees (if applicable)

If your property falls within a community governed by a homeowner's association (HOA), you will likely have monthly, quarterly or annual HOA fees. These fees cover shared amenities like pools, tennis courts or landscaping and contribute to maintaining the community's overall aesthetics.

Scenario	HOA fees can range significantly; for this example, let's use $500 per year.

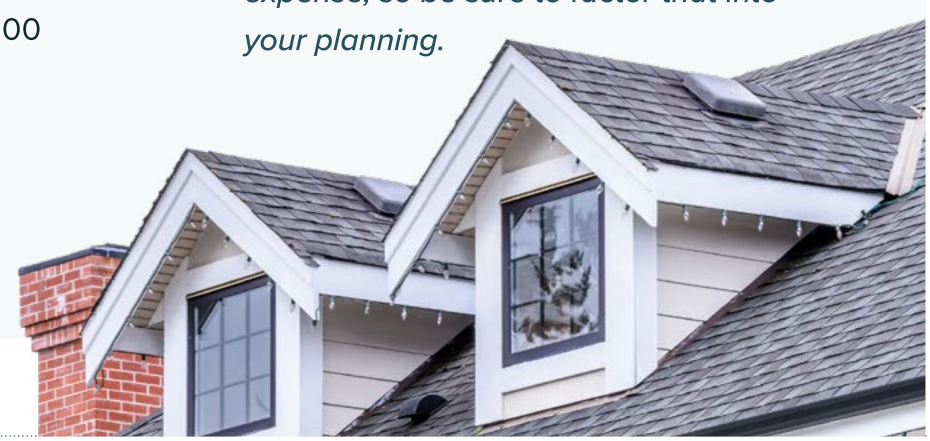
Estimated Total Yearly Costs

Based on our examples, the yearly costs for your inherited $300,000 home could be:

Property Taxes: $3,000
Homeowner's Insurance: $1,000
Maintenance: $3,000
HOA Fees if applicable**:** $500

Total: $7,500

This is a simplified example and actual costs can be higher or lower depending on your specific situation. Accessibility modifications can also add significant expense, so be sure to factor that into your planning.



Accessibility Modifications

The cost of making your home accessible varies greatly depending on your specific needs. Installing a ramp could range from **$1,500 to $5,000**, while widening doorways or lowering countertops might cost **$2,000 to $10,000**. These are one-time expenses, but some disabilities may require ongoing modifications.

Why an ABLE Account Is the Perfect Home Inheritance Tool

Save without Limits: Unlike some disability benefits, money in your ABLE account won't affect your eligibility.

Tax Advantages: The earnings on your contributions grow tax-free and qualified disability expenses (QDEs) like housing costs can be withdrawn tax-free, too!

Family and Friends Can Help: They can contribute to your ABLE account, making your savings grow even faster.

Crunching the Numbers

Here's a breakdown of potential income streams. Everyone is different — this is just an example to get us started:

Disability Benefit:	$1,000/month = $12,000/year
Employment Earnings:	$1,000/month = $12,000/year
Family Contribution:	$3,500/year
Yearly Total:	**$27,500/year**

Savings Plan

Target Savings:	Your goal is to save $7,500 annually for homeownership costs.
Regular Contributions:	Aim to contribute a set amount each month. By saving $500/month, this translates to $6,000 per year.
Family & Friends:	Allocate $1,500 from their contributions toward your ABLE account.

Voila! With consistent contributions, you have reached your target of $7,500 for yearly homeownership expenses. Remember, any unspent funds in your ABLE account can be used for future needs. Remember, too, costs like taxes, insurance and maintenance will likely increase over time, so making consistent contributions to your ABLE account should be a priority.

Motivational Tips

Track Your Progress: Seeing your savings grow is incredibly motivating. Use a chart or app to track your progress.

Celebrate Milestones: Hit a savings goal? Treat yourself to a special indulgence, though keep within your budget.

Remember, you are now a homeowner, congratulations! Not every home inheritance is as straight forward as the above example. What follows are many additional considerations and benefit issues that may apply in various situations. One thing to remember, however, is that, even if you receive benefits like SSI or Medicaid, it is possible to inherit a house. With thoughtful planning with friends, family and your circle of support, many people can also build a plan to cover the ongoing home ownership expenses with the assistance of an ABLE account.

Stay Within Your Budget and Plan for the Unexpected

Owning a home is a big responsibility and it is important to have a budget that allows you to be a responsible homeowner. Review regular monthly expenses to ensure you are able to afford them. Luckily, once the home is paid off and you do not have to pay a monthly mortgage, **the monthly costs of homeownership are often lower than what it costs to rent a similar-sized home.** In many cases, the home someone inherits may already be paid off entirely, so the new owner will have relatively low expenses from the start.

Plan for larger expenses, like maintenance, repairs, replacements or upgrades; some costs, like property taxes and insurance, can change over time.

TIP #3

ABLE account funds can be used to pay for larger or unexpected, necessary expenses such as replacement of a furnace or roof, new electrical wiring, plumbing or housing association fees

Rent Out Rooms To Boost Your Budget

If you inherit a home, have a spare room and you receive SSDI, you could rent it out and earn some income without impacting your SSDI monthly payment. SSI beneficiaries who rent a room would have their SSI reduced by the monthly rent income, less $20. Rental income may impact Medicare savings plans, Medicaid or other public benefits such as SNAP. If you personally own the home, the rent minus any expenses may be considered unearned income. Many homeowners with disabilities rent to friends, family or personal care attendants to help with expenses. If your SNT owns the home, the person renting should pay rent to the SNT, not to you, so the income is not countable for any of your means-tested benefits.

The ABLE Advantage

Asset limits can be a barrier to save and invest money if you receive means-tested benefits. Examples include SSI, Medicaid, TANF and HUD. This is where ABLE account savings can help. An ABLE account is a protected savings or investment account that allows many people with disabilities to save and invest without losing most federally funded means-tested benefits. **Up to $100,000 in an ABLE account is not counted as a resource or asset for SSI beneficiaries.**

Any amount of ABLE savings is not a countable resource for any type of Social Security Disability Insurance, FAFSA, HUD, SNAP, LIHEAP, LIHWAP, Medicaid or Medicare benefit. Importantly, having an ABLE account can help you manage inheritance, homeownership and housing expenses as you choose.

ABLE accounts are tax-advantaged savings accounts owned by a person with a disability. An ABLE account can be opened by a family member or other person who the account owner selects such as a power of attorney, legal guardian, court appointed conservator or a representative payee who may be an individual or an organization.

The account may be managed directly by the person with a disability or by a legal guardian or other authorized agent. The income earned from the accounts will not be taxed. These accounts can make it possible for you to save and invest money without going over the asset limits for means-tested benefit programs. In 2024, to be eligible for an ABLE account, your disability onset must be before the age of 26. On January 1, 2026, the ABLE age of eligibility increases to include people who have a disability that began before age 46. Once eligibility is determined, a person can have an ABLE account opened at any age.

As of 2024, 46 states plus the District of Columbia have active ABLE programs. Many ABLE plans allow out-of-state residents to open an account. The account owner can contribute directly to their own ABLE account and any person or entity, including a trust, can deposit money directly into an ABLE account without that gift being considered income up to the annual contribution limit ($18,000 in 2024). Employed account owners can contribute even more under the ABLE to Work Act. Many plans include FDIC-insured savings and investment options. ABLE account balance limits range from $235,000 to more than $596,925. The ABLE National Resource Center (ABLE NRC) offers ABLE plan comparison tools that post each state plan's fees and contribution and balance limits.

ABLE account funds may be spent, at any time, on qualified disability expenses (QDEs), which can include basic living expenses, such as housing expenses and more. Housing QDEs do not need to be directly related to your disability, but must enhance your health, independence and quality of life. It is recommended that inexpensive items or services not clearly defined as a QDE be paid using non-ABLE funds.

TIP #4

Use your ABLE account funds to pay for property insurance, mortgage, home maintenance and taxes.

ABLE funds withdrawn for housing expenses need to pay for those housing expenses in the same month as withdrawn. ABLE housing funds withdrawn and held to the next month are counted as a resource along with other non-ABLE resources like a private (non-ABLE) checking account. Once ABLE funds are withdrawn, the funds count towards the annual contribution limit if deposited back into the ABLE account.

A best practice used by many ABLE account owners is to deposit employment and benefit income into a checking account. Money from the checking account pays for food, housing and monthly expenses. Remaining funds are deposited into an ABLE account. ABLE accounts provide a great way for you to receive money from friends, family or a Special Needs Trust (these are called third parties), save on your own and invest money without impacting benefits. Money deposited directly into an ABLE account from a third party is not income or ISM, even when it is spent on housing or food expenses.

Using a Trust Account

Special Needs Trusts or Pooled Trusts (PTs) are specialized types of accounts designed to hold money, a home or other assets that help a person maintain government benefit eligibility. There are several types of SNTS such as first-party trusts, third-party trusts and pooled trusts. These trusts are taxable and there are fees for service. SNTs are a type of trust where a trustee, either a person or financial institution, manages assets that support a beneficiary with a disability. Importantly, while SNTs can hold the title to the home a beneficiary lives in and pay monthly housing costs, which may be a way to protect the home from Medicaid payback rules, it could result in ISM when the SSI beneficiary does not pay any of the home and household expenses. Use care when assigning a trust administrator. Choose a trust administrator who will make decisions that improve the quality of your life and who will not be the beneficiary of assets remaining in the trust upon death. Consider rules around naming a beneficiary of the trust. Evaluate your personal situation and speak with a benefits expert and/or trust attorney before choosing.

The ABLE National Resource Center offers a comparison guide and a decision guide on how a trust and an ABLE account can work together. The Special Needs Alliance can provide additional information and help you explore your options for a trust.

ABLE accounts and SNTs can support homeownership in their own way and it is possible to have both. **If you have an ABLE account and/or an SNT, consider:**

The Type(s) of Accounts You Have

If you have an ABLE account, note which state it is in and which investment or savings option(s) you are using. If you have an SNT, note which kind. If you require assistance, a circle of support and supported decision making may be helpful.

Your SNT's Trustee or Any Family Member or Guardian Who Manages Your ABLE Account (If Applicable)

Choose wisely as you will need to work with this person through the inheritance process and around using SNT or ABLE funds for regular housing expenses.

The ABLE Account or SNT Balance and How That Money Is Invested

The amount of money saved affects how much you can spend on monthly housing expenses, accessibility upgrades and more.

How Much Is Spent Monthly and on Which Expenses

This knowledge will help you budget once you inherit a home; it will also help you adjust which account covers what expenses to safeguard your benefits.

The decision guide, Managing Your ABLE Account, contains tips, tools, resources and insightful information needed to manage the account. Many people with SNTs find it useful to open an ABLE account, since having both types of accounts can help them manage different expenses. ABLE account holders tend to like that their ABLE account gives them more control over their own money and benefits. However, an ABLE account and a trust can work well together. ABLE account owners sometimes open SNTs when they get large windfalls, for example, through winning a lawsuit or inheriting a home or money. You can take steps to decide which expenses your SNT pays for, and which qualified disability expenses will be paid through your ABLE account.

Options If You Do Not Plan to Live in the Inherited Home

If you think living in the inherited home is not a good choice for you, consider these other home inheritance options.

1. **You could inherit the home, place it in an SNT, have the SNT sell it and keep the proceeds in the SNT.**

2. **Another option is for an SNT to hold the home and rent it to someone else**, then have the rental income go back into the SNT. If the home and SNT are managed properly, this will not jeopardize your benefits and can provide regular income for your trust. A bonus of renting out of the SNT is that the home will be available for you to move into later in life if your situation or governmental rules change. Remember, a trust may deposit funds into an ABLE account and ABLE investment growth is not taxable or countable income for the ABLE account owner; trusts are taxable.

In some cases, inheriting and then either selling or holding the house in a SNT is the best way to improve your finances. You may want to discuss options with the person gifting you a house, your family or a benefits counselor or trust attorney.

Summary of Inheritance Options

Listed below are the main options for what to do with a home when you inherit it.

1. **You inherit the home and own it yourself,** either with or without a mortgage.

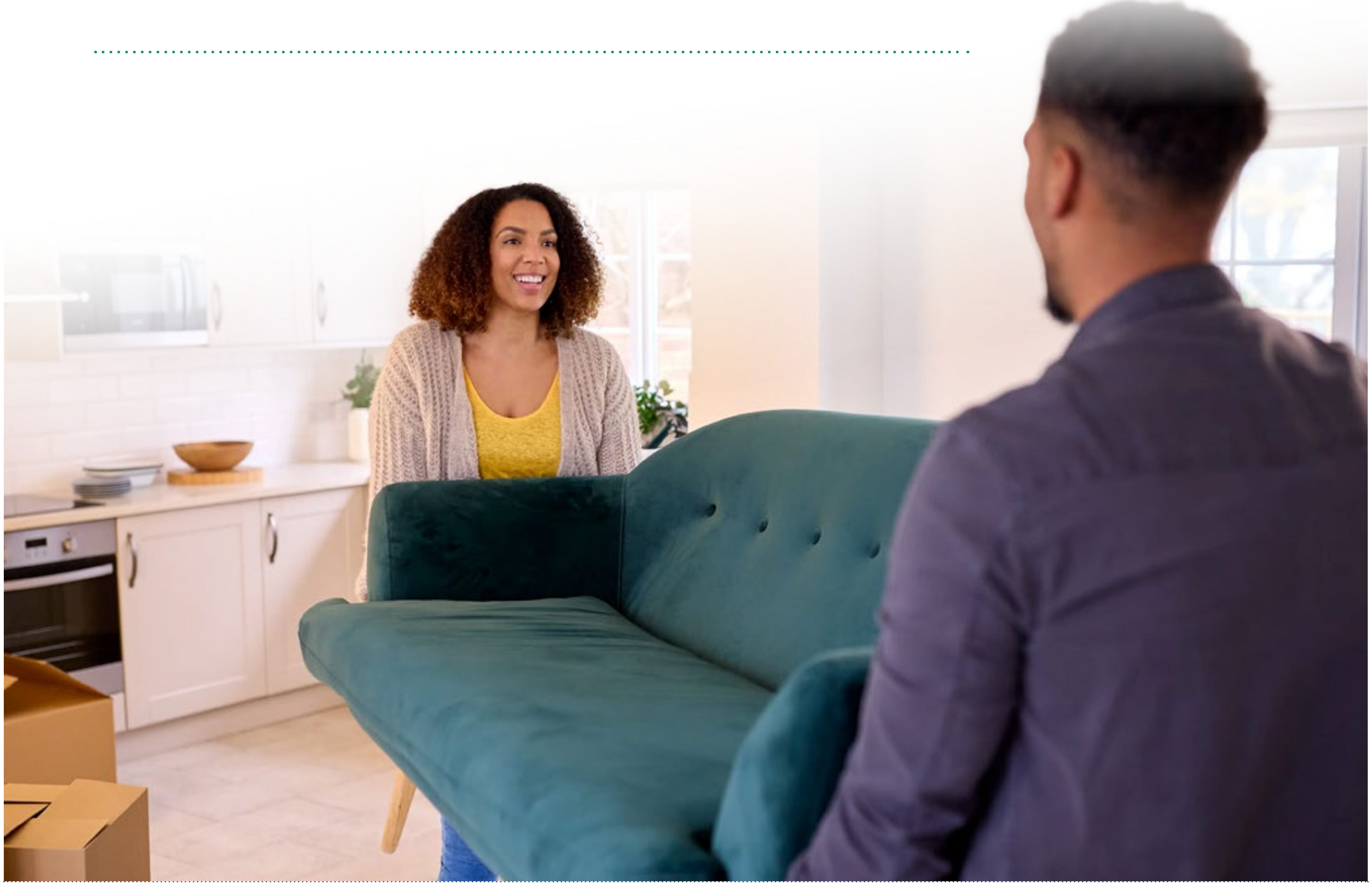
2. **The home is given to a Special Needs Trust** which owns the home.
If the SNT owns the home, you can choose to live in it, the home could be rented or it can be sold.

Conclusion

Inheriting a home is an opportunity for people with disabilities to increase their financial stability and quality of life. For someone who is currently receiving benefits, or may need benefits in the future, it is important to understand the rules around inheritance and homeownership and plan accordingly.

Speak with loved ones, a benefits counselor and a trust attorney as you move forward. With the right strategies, including the use of an ABLE account, you can inherit the home without significant impact to your benefits and be a successful homeowner.

Consider your situation, plan, use available tools and resources and enjoy your new home! Homeownership, obtained through an inheritance, can be part of your path to financial freedom.



In addition to inheritance, people with disabilities may benefit from other home purchase strategies.

Use the links or QR codes below to access the ***Home Ownership Guide for People with Disabilities*** *and learn how the* ***ABLE National Resource Center*** *can help you discover the power of ABLE accounts.*

Home Ownership Guide for People with Disabilities

ABLE NRC Overview

1701 K Street NW, Suite 1000
Washington, DC 20006

The ABLE National Resource Center is managed by National Disability Institute.