

## Emily's Journey to Homeownership

Emily, an attorney and disability rights advocate, has dedicated her life to empowering others. Despite facing her own challenges with Spinal Muscular Atrophy, she uses her experiences and knowledge to empower peers, their family members and support teams in the disability community. Her journey is a testament to resilience, determination and the transformative power of ABLE accounts. Emily serves as the Policy Director at Indiana Disability Rights (IDR), the state's protection and advocacy system. For more than a decade, she has tirelessly advocated for policy changes, accessibility and inclusion. In 2023, she wrote, [Equipping for Employment: The Participant's Guide to Vocational Rehabilitation Services](#). Her advocacy has touched countless lives, including her own.

Emily's dream was simple yet powerful: to own her own home. As a person with a disability, she faces unique financial challenges. Living with a disability is expensive. According to the National Disability Institute (NDI) report, [The Extra Costs of Living with a Disability in the U.S.](#), adults with disabilities require, on average, 28% more income to achieve an identical standard of living as a household of the same size and income where no one has disabilities. Additionally, eligibility for benefits programs necessary for sustaining care and support for a disability often limits the ability to save and accumulate enough money to use for a down payment for a home purchase. Emily refuses to be discouraged and lives with a "can do" attitude. She believed that homeownership was within reach and was determined to find a way. Emily closely followed the ABLE Act as it passed through Congress, excited about the possibilities owning an ABLE account would offer. These tax-advantaged savings accounts are specifically designed to help individuals with disabilities save for qualified disability-related expenses without jeopardizing their eligibility for government benefits. Emily realized that an ABLE account could be her ticket to homeownership.

Emily opened her ABLE account and began contributing regularly. She said it was easy to open an account and required only \$50. Here is how it worked for her:

1. **Tax Benefits:** Contributions to an ABLE account are made with after-tax dollars, but the account grows tax-free. Emily appreciated the tax advantages, especially since every dollar counted toward her goal.
2. **Flexible Use:** ABLE accounts allow funds to be used for a wide range of disability-related expenses, including housing. Emily knew that her dream home was now within reach.
3. **No Impact on Benefits:** Unlike traditional savings accounts, funds in ABLE accounts do not affect eligibility for Medicaid, Supplemental Security Income (SSI) or other government programs. Emily could save without fear of losing essential Medicaid Waiver services she needs every day, including attendant care.

Emily works hard, balancing her full-time job at IDR with her personal savings goals. When she believed she had accumulated enough for a 20% down payment, Emily connected with her realtor, Jessica. Together, they navigated barriers, including the fact that none of the houses Emily was interested in had accessible entrances. Emily sent her father to look at potential homes in person, while Jessica did remote walk-throughs on FaceTime. Finally, Emily found the perfect home. With funds from her ABLE account, combined with money from a special needs trust, she made the down payment and secured a mortgage. The moment she received the keys to her new house, she felt a mix of joy, pride and gratitude. Her disability did not define her; it empowered her.

Emily's journey with homeownership continues. Although she purchased her home in 2023, she does not yet live in her home because she is in the process of completing home modifications to make it accessible since she uses a wheelchair for mobility.

Emily shared, “I don’t think everyone realizes that it’s very possible to engage in activities like full-time work and homeownership as a person with a disability. Is it difficult? Sometimes. But the rewards and satisfaction are worth it!” Emily’s success story inspires us all. Through her advocacy work and personal journey, she has shattered stereotypes and shown that dreams are achievable, regardless of ability. Her ABLE account is not just a financial tool, it is a bridge to independence and a place to call home.

