SARTAC Zoom Meetings

A National Connection for Self-Advocates

SARTAC

Self Advocacy and Beyond



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https://spectrumnews1.com/ky/louisville/news/2024/06/25/mattingly-edge

Homeownership for People with Developmental Disabilities

People with intellectual and developmental disabilities (IDD) can own their own homes. They may buy a house, condominium, or another type of home, either on their own or with help.

There are programs across the United States that can help people with disabilities become homeowners, including people who receive SSI, SSDI, or Medicaid-funded services.



There are three important kinds of help:

1. **Money to buy a home:** Down payment assistance, affordable mortgages, and homebuyer grants.
2. **Help becoming a homeowner:** Learning about mortgages, budgeting, home maintenance, and the responsibilities of owning a home.
3. **Help living in your own home**: Personal assistance, accessible home modifications, and services that help someone remain independent



An important message for self-advocates is that owning a home and getting disability support services are two different things. A person may own their home and still qualify for services, depending on program rules.



National programs that help people buy homes



HUD Housing Choice Voucher Homeownership Program

Some people who receive Section 8 housing assistance can use their voucher to help pay the costs of owning a home instead of renting. Not every local housing authority offers this option. Special income rules apply to households with disabilities. HUD homeownership program

USDA Rural Development — Section 502 Direct Loans

Helps people with low incomes buy homes in eligible rural communities. Some buyers can qualify without a down payment and receive assistance that lowers monthly mortgage payments. This may be particularly useful in rural states. USDA Direct Home Loanst

National programs that help people buy homes



Fannie Mae — HomeReady Mortgage

A mortgage option for qualifying homebuyers with lower incomes. It can reduce the amount of money needed upfront. It is not limited to people with disabilities. HomeReady mortgage information

State Housing Finance Agencies

Many states offer first-time homebuyer programs, down payment assistance, or affordable mortgages. Some also offer special assistance for buyers with disabilities.

These programs are state-specific, so eligibility and funding vary.

Organizations with useful disability-specific resources

National Disability Institute (NDI)

One of the strongest resources for a national presentation. NDI provides a homeownership guide covering first-time homebuyer programs, Section 8 homeownership, public benefits, and ABLE accounts. NDI Homeownership Quick Reference Guide

ABLE National Resource Center

Offers information about using ABLE savings accounts to prepare for homeownership. Eligible people with disabilities can save money for qualified housing expenses without automatically losing certain means-tested benefits**. Home Ownership Guide**



Organizations with useful disability-specific resources



HUD-approved housing counseling agencies

Housing counselors can help people understand their budgets, credit, loans, and homebuying choices. This can be a valuable first step before applying for a mortgage.

Medicaid Home and Community-Based Services (HCBS)

HCBS can help eligible people receive support in their own homes, including assistance with daily activities. HCBS generally does not pay to purchase the home itself.

Can someone own a home while receiving SSI, SSDI or Medicaid?

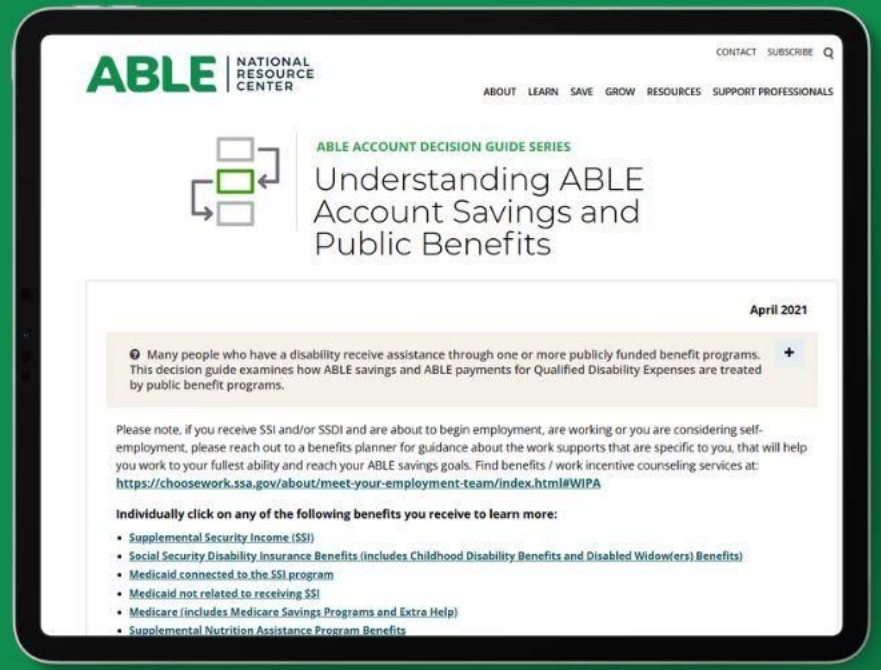
Yes.

For SSI, the home a person owns and lives in is generally excluded from the program's resource limit. And SSDI does **not** have a limit on what you own. Homeownership also does not automatically disqualify someone from Medicaid, although specific Medicaid eligibility rules vary.

People should get benefits counseling before changing how they own a home, especially if a family member, trust, or another person is helping with the purchase.



Decision Guide: Understanding ABLE Account Savings and Public Benefits



This is especially useful because it explain homeownership from a disability perspective.

Many people who have a disability receive assistance through one or more publicly funded benefit programs. ABLE NRC's "Understanding ABLE Account Savings and Public Benefits" Covers saving for a home, mortgage costs, ABLE accounts, and protecting benefits.

Read the free PDF guide

Green Mountain Self-Advocates www.gmsavt.org



[Success Stories of People with Developmental Disabilities — Housing Choices for People with Developmental Disabilities]

Housing Options and Supports — Training Module 5

Published by National Disability Institute. Includes homeownership, housing vouchers, and activities for people with disabilities.

[Read the training module]

Where should a self-advocate start?

We would recommend these three steps:

1. Contact a HUD-approved housing counselor to learn about buying a home.
2. Ask the local housing authority whether it offers the Section 8 Homeownership Program.
3. Contact the state housing finance agency and ask about down payment assistance, affordable mortgages, and programs for people with disabilities.

