

Distribution	Section 8
CASH	
Cash / Unearned Income	Counts toward income limits
HOUSING	
House/Condo/Co-op*subject to equity limits	Income impact
Rent or mortgage	Counts toward income limits
Utilities of home not owned by SNT	Counts toward income limits; could disqualify
Utilities of home owned by SNT	No impact
Property taxes of home not owned by SNT	Counts toward income limits
Property taxes of home owned by SNT	No impact
Association Fees	Counts toward income limits
Maintenance / Repairs	No impact
Improvements / Modifications	No impact
Furnishings / Appliances	No impact
Insurance	If regular and recurring counts as income
FOOD	
At Home:	Counts toward income limits; could disqualify
Groceries & Restaurants	
Away from Home	If regular and recurring counts as income
MEDICAL EXPENSES	
Otherwise available from government benefits or other provider	If regular and recurring counts as income
Otherwise unavailable from government benefits or other provider	If regular and recurring counts as income
CAREGIVING	
Supplementing hourly rate for a beneficiary living in the community receiving caregiving provided through Medicaid	Counts as income
Supplementing daily rate for a beneficiary living in a nursing facility on Medicaid	Counts as income
Supplementing hourly rate for a beneficiary living in the community receiving caregiving provided through Medicaid	Counts as income
Supplementing daily rate for a beneficiary living in a nursing facility on Medicaid	Counts as income
Supplemental caregiver for a beneficiary living in a nursing facility on Medicaid	Counts as income
VEHICLES	

Step 1: Find the government benefit that applies to you

Step 2: Search for the distribution category that applies to you

Step 3: Find the type of distribution that applies to you

Step 4: Learn how that specific distribution made from a Special Needs Trust would affect the specific government benefit

Distribution

SSI

CASH

Cash / Unearned Income	Dollar for dollar reduction in benefits after the first \$20.00
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HOUSING

House/Condo/Co-op*subject to equity limits	Income in the month of purchase
Rent or mortgage	Up to a 1/3 reduction in monthly benefits
Utilities of home not owned by SNT	Up to a 1/3 reduction in monthly benefits
Utilities of home owned by SNT	No impact
Property taxes of home not owned by SNT	Up to a 1/3 reduction in monthly benefits
Property taxes of home owned by SNT	No impact
Association Fees	Up to a 1/3 reduction in monthly benefits; for the portion allocated to paying for utilities and taxes
Maintenance / Repairs	No impact
Improvements / Modifications	No impact
Furnishings / Appliances	No impact
Insurance	No impact

FOOD

At Home:	Dollar for dollar reduction in benefits after the first \$20.00
Groceries & Restaurants	
Away from Home	No impact

MEDICAL EXPENSES

Otherwise available from government benefits or other provider	May cause ineligibility
Otherwise unavailable from government benefits or other provider	No impact

CAREGIVING: No Contract

No Contract: Family member	May cause ineligibility
No Contract: Unrelated	May cause ineligibility

CAREGIVING: With Contract

Contract	No impact
Supplementing hours for a beneficiary living in the community receiving caregiving provided through Medicaid	No impact
Supplementing hourly rate for a beneficiary living in the community receiving caregiving provided through Medicaid	May cause ineligibility
Supplementing daily rate for a beneficiary living in a nursing facility on Medicaid	May cause ineligibility
Supplemental caregiver for a beneficiary living in a nursing facility on Medicaid	No impact

VEHICLES

Car / Truck / Van/Motorcycle (Beneficiary can own one (1) vehicle for transportation)	if Beneficiary already owns a vehicle, additional vehicle must be owned by trust to not affect benefits. If trust purchases vehicle outright should have no affect on benefit.
Recreation Vehicle (ATV / RV / Boat)	Trust can own them without affecting the benefit-but Trustee may opt not to purchase due to potential liability
OTHER	
Technology -Cell phone, computer, iPad, internet, cable, other equipment and adaptive devices	No impact
Education - Tuition, books, room & board, tutors	No impact
Professional services - Legal, tax, financial, advocacy, guardianship, conservatorship, fiduciary	No impact
Gifts - Birthday, Holiday, Special Occasions, Church, Charities, Good & Services for others	Dollar for dollar reduction in benefits after the first \$20.00
Funeral-up to allowable state Medicaid limit	No impact
Child Support	If court ordered support, should not impact benefits.
Personal Good & Services - Clothing, hygiene, haircut,	No impact
Loans / Debts - Personal Loan, Credit card, SSI overpayment, Student loans, Bank Loan, Family/Friend Loan,	Must be a "bona fide" loan. If so, no impact
Entertainment /Travel - Vacation, movies, theater, books, sporting events, concerts, memberships, clubs, subscriptions	No impact
<p>*All Section 8 benefits are subject to the review of the local housing authority or PHA and their interpretation of what constitutes "regular" and "recurring" may vary.</p> <p>This information is provided for convenience only and should not be considered legal advice. Rules and penalties are subject to change without notice.</p>	

Distribution

RSDI / SSD

CASH

Cash / Unearned Income	No impact
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HOUSING

House/Condo/Co-op*subject to equity limits	No impact
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Rent or mortgage	No Impact
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Utilities of home not owned by SNT	No impact
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Utilities of home owned by SNT	No impact
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Property taxes of home not owned by SNT	No impact
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Property taxes of home owned by SNT	No impact
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Association Fees	No impact
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Maintenance / Repairs	No impact
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Improvements / Modifications	No impact
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Furnishings / Appliances	No impact
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Insurance	No impact
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FOOD

At Home:	No impact
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Groceries & Restaurants	
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Away from Home	No impact
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MEDICAL EXPENSES

Otherwise available from government benefits or other provider	N/A
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Otherwise unavailable from government benefits or other provider	No impact
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CAREGIVING: No Contract

No Contract: Family member	N/A
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No Contract: Unrelated	N/A
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CAREGIVING: With Contract

Contract	No impact
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Supplementing hours for a beneficiary living in the community receiving caregiving provided through Medicaid	No impact
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Supplementing hourly rate for a beneficiary living in the community receiving caregiving provided through Medicaid	N/A
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Supplementing daily rate for a beneficiary living in a nursing facility on Medicaid	N/A
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Supplemental caregiver for a beneficiary living in a nursing facility on Medicaid	No impact
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VEHICLES

Car / Truck / Van/Motorecycle (Beneficiary can own one (1) vehicle for transportation)	No impact
Recreation Vehicle (ATV / RV / Boat)	No impact
OTHER	
Technology -Cell phone, computer, iPad, internet, cable, other equipment and adaptive devices	No impact
Education - Tuition, books, room & board, tutors	No impact
Professional services - Legal, tax, financial, advocacy, guardianship, conservatorship, fiduciary	No impact
Gifts - Birthday, Holiday, Special Occasions, Church, Charities, Good & Services for others	No impact
Funeral-up to allowable state Medicaid limit	No impact
Child Support	No impact
Personal Good & Services - Clothing, hygiene, haircut,	No impact
Loans / Debts - Personal Loan, Credit card, SSI overpayment, Student loans, Bank Loan, Family/Friend Loan,	No impact
Entertainment /Travel - Vacation, movies, theater, books, sporting events, concerts, memberships, clubs, subscriptions	No impact
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Distribution

Non-ACA Medicaid

CASH

Cash / Unearned Income	Counts toward income limits; could disqualify
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HOUSING

House/Condo/Co-op*subject to equity limits	Income in the month of purchase
Rent or mortgage	Counts toward income limits; could disqualify
Utilities of home not owned by SNT	Counts toward income limits; could disqualify
Utilities of home owned by SNT	No impact
Property taxes of home not owned by SNT	Counts toward income limits; could disqualify
Property taxes of home owned by SNT	No impact
Association Fees	Counts toward income limits; could disqualify; for the portion allocated to paying for utilities and taxes
Maintenance / Repairs	No impact
Improvements / Modifications	No impact
Furnishings / Appliances	No impact
Insurance	No impact

FOOD

At Home:	Counts toward income limits; could disqualify
Groceries & Restaurants	
Away from Home	No impact

MEDICAL EXPENSES

Otherwise available from government benefits or other provider	May cause ineligibility
Otherwise unavailable from government benefits or other provider	No impact

CAREGIVING: No Contract

No Contract: Family member	May cause ineligibility
No Contract: Unrelated	May cause ineligibility

CAREGIVING: With Contract

Contract	No impact
Supplementing hours for a beneficiary living in the community receiving caregiving provided through Medicaid	No impact
Supplementing hourly rate for a beneficiary living in the community receiving caregiving provided through Medicaid	May cause ineligibility
Supplementing daily rate for a beneficiary living in a nursing facility on Medicaid	May cause ineligibility
Supplemental caregiver for a beneficiary living in a nursing facility on Medicaid	No impact

VEHICLES

Car / Truck / Van/Motorecycle (Beneficiary can own one (1) vehicle for transportation)	No impact
Recreation Vehicle (ATV / RV / Boat)	No impact
OTHER	
Technology -Cell phone, computer, iPad, internet, cable, other equipment and adaptive devices	No impact
Education - Tuition, books, room & board, tutors	No impact
Professional services - Legal, tax, financial, advocacy, guardianship, conservatorship, fiduciary	No impact
Gifts - Birthday, Holiday, Special Occasions, Church, Charities, Good & Services for others	Counts toward income limits; could disqualify
Funeral-up to allowable state Medicaid limit	No impact
Child Support	No impact
Personal Good & Services - Clothing, hygiene, haircut,	No impact
Loans / Debts - Personal Loan, Credit card, SSI overpayment, Student loans, Bank Loan, Family/Friend Loan,	Must be a "bona fide" loan. If so, no impact
Entertainment /Travel - Vacation, movies, theater, books, sporting events, concerts, memberships, clubs, subscriptions	No impact
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Section 8

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HOUSING

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Rent or mortgage	Counts toward income limits; could disqualify
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Utilities of home not owned by SNT	Counts toward income limits; could disqualify
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Utilities of home owned by SNT	No impact
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Property taxes of home not owned by SNT	Counts toward income limits; could disqualify
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Property taxes of home owned by SNT	No impact
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Association Fees	Counts toward income limits; could disqualify; for the portion allocated to paying for utilities and taxes
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Maintenance / Repairs	No impact
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Improvements / Modifications	No impact
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Furnishings / Appliances	No impact
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Insurance	If regular and recurring counts as income
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FOOD

At Home:	Counts toward income limits; could disqualify
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Groceries & Restaurants	
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Away from Home	If regular and recurring counts as income
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MEDICAL EXPENSES

Otherwise available from government benefits or other provider	If regular and recurring counts as income
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Otherwise unavailable from government benefits or other provider	If regular and recurring counts as income
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CAREGIVING: No Contract

No Contract: Family member	If regular and recurring counts as income
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No Contract: Unrelated	If regular and recurring counts as income
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CAREGIVING: With Contract

Contract	If regular and recurring counts as income
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Supplementing hours for a beneficiary living in the community receiving caregiving provided through Medicaid	If regular and recurring counts as income
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Supplementing hourly rate for a beneficiary living in the community receiving caregiving provided through Medicaid	If regular and recurring counts as income
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Supplementing daily rate for a beneficiary living in a nursing facility on Medicaid	If regular and recurring counts as income
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Supplemental caregiver for a beneficiary living in a nursing facility on Medicaid	If regular and recurring counts as income
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VEHICLES

Car / Truck / Van/Motorcycle (Beneficiary can own one (1) vehicle for transportation)	If regular and recurring counts as income
Recreation Vehicle (ATV / RV / Boat)	If regular and recurring counts as income
OTHER	
Technology -Cell phone, computer, iPad, internet, cable, other equipment and adaptive devices	If regular and recurring counts as income
Education - Tuition, books, room & board, tutors	If regular and recurring counts as income
Professional services - Legal, tax, financial, advocacy, guardianship, conservatorship, fiduciary	If regular and recurring counts as income
Gifts - Birthday, Holiday, Special Occasions, Church, Charities, Good & Services for others	Counts toward income limits; could disqualify
Funeral-up to allowable state Medicaid limit	If regular and recurring counts as income
Child Support	If regular and recurring counts as income
Personal Good & Services - Clothing, hygiene, haircut,	If regular and recurring counts as income
Loans / Debts - Personal Loan, Credit card, SSI overpayment, Student loans, Bank Loan, Family/Friend Loan,	If regular and recurring counts as income
Entertainment /Travel - Vacation, movies, theater, books, sporting events, concerts, memberships, clubs, subscriptions	If regular and recurring counts as income
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