

## RESOURCES REAL PROPERTY

### CONTIGUOUS PROPERTY AND NON-CONTIGUOUS PROPERTY

**Description:** Contiguous property is any land adjoining the homestead, which is held on a separate deed from the homestead and may be liquidated separately. Property is considered to adjoin the homestead if the only intervening real property is an easement or public right of way, such as a street, road or utility. Non-contiguous property is property owned by the A/R that does not adjoin the homestead.

**Policy:** For SSI-related A/Rs, contiguous property is considered part of the homestead and therefore exempt.

**References:**

SSL Sect	366 366-ee
Dept. Reg.	360-1.4(f) 360-4.4 360-4.7 (a)(1)
ADM	10 OHIP/ADM-01
GISs	09 MA/027 06 MA/009

**Interpretation:** An A/R may own parcels of land contiguous to his/her homestead. Land is considered to be contiguous when the land is on a separate deed from the homestead and may be liquidated separately from the homestead. Contiguous property is considered an essential part of the homestead of SSI-related A/Rs.

The A/R may also own land, which is not contiguous to the homestead. The equity value of non-contiguous land (other than income-producing property) is considered a resource for SSI-related A/Rs. (See **RESOURCES REAL PROPERTY INCOME PRODUCING** for the treatment of income-producing property.)

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**Verification:** The preferred method of verifying market value is to obtain an independent appraisal by a licensed real estate appraiser. If this is not practical, use the listed asking price accompanied by a market analysis or appraisal, if any; or, if neither is available, use a full value tax assessment. However, if it is clear based on the approximate value of the property that the SSI-related A/R is ineligible due to excess resources, the local district may rely on a statement from the applicant as to the property's value. The A/R cannot be required to pay for an appraisal.

All liens and mortgages against the property are verified by reviewing the documentation.