C   Inaccessible Resources

REVISION 06
(10/01/08 – 12/31/08)

Inaccessible resources are those that have a cash value, but are not available to the participant. Inaccessible resources include, but are not limited to, the following:

- Resources with restrictive legal conditions

- Ownership that is being disputed or is undecided, as in divorce proceedings or in probate

- For CA and MA(MD), land on a reservation is an inaccessible resource.

- For NA, inaccessible resources include resources of a participant who resides in a domestic violence emergency shelter when either of the following apply:

  The resource is jointly owned with a participant of the former budgetary unit containing the nonparticipant who abused them.

  Access to the resource depends upon the agreement of the nonparticipant who abused them or when obtaining the resource would reveal the participant's whereabouts.

- Resources the participant is unable to sell for any significant return. This applies to a resource that meets one of the following:

  Has an equity value(g) of less than one half of the applicable NA Resource Limit.

  When sold would generate less than one half of the applicable NA Resource Limit amount to the participant after all costs of selling the resource are subtracted from the equity value.

  A non liquid asset that the participant has sold but the title has not yet been legally transferred.

- A non liquid asset that has a lien against it and that the participant is prohibited, by the lien, from selling. This applies only to loans taken out for business purposes where non-business resources were used as collateral.

- Notes receivable that cannot be easily and quickly liquidated. (See Restrictive Legal Conditions and Shelter Income and Resources)

- Deposits on rental properties or utilities.

- American Indian lands held jointly with the tribe.

- American Indian lands that can be sold only with the approval of the Bureau of Indian Affairs (BIA).

When a resource is determined unavailable or inaccessible, document why the resource is unavailable, in the case file(g). Key the appropriate Resource Type Code in the TY field.