§ 416.1216 Exclusion of household goods and personal effects.

(a) Household goods. (1) We do not count household goods as a resource to an individual (and spouse, if any) if they are:
   (i) Items of personal property, found in or near the home, that are used on a regular basis; or
   (ii) Items needed by the householder for maintenance, use and occupancy of the premises as a home.

   (2) Such items include but are not limited to: Furniture, appliances, electronic equipment such as personal computers and television sets, carpets, cooking and eating utensils, and dishes.

(b) Personal effects. (1) We do not count personal effects as resources to an individual (and spouse, if any) if they are:
   (i) Items of personal property ordinarily worn or carried by the individual; or
   (ii) Articles otherwise having an intimate relation to the individual.

   (2) Such items include but are not limited to: Personal jewelry including wedding and engagement rings, personal care items, prosthetic devices, and educational or recreational items such as books or musical instruments. We also do not count as resources items of cultural or religious significance to an individual and items required because of an individual’s impairment. However, we do count items that were acquired or are held for their value or as an investment because we do not consider these to be personal effects. Such items can include but are not limited to: Gems, jewelry that is not worn or held for family significance, or collectibles. Such items will be subject to the limits in § 416.1205.

[70 FR 6345, Feb. 7, 2005]

§ 416.1218 Exclusion of the automobile.

(a) Automobile defined. As used in this section, the term automobile includes, in addition to passenger cars, other vehicles used to provide necessary transportation.

(b) Limitation on automobiles. In determining the resources of an individual (and spouse, if any), automobiles are excluded or counted as follows:

(1) Total exclusion. One automobile is totally excluded regardless of value if it is used for transportation for the individual or a member of the individual’s household.

(2) Other automobiles. Any other automobiles are considered to be nonliquid resources. Your equity in the other automobiles is counted as a resource.

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