ihcda
Indiana Housing & Community Development Authority

To: Compliance and Property Management Partners **Notice: RED-26-47**
From: Real Estate Department
Date: October 21, 2026
Re: Social Security COLA Announcement for 2027

On October 14, 2026, the Social Security Administration announced that there will be a 3.6% cost of living adjustment ("COLA") increase in 2026. The increase will be effective with benefits beginning on December 31, 2026, and affect monthly Social Security and Supplemental Security Income (SSI) benefits.

The official release is available on the Social Security Administration's website.

For purposes of determining income eligibility, owner and management agents must begin including the 3.6% increase in income calculations for households receiving Social Security and/or Supplemental Security Income (SSI). The increase must be factored into the total household income for all households moving in or recertifying with an effective date after October 14, 2026, as it is a verifiable increase in income.