NY Alliance Housing Navigator Training

Housing Navigation

Financial Capital-Disability Benefits SSI & 1619

NEW YORK
ALLIANCE FOR INCLUSION & INNOVATION

Supplemental Security Income

- Title XV1 1972
- Funded by *Taxes*, not insurance

Definition of Disability. "The inability to engage in any **substantial gainful activity** by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months"

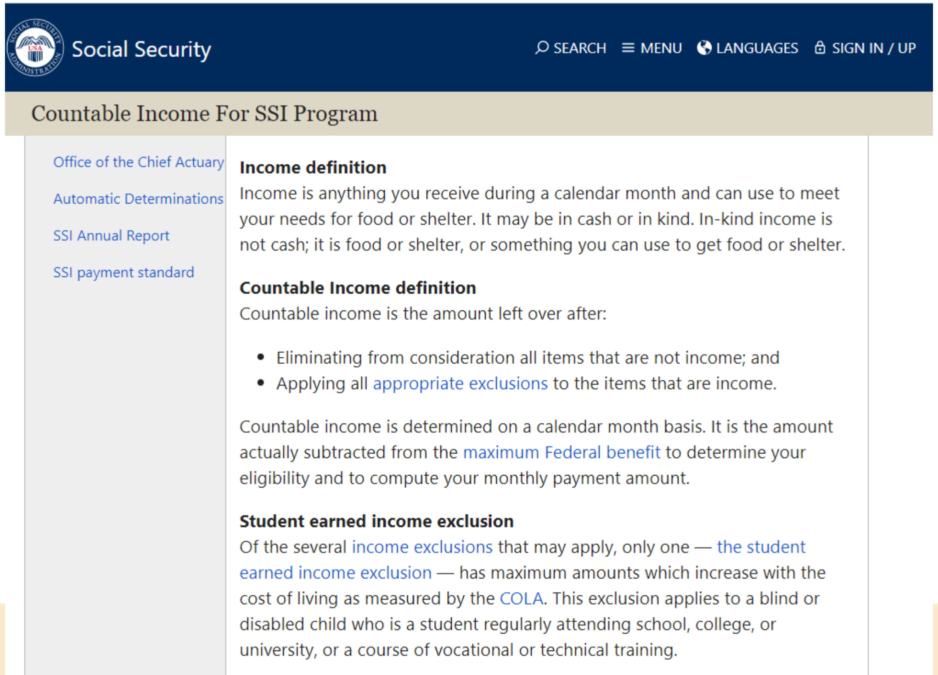
SSI Eligibility

https://www.ssa.gov/ssi/

- **Inability to engage in Substantial Gainful Activity (SGA)**
- **Federal Benefit Rate, or FBR plus State contribution**
- **Payable to the person or their Representative Payee**
- **Intended to provide Food & Shelter *(it's Supplemental!)***
- **You may not have more than $2,000 in a savings account, but there are still ways to save!**
- **If you receive SSI in New York you are automatically entitled to Medicaid.**

SSI Exemptions

- **Countable Income**
  - General Exemption, unearned income, earned income, gifts etc. First $20 not included
  - Earned Income. First $65 of earnings not included in "Countable"


Social Security

SEARCH ≡ MENU LANGUAGES SIGN IN / UP

Countable Income For SSI Program

Office of the Chief Actuary

Automatic Determinations

SSI Annual Report

SSI payment standard

Income definition

Income is anything you receive during a calendar month and can use to meet your needs for food or shelter. It may be in cash or in kind. In-kind income is not cash; it is food or shelter, or something you can use to get food or shelter.

Countable Income definition

Countable income is the amount left over after:

- Eliminating from consideration all items that are not income; and
- Applying all appropriate exclusions to the items that are income.

Countable income is determined on a calendar month basis. It is the amount actually subtracted from the maximum Federal benefit to determine your eligibility and to compute your monthly payment amount.

Student earned income exclusion

Of the several income exclusions that may apply, only one — the student earned income exclusion — has maximum amounts which increase with the cost of living as measured by the COLA. This exclusion applies to a blind or disabled child who is a student regularly attending school, college, or university, or a course of vocational or technical training.

In-Kind support & Maintenance, (ISM).

- **In someone else's household**
  - SSI Federal Benefit Rate reduced by one-third
- **Example –**
  - FBR in 2022 was $841 ∴ $561 or 67.00% of $841
- **"Value of the One-Third Reduction" or VTR $280**
- **Check SSA site if in doubt**
  https://secure.ssa.gov/poms.nsf/lnx/0500835901

SSA Presumed Maximum Value

- If VTR does not apply ISM calculated using Presumed Maximum Value, (PMV)
- Person has ownership or rental liability
- Separately purchases food
- Gets only “outside” ISM
- SSA presumes Maximum Value
- For example, in 2022 FBR was 841÷3+$20 (GE)=$300.33
- General Exemption=Unearned Income
  - What’s that?

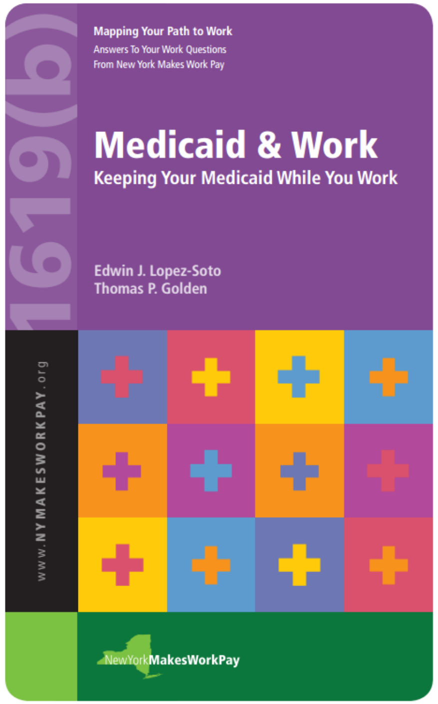
Break Even Point & 1619

- **1619 (a) continued eligibility applies when earnings exceed SGA**
  - Applies until Break Even Point (BEP)
  - BEP = (FBR +State) x2 +85 = in NYS 2024

  ((943+87)x 2) + 85 = $2145 x12 = **$25,740**

- **1619 (b) Continued eligibility**
  - NY1619b threshold 2023 = $52,286 before losing Medicaid, but-
  - Medicaid buy-in $73,392

  https://www.health.ny.gov/health_care/medicaid/program/buy_in/



SSDI & SSI

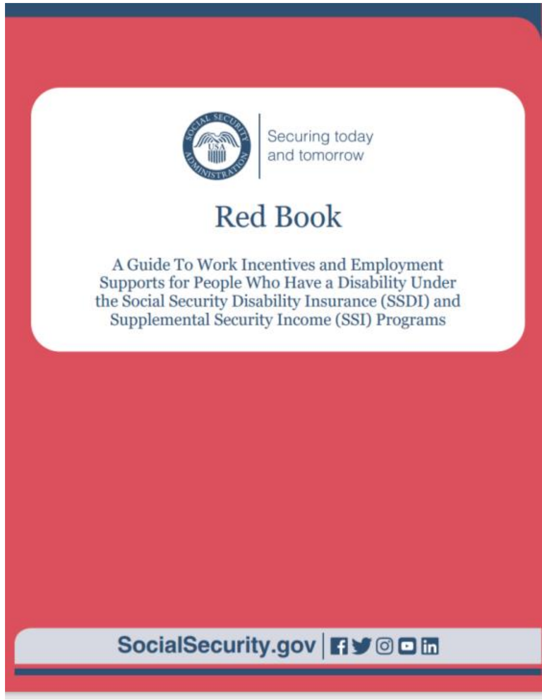
SSDI

- Five month waiting period
- Can benefit whole family
- Retroactive up to 12 months
- Only Workers Comp or State Disability affect
- No Resource Limits
- No usage restriction

SSI

- No Waiting period
- Only benefit the person
- First day of month approved
- Any income affects benefits
- Exclusions to "Countable Income"
- Resource Limits
- Usage restriction

All this and Housing



- SSI & SSDI role
- CDB role
- Congregate Care supplement to SSI, paid by OTDA

- EXHALE!