NY Alliance Housing Navigator Training

Housing Navigation

Retaining Earnings & Saving. FSS, IDA, ABLE

NEW YORK
ALLIANCE FOR INCLUSION & INNOVATION

Low Income

- Per federal HHS
- Single = 15,060
- $943+87 X 12= $12,360
- NY Counties lowest AMI ELI for 1 person=$14,119

U.S. Department of Health and Human Services

ASPE
OFFICE OF THE ASSISTANT SECRETARY FOR PLANNING AND EVALUATION

Topics | Collaborations, Committees, and Advisory Groups | About | Search

Poverty Guidelines

ASPE › Topics › Poverty & Economic Mobility › Poverty Guidelines

Poverty Guidelines
- Prior HHS Poverty Guidelines and Federal Register References
- Frequently Asked Questions
- Further Resources
- Mollie Orshansky
- Poverty Guidelines API

Poverty Estimates, Trends, and Analysis
Marginal Tax Rates/Benefit Cliffs
Paid Family Leave
Program Participation

The 2023 poverty guidelines are in effect as of January 17, 2024. Federal Register Notice, January 17, 2024.

The Poverty Guidelines API is now available with the 2024 data.

U.S. Federal Poverty Guidelines Used to Determine Financial Eligibility for Certain Programs

HHS Poverty Guidelines for 2024

Join our listserv to stay up-to-date on the latest news regarding the poverty guidelines.

2024 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA

Persons in family/household	Poverty guideline
1	$15,060
2	$20,440
3	$25,820
4	$31,200
5	$36,580
6	$41,960
7	$47,340
8	$52,720
For families/households with more than 8 persons, add $5,380 for	

FILES

Chart Showing different multiples of the poverty guidelines for 2024 (xlsx, 55.46 KB)

Chart showing different multiples of the poverty guidelines for 2024 (pdf, 135.47 KB)

Chart showing different multiples of the poverty guidelines for prior years (xlsx, 47.84 KB)

Historical Poverty Guidelines through 2024 (xlsx, 44.95 KB)

tion

Protected Savings

- Earned Income Disregard (EID)!!
- Family Self Sufficiency Program (FSS (?)!)
- Individual Development Accounts (IDAs)
- Achieving Better Life Experience (ABLE) Accounts

HUD Housing

- **300,000 approx. NYS**
- **10,000 people I/DD?**
  - Lack of data
- **Tenant pays 30% of their income for rent**
- **Section 8 pays balance within Limits**
- **What happens if income increases?**

Priorities, and why we need to collaborate

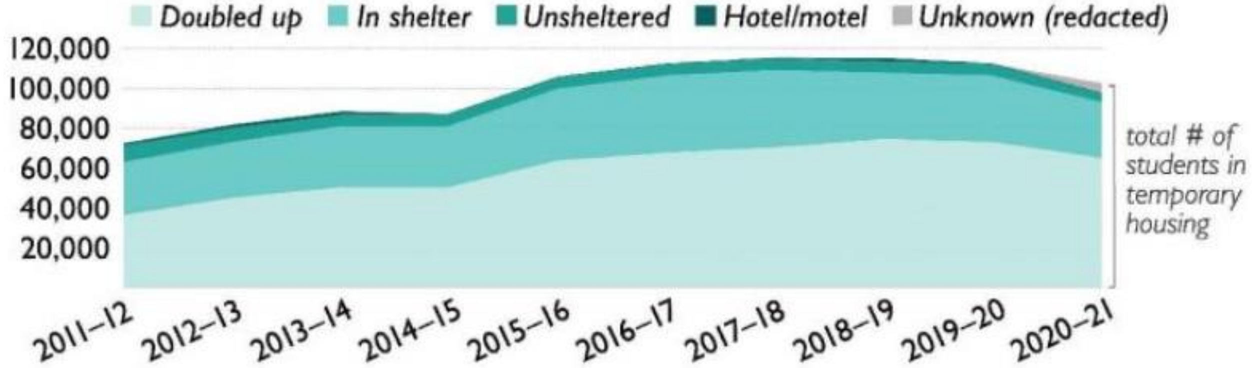
50 YEARS AFC

Advocates for Children of New York

Protecting every child's right to learn since 1971

STUDENT HOMELESSNESS IN NEW YORK CITY

More than 101,000 New York City students were identified as homeless during the 2020–21 school year, a 42% increase since the start of the decade. Of these students, 28,000 spent time living in City shelters; more than 65,000 were "doubled-up," or sharing the housing of others due to loss of a permanent residence; and at least 3,860 were unsheltered, living in cars, parks, or abandoned buildings.



The New York Times

GIVE THE TIM

A Record 119,300 New York City Students Were Homeless Last Year

Tens of thousands of migrant children have enrolled in public schools, but many of them do not have a consistent place to live.

Share full article 189

Family Self Sufficiency

- FSS available to Housing Choice Voucher holders and Public Housing tenants
- HUD pays for Program Coordinators
- To provide opportunities for education, job training, counseling service to achieve self sufficiency
- Case management provided
- Adapted for Youth exiting Foster care

Family Self Sufficiency

- **National Center for parents with disabilities**
- **4.1Million Parents with reported disabilities**
- **2.3% with Cognitive Disability**
- **4.1MM x 2.3% X 6.2% (NY/USA) =5,587 people**

http://www.intellectualdisability.info/family/articles/parents-with-intellectual-disabilities

Objectives FSS

- Address individual issues
- Provide the resident with a Contract of Participation based on strengths, needs and outcomes
- Case management
- Does your Public Housing Authority (PHA) have an FSS program?
- Can it be used for youth in Foster Care?

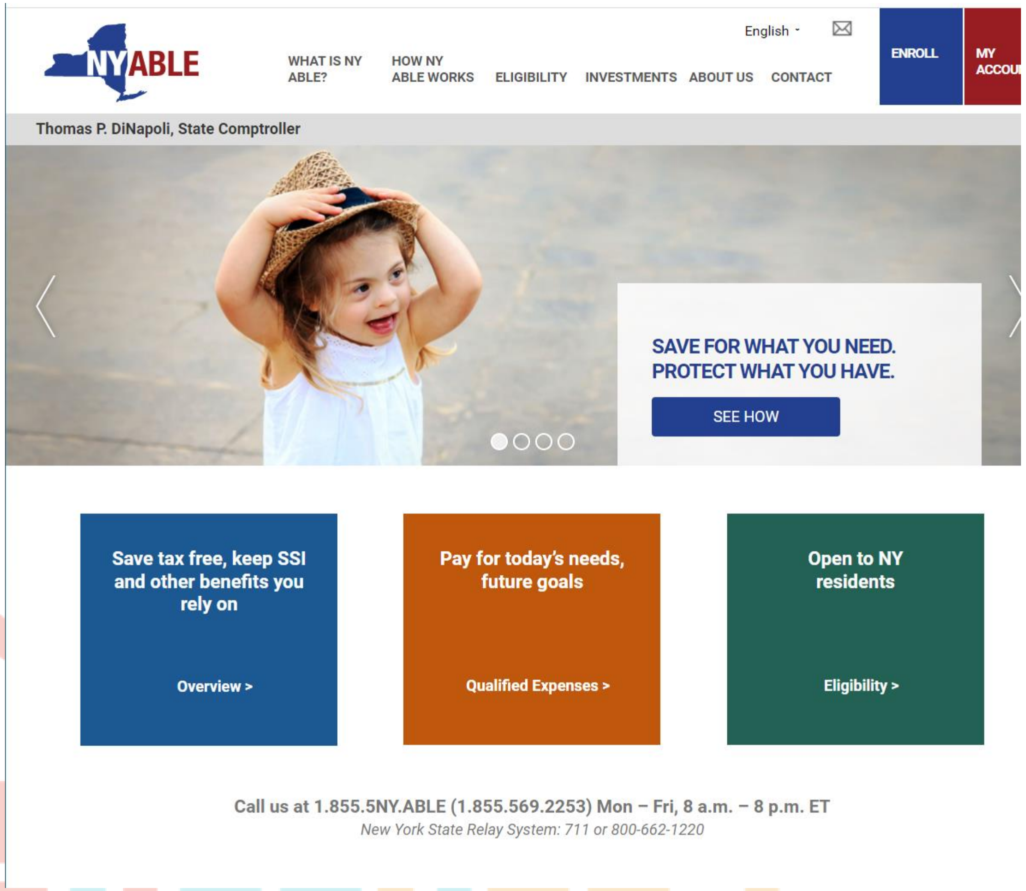
Five year Plan

- Participants develop a five year Individual Training and Services Plan (ITSP!)
- Interest bearing escrow account established
- Any rent increase due to increased income creates a credit in the account
- Once the program is completed the family can use the funds for any purpose

Goals

- Can include;
- Obtaining a GED or degree
- Gaining employment or increasing wages
- Starting a business
- Buying a home
- Completion once the program is completed and removed from all types of welfare assistance

ABLE Accounts



https://www.mynyable.org/

Achieving a Better Life Experience (ABLE)

- One Account
- Contributions from anyone including beneficiary
- Can be used for many things including housing
- Max annual third party $18,000 in 2024 (Gift Tax)
- Person may contribute earnings up to $15,060*
- Cap at $100K before lose SSI, but not Medicaid
- Medicaid Lien

- *2023 FPL

Individual Development Accounts

- Time limited Matched Savings Accounts
- $2,000 per person per year federal
- Required financial Literacy training
- Targeted goals, e.g. down payment
- Managed through Banks Faith b
  entities
- MUST be "Qualified"

IDAs

- $1 of savings could be matched with from 50c to $8 by public and private institutions
- Accounts held at local financial institutions
- Must include financial literacy training, budget creation, savings skills.
- Must be <200% of Federal Poverty Level
- Net worth may be considered
- Find an IDA!

Find an IDA

https://prosperitynow.org/map