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Housing Navigator Training Course



Work Incentives: Title II

Subsidies & Special Conditions

Because There's No Place Like Home..



Substantial Gainful Activity (SGA)

- SGA used to determine eligibility for disability benefits
 - Disability (according to SSA) is “the inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment(s) 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.”
(SSA, <https://www.ssa.gov/disability/professionals/bluebook/general-info.htm>)
- Calculated from **earned** income
 - Countable income above the threshold means a person is engaging in SGA
 - SGA thresholds change with the national average wage index



Title II Work Incentives

- Work incentives lower **Countable Income**
 - IRWE
 - Subsidies
 - Special Conditions
- Used to maintain eligibility for Title II benefits (e.g., SSDI, CDB)
 - Insurance benefits based on work history
 - FICA (Federal Insurance Contributions Act) contributions
 - Not based on economic need



Indicators (SSA)

- Sheltered employment
- Childhood disability
- Mental impairment
- Marked discrepancy between amount of pay and value of service
- Beneficiary or someone else alleges that the beneficiary does not earn their pay
- Nature and severity of impairment indicate that beneficiary receives help from others to do the work
- Government sponsored job training or employment programs



Subsidies & Special Conditions

- Focus on real value of work performed

Subsidies

- Support provided by employer
- Direct cost to employer
- Employer paying more in wages than value of work

Special Conditions

- Support provided by someone other than employer
 - ACCES-VR
 - Provider Agency
- Employer receives full value of worker because of outside support
- Underutilized work incentive



Examples

- **Focus on real value of work performed**

Subsidies

- Extra supervision provided by employer
- Worker has lower productivity compared to workers performing similar work
- Extra breaks, flexible schedule
- Modified job description

Special Conditions

- Job coaching



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Subsidy Scenario

- Wegmans pays two employees the same hourly wage
- James has a disability, and his productivity on the job is calculated at 75% compared to Maria (non-disabled)
- Wegmans is providing James a Subsidy
 - 25% of hourly wage (\$17/hour)
 - Multiplied by hours worked in a **month** (128 hours/month)
 - Value = \$544
- Value of Subsidy deducted from gross wages
 - $\$2,176 - \$544 = \$1,632$ (Countable Income)
 - Under SGA based on 2026 threshold (\$1,690)
 - Maintains eligibility for Title II benefits



Special Condition Scenario

- Fred is working for Target
 - \$17/hour
 - 104 hours/month
- ACCES-VR provides a Job Coach
 - 20 hours/month
- Value of Special Condition based on Fred's wage and Job Coach's time
 - 20 hours (Job Coach) x \$17/hour (Fred's wage) = \$340/month
 - Countable Income = \$1,768 - \$340 = \$1,428 wages
 - Under SGA based on 2026 threshold (\$1,690)
 - Maintains eligibility for Title II benefits



Self-Employment

- **Unincurred Business Expenses**
 - Non-monetary contribution
 - Person doesn't pay for contribution
 - Would qualify as business expense if paid for by person
- **Examples**
 - Unpaid help (e.g., relative supports business but is not paid)
 - Donated equipment (e.g., ACCES-VR provides a computer)



Just the Beginning

- Trial Work Period (TWP)
 - Nine-month period of earning above SGA
- Extended Period of Eligibility (EPE)
 - 36-month period following TWP
 - Receive Title II benefits if countable income below SGA
- Expedited Reinstatement (EXR)
 - 5-year period for reinstating Title II benefits





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Questions?