

The Webinar Will Begin Shortly

- Today's webinar will begin at 1:00 p.m. EDT.
- All lines are muted and you will not hear any sound coming through your computer until the webinar begins.
- If you are having difficulty logging in, please contact Al Milioto at amilioto@ndi-inc.org.



Building Financial Security for
People and Families with Disabilities



Consumer
Affairs



Housing As A Key Stepping Stone To Financial Stability For People with Disabilities



Building Financial Security for
People and Families with Disabilities



Consumer
Affairs



Listening to the Webinar

- The audio for today's webinar is being broadcast through your computer. Please make sure your speakers are turned on or your headphones are plugged in.
- You can control the audio broadcast via the **audio broadcast** panel.
- If you accidentally close the panel, you can re-open by going to the **Communicate** menu (at the top of the screen) and choosing **Join Audio Broadcast**.

Listening to the Webinar (continued)

If you do not have sound capabilities on your computer or prefer to listen by phone, dial ...

1-855-241-8681

Event number:

661-055-951

You do not need to enter an attendee ID.

Captioning

- Real-time captioning is provided during this webinar.
- The captions can be found in the **Media Viewer** panel, which appears in the lower right corner of the webinar platform.
- If you want to make the **Media Viewer** panel larger, you can minimize other panels like **Chat**, **Q&A** and/or **Participants**.

Submitting Questions

For Q&A: Please use the **Chat** box or **Q&A** box to send any questions you have during the webinar, and we will direct them accordingly during the Q&A portion.

If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing them to amilioto@ndi-inc.org.

Please note: This webinar is being recorded and the materials will be placed on this webpage:

<https://www.nationaldisabilityinstitute.org/resources/webinars/empowerednyc-webinars/>.

Technical Assistance

If you experience any technical difficulties during the webinar, please use the **Chat** box to send a message to Al Milioto, Project Coordinator, or email him at amilioto@ndi-inc.org.

Introduction



Nancy Boutot

National Disability Institute

Manager, Financial Empowerment

nboutot@ndi-inc.org

EmpoweredNYC

EmpoweredNYC is an initiative to create, test and promote new strategies to enable New Yorkers with disabilities to improve their financial stability.

This initiative advances financial capability by ...

- Offering tailored one-on-one financial counseling for people with disabilities enhanced with new expertise, outreach and tools; and
- Providing this monthly webinar training series for service providers like you.

Strategic Partners

City of New York, led by:

- NYC Department of Consumer Affairs Office of Financial Empowerment
- NYC Mayor's Office for People with Disabilities

- National Disability Institute
- Citi Community Development
- Poses Family Foundation
- Advisory Board of municipal offices, disability service providers and financial empowerment service providers



Building Financial Security for
People and Families with Disabilities



Consumer
Affairs



Empowered NYC

Refer your clients to one of our financial counselors:

- They specialize in one-on-one financial counseling.
- Counseling services are free and confidential.
- Counselors can help the person access their credit report.
- Counselors have a deeper knowledge of disability benefits.
- Sessions will be available in all five boroughs of NYC.

To make an appointment with a financial counselor, go to nyc.gov/EmpoweredNYC.

Objectives

- **Understand** the laws that protect individuals with disabilities living in public housing
- Learn how to request **accommodations**
- Recognize **disability specific** housing programs
- **Know** how rent is calculated
- Learn about **Education Assistance**
- Understand the **Earned Income Disregard**

Today's Speaker



Arthur Jacobs

Housing Coordinator

Mayor's Office for People with Disabilities

100 Gold St, 2nd FL

New York, NY 10038

AJacobs2@cityhall.nyc.gov



Mayor's Office for
People with Disabilities



Accessing Housing

The Basics of Accessible Housing and Housing
Subsidies in NYC

 [@NYCDisabilities](https://twitter.com/NYCDisabilities)



The Law – An Overview

- Fair Housing Act of 1968
- Section 504 of the Rehabilitation Act of 1973
- New York City Human Rights Law
- New York City Building Code



Fair Housing Act of 1968

- Application: Four units or more, first occupancy after March 13, 1991
- General Requirements
 - Public and common use areas readily accessible and usable
 - Elevator Building: all apartments reachable
 - Non-Elevator Building: all ground-floor apartments reachable
 - All doors wide enough to allow passage
- Apartment Level Requirements
 - An accessible route into and through the unit
 - Light switches, electrical outlets, thermostats, and other environmental controls in accessible locations
 - Reinforcements in bathroom walls to allow the later installation of grab bars
 - Kitchens and bathrooms that are maneuverable and usable



Section 504 of the Rehab Act of 1973

- Application: designed after July 11, 1988, and received Federal funds
- Mandates disability-specific set asides: 5% mobility & 2% hearing/vision
- Set-aside units have prebuilt accessibility features
- Mobility: grab bars, shower seats, and removed base cabinets
- Hearing/Vision: Flashing door bell and fire alarm, controls at front of appliance



New York City Human Rights Law

- Strongest protections for people with disabilities in NYC
- Places financial burden of accommodations on landlord
- Owner has burden of proving undue hardship
- Enforced by City Commission on Human Rights



New York City Building Code

- Local Law 58 of 1987: Mandates similar provisions as FHA for buildings built or significantly remodeled after 9/1/87.
- 2008 & 2014 Building Codes: Mandates **adaptability** standards, which are enhancements to FHA requirements.



Where to Find It

- Market-Rate Apartments
- Affordable Housing Lotteries
- HUD Subsidized Buildings



Market-Rate Apartments

- Buildings built after September 1987 **should** have basic accessibility
- Accessibility guidelines and technical standards began to be widely distributed in the mid-1990's
- The newer the building, the more likely it is to be accessible
- Section 504 set asides apply to entire building, including market rate units



Affordable Housing Lotteries

- Apply at nyc.gov/housingconnect
- Biggest provider of set asides, indicate disability status under 'Household Members' section of profile
- Set aside requirements are minimums, some developers provide more



HUD Subsidized Buildings

- AKA: Project-based Section 8
- Several providers in NYC
 - HUD: [hud.gov > Resources > 'Subsidized Apartment Search'](https://www.hud.gov/resources/subsidized-apartment-search)
 - HPD: [nyc.gov/hpd-pbv](https://www.nyc.gov/hpd-pbv)
 - City and State Mitchell-Lama: [nyc.gov/HPD-ML](https://www.nyc.gov/HPD-ML) (Section 8/236 Rentals)



Requesting Accommodations

- Reasonable Accommodation: the removal of a barrier, or change in policy
- Best done in writing
- Is a cooperative process between tenant and landlord
- City Commission on Human Rights can help with process



Disability-Specific Programs

- Subsidy Programs
 - Supportive Housing
 - Nursing Home Transition & Diversion Program (NHTD)
 - Individual Supports & Services/Self Direction
 - HIV/AIDS Services Administration (HASA)
 - Disability Rent Increase Exemption (DRIE)
- Shared Housing
 - Home Sharing
 - Family-Type Homes for Adults



Subsidy Programs

- Supportive Housing
 - Mental Illness, Substance Use, and some I/DD
- Nursing Home Transition & Diversion Program (NHTD)
 - 'Nursing-Home level care', physical disabilities, not TBI
- Individual Supports & Services/Self Direction
 - OPWDD for I/DD
- HIV/AIDS Services Administration (HASA)
- Disability Rent Increase Exemption (DRIE)
 - Rent freeze program; Rent regulated, no vouchers or NYCHA, Disability benefit received



Shared Housing

- Home Sharing
 - Roommate matching service
 - At least one must be senior
 - Run by NY Foundation for Senior Citizens
- Family-Type Homes for Adults
 - Provider using private home
 - Furnished room, meals, laundry, and some personal care
 - State program administered by HRA in NYC



Mayor's Office for
People with Disabilities



Contact and Resources

- Arthur Jacobs, Housing Coordinator
ajacobs2@cityhall.nyc.gov
Tel: 212-788-8948
- MOPD Housing Resources: nyc.gov/disabilityhousing
- MOPD Website: nyc.gov/mopd



[@NYCDisabilities](https://twitter.com/NYCDisabilities)

Today's Speaker



Lisa Clavery

Management Trainer

Human Resources Department

New York City Housing Authority

90 Church St, New York, NY 10007

Lisa.Clavery@nycha.nyc.gov

nyc.gov/nycha

Rent, Expenses, Exclusions and Calculations for NYCHA Residents



Building Financial Security for
People and Families with Disabilities



Consumer
Affairs



NYCHA has gone digital

- Residents are encouraged to utilize the MY NYCHA App on any Personal Electronic Device (PED)
- Residents may also use NYCHA Kiosks located in the lobbies of management offices
- If additional assistance is required, they should schedule an appointment with their housing assistant

Annual Income Recertifications

A resident's income is reviewed annually in accordance with their lease agreement.

One month prior to the due date of the recertification,

1. Notification is sent advising that the self service portal is available
2. If the resident has opted-out of the digital platform, a hard copy will be mailed

Rent Calculation

A tenant's rent in a NYCHA apartment may be one of several possibilities:

- Income based – 30% of the family adjusted income
- A maximum, flat amount based on the apartment size
- A public assistance shelter amount – based on the number of people on the budget
- A minimum amount of \$0 in public housing or \$50 in a Section 8 apartment

Included Income Sources

Earned Income	Income from assets, such as interest on savings
Own Business Income	Alimony and child support
Supplemental Security Income (SSI)	Regular and special pay of a member of the armed services
Public assistance	Lottery winnings that are paid off on a periodic basis – lump sums are not projected
Unemployment insurance benefits	Recurring monetary contributions received from non-household members
Workers' compensation	Housing allowance received under Chapter 31 of the Post 9/11 GI Bill
Disability benefits	
Pension payments	
Annuities	

Expenses

- Minor deduction - \$480 per dependent
- Child care – must reflect reasonable costs and may not exceed the amount of employment income submitted by the resident
- Disability – out of pocket expense in excess of 3% of the family gross
- Elderly/disabled - \$400 one time per household
- Medical – out of pocket expense in excess of 3% of the family gross (Elderly/disabled households only)
- Medicare vs. Medicaid

Income Exclusions

- HUD regulations excludes some income sources from being counted toward the family income unless the excluded income is the **only** source of income.
- If excluded income is the only source of income for the household, then the rent will be the minimum amount which is zero dollars (\$0).

Income Received by or for Children

- Earned income of children under 18 (includes foster children, but not head of household or spouse).
- Foster care payments.
- Adoption assistance payments.
- Kinship Guardian Assistant Payments (Kin-Gap).

Temporary and Sporadic Income or Medical Reimbursements

- Casual or sporadic income.
- Temporary employment – which does not last longer than 180 days and does not result in permanent employment.
- Lump sum additions to assets – inheritance, insurance payments, capital gains, tax rebates.
- Hazardous duty pay to a member of the armed services away from home and exposed to hostile fire.

Temporary and Sporadic Income or Medical Reimbursements (Continued)

- Servicemen's Lump Sum Death Benefit
- Servicemen's Mustering-Out Pay
- Temporary resident's income
- Payments specifically for, or in reimbursement of, the cost of medical expenses. This includes subsidies from Medicare Prescription Drug Plan – Part D Program

Disabled or Elderly Assistance

- Care of foster adults
- State homecare payments
- Plan for Achieving Self-Support (PASS)
- Title V Employment – salaries funded under to the Older Americans Act of 1965
- Live-in aide's income

Grants and Distributions for Elder/Disabled Care

- Apparatus for a person with a disability
- Expenses for attendant care provided by someone other than a family member residing in the household
- Contributions specifically for medical expenses for the disabled or the aged

Education Assistance

- Full-time student – earned income in excess of \$480 for full-time students 18 years of age or older (except the head of household or spouse)
- Title IV scholarships
- Veterans benefits
- Student assistance
- Tenant service stipends
- Training programs and other training grants

Miscellaneous Exemptions

- The value of food stamps
- Other exemptions include Holocaust and Native American Reparations and Agent Orange Payments
- Earned Income Disregard (EID)

Earned Income Disregard

The Earned Income Disregard encourages resident economic self-sufficiency by rewarding qualified adult residents with an income disregard when a transition is made from:

1. Unemployment to employment,
2. Welfare to work, or
3. When additional income is earned during participation in an economic self-sufficiency or job training program.

The disallowance functions as a temporary income exclusion for two 12 month periods.

EID Exclusion Periods

The EID “clock” begins on the first of the month following the date the qualifying family member is employed or first experiences an increase in earnings due to employment.

Two 12-month exclusion periods:

- The first year is 100%
- The second year is 50%

Maximum EID Exclusion Period

- Effective May 2016, each person is limited to **one** 24-month disregard period (does not have to be consecutive months) during his or her lifetime.
- The disregard cumulative period is suspended if the resident is laid off or stops work for some other reason.
- If an EID person moves out of public housing and then returns, the original 24 month maximum period is still in effect.

Action Items

- Download the MY NYCHA app
- Go to:
www.nationaldisabilityinstitute.org/resources/webinars/empowerednyc-webinars/ to view the following resources:
 - New York City Housing Assistance for People with Disabilities (pdf)
 - Access Housing: Your Guide to Accessible Housing in New York City
- Free and Confidential Financial Counseling Services are available: To make an appointment with a financial counselor, use the following link: nyc.gov/EmpoweredNYC



Resources

HUD Subsidized Buildings

- HUD Apartment Search
 - <https://apps.hud.gov/apps/section8/step2.cfm?state=NY,New+York>
- Housing Preservation and Development-Project Based Vouchers
 - <https://www1.nyc.gov/site/hpd/section-8/project-based-voucher.page>
- NYC Housing Authority Section 8
 - <https://www1.nyc.gov/site/nycha/section-8/about-section-8.page>

Contacts

Nancy Boutot

National Disability Institute (NDI)

nboutot@ndi-inc.org

Wanda Lopez

Office of Financial Empowerment (OFE)

walopez@dca.nyc.gov

Crystal Rivera

Office of Financial Empowerment (OFE)

crivera@dca.nyc.gov

Abby Mayerhoff

Mayor's Office for People with Disabilities (MOPD)

amayerhoff@mopd.nyc.gov

Questions?

Join Us For Our Next Training:

Work Incentives in Action!

Date: Tuesday, May 14, 2019

Time: 1:00 p.m.-2:00 p.m.

Registration:

<https://ndiwebinars.webex.com/ndiwebinars/onstage/g.php?MTID=ee6af8c74ec4a5f32542690d3d5611d62>

Please take our survey. Your feedback will help us develop a training series to meet the needs of NYC providers.

NYC Department of Consumer Affairs (DCA) Office of Financial Empowerment (OFE)

- **DCA** protects and enhances the daily economic lives of New Yorkers to create thriving communities.
- Within DCA, **OFE** is the first local government initiative in the country with the mission to educate, empower and protect New Yorkers and their neighborhoods so they can improve their financial health and build assets.

Learn more:

<https://www1.nyc.gov/site/dca/partners/financial-empowerment.page>



NYC Free Tax Prep Campaign

OFE coordinates a tax coalition that operates 200+ free tax preparation sites across NYC, helping New Yorkers with low-incomes file their taxes for free and access valuable income boosting tax credits, such as the Earned Income Tax Credit (EITC).



**NOTHING
SCARES A
NEW YORKER.
EXCEPT TAX
SEASON.**

**NYC
FREE
TAX PREP**

Trusted, professional filing
Don't fear your taxes! If you earn \$64,000 or less, you may qualify for free online filing or in-person filing with an IRS certified VITA/TCE volunteer preparer.
Call 311 or visit nyc.gov/taxprep
#FreeTaxPrep

NYC Office of the Mayor
**Comptroller
of the City**
citi



**BRING
HOME
THOSE
TAX
PREP
SAVINGS!**

**NYC
FREE
TAX PREP**

Trusted, professional filing
You can do a lot with the money you save on tax prep. If you earn \$64,000 or less, you may qualify for free online filing or in-person filing with an IRS certified VITA/TCE volunteer preparer.
Call 311 or visit nyc.gov/taxprep
#FreeTaxPrep

NYC Office of the Mayor
**Comptroller
of the City**
citi

nyc.gov/taxprep

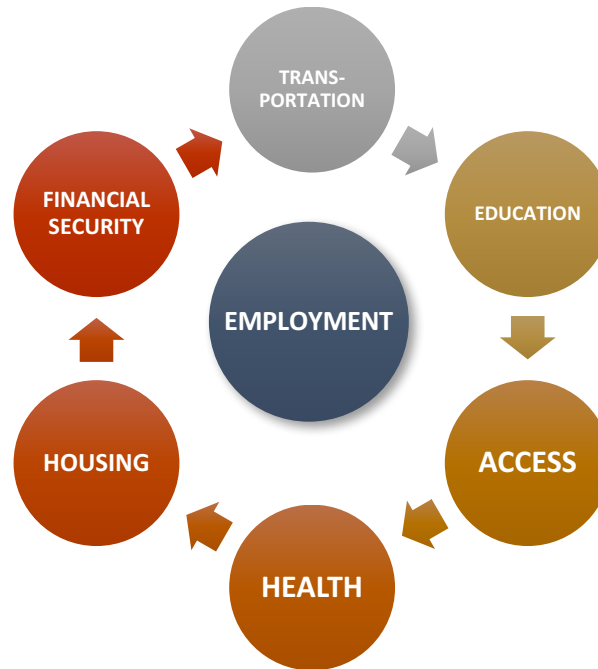
NYC Mayor's Office for People with Disabilities (MOPD)



- **MOPD** works to ensure that New Yorkers with disabilities can lead happy, healthy and productive lives.
- **NYC: ATWORK** connects people with disabilities to meaningful, living wage jobs across the five boroughs.
- **MOPD** improves services and programs for the over 920,000 New Yorkers who self-identify as people who are living with a disability.



NYC Mayor's Office for People with Disabilities



AccessibleNYC Pillars



THE FIRST PUBLIC-PRIVATE PARTNERSHIP FOR EMPLOYMENT FOR NEW YORKERS WITH DISABILITIES

- Innovative, cross-systems approach to building a sustainable pipeline of qualified talent to meet the needs of businesses in high-growth industry jobs across NYC
- Business-led, business-driven initiative
- **NYC: ATWORK** is a collaboration among providers, businesses in high growth sectors, vocational rehabilitation, schools and colleges, and NYC government

AccessibleNYC Pillars

Citi Community Development

- Citi Community Development leads Citi's commitment to financial inclusion and economic empowerment for underserved individuals, families and communities across the U.S.
- Through innovative collaborations with municipalities, community groups and leading nonprofit organizations, Citi's expertise, products and services are harnessed to help expand opportunity for all.



CitiCommunityDevelopment.com

National Disability Institute (NDI)

- **NDI** is a national nonprofit organization dedicated to building a better economic future for people with disabilities.
- The first national organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities. NDI affects change through public education, policy development, training, technical assistance and innovative initiatives.

