

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.
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Building Financial Security for
People and Families with Disabilities



Consumer
Affairs



Tales From The Field: Stories from One-On-One Counseling Sessions!



Building Financial Security for
People and Families with Disabilities



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Listening to the Webinar

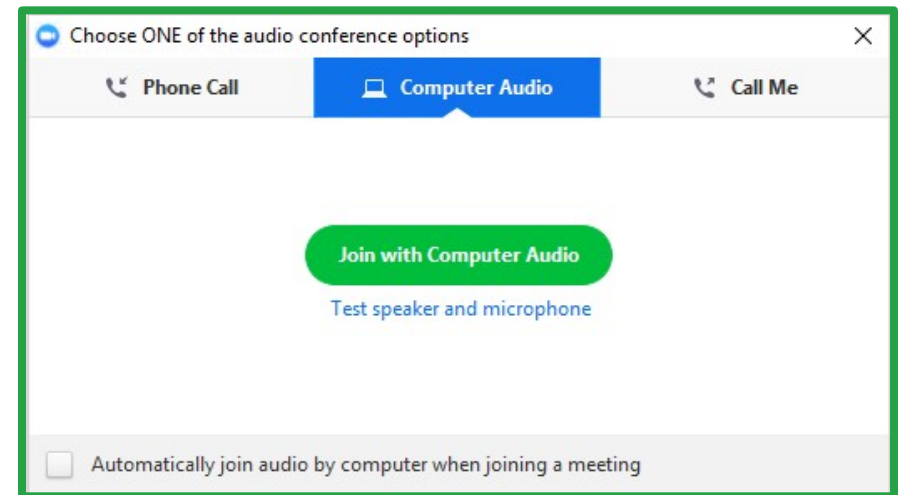
The audio for today's meeting can be accessed using Computer Audio or by calling in by phone. If you select Computer Audio, please make sure your speakers are turned on or your headphones are plugged in.

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Captioning

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Submitting Questions

- **Please use the Q&A** box to submit any questions you have during the webinar and we will direct them accordingly.
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Technical Assistance

- If you experience any technical difficulties during the webinar, please use the chat box to send a message to the NDI Host, or you may email: amilioto@ndi-inc.org.

Please note: This webinar is being recorded and the materials will be placed on the National Disability Institute website at:

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



Building Financial Security for
People and Families with Disabilities



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Introduction



Nancy Boutot

National Disability Institute

Manager, Financial Empowerment

nboutot@ndi-inc.org

Empowered NYC

EmpoweredNYC is an initiative that has created new strategies and tools to enable New Yorkers with disabilities to improve their financial stability.

This initiative is advancing 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

Empowered NYC Referrals

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 and consider banking and savings accounts.
- Counselors have been trained on disability benefits and can address the financial aspects of these benefits, including Work Incentives and income limits.
- Sessions will be available in all five boroughs of NYC.

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

Objectives of today's webinar

- Learn how Empowered NYC Financial Counselors are assisting New Yorkers with disabilities and their families to become more financially empowered.
- Gain an understanding of how an Empowered NYC counselor can assist individuals you serve in your community-based programs.
- Obtain the latest information on the sites where EmpoweredNYC hosts Financial Counselors.

Today's Speakers



New York City Department of Consumer and Worker Protection, *formerly Department of Consumer Affairs*

- Office of Financial Empowerment - EmpoweredNYC team:
 - Wanda Lopez, Assistant Director of Special Projects
 - Crystal Rivera, Program Officer

NYC Department of Consumer and Worker Protection (DCWP) Office of Financial Empowerment (OFE)

DCWP—formerly the Department of Consumer Affairs (DCA)—protects and enhances the daily economic lives of New Yorkers to create thriving communities.

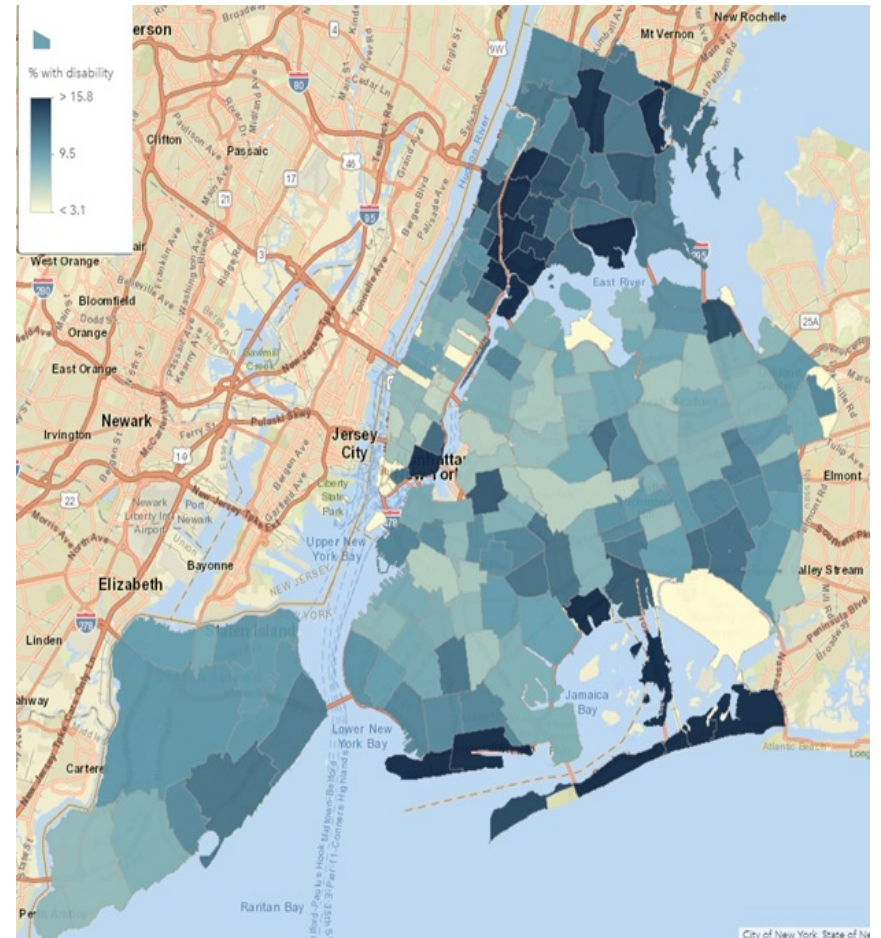
Within DCWP, OFE focuses on initiatives that support New Yorkers and communities with low-incomes in building wealth and improving their financial health.

OFE uses data and research, policy, partnerships, and convenings to advance its mission. Using this model, OFE is able to develop, offer, and advocate for innovative programs and products for all New Yorkers.



Targeting the EmpoweredNYC Services

- DCA worked with NDI to develop maps that identified the areas with the largest number of people with disabilities.
- NDI used American Community Survey data to:
 - Identify target neighborhoods
 - Position counselors in convenient locations
 - Develop efficient marketing and outreach to reach the maximum number of people who can benefit from counseling



Counselor Training & Technical Assistance

- The EmpoweredNYC Training plan identified three key components:
 - Federal benefits & work incentives
 - State & city benefits
 - Integration of benefits knowledge into financial counseling
- Weekly Technical Assistance Calls
 - Developed guidelines counselors use when presenting a scenario
 - Provide refresher content, as needed, such as reviewing asset limits
- Support
 - Financial Counselors have gone through intense training and have very strong book knowledge, but people don't live 'by the book'. Lives are complex, and the disability system is complicated.

Financial Counseling Service Providers for EmpoweredNYC



in partnership with NYLAG

To make an appointment visit our webpage:

nyc.gov/EmpoweredNYC

EmpoweredNYC



EmpoweredNYC: First Local Program of Empowered Cities

Do you or someone in your family have a disability?
Do you have questions about how working could affect your benefits?
Do you worry about money or find it difficult to manage your benefits and services while paying bills and saving money?

EmpoweredNYC is an initiative to assist you to better manage your finances and become more financially stable.

Book an appointment today for free one-on-one financial counseling!

Today's Speakers: Meet the Team!



Mario Gutierrez
Jorge Ruiz
Katie Krumpter
Guari Gonzales
Alma Rojas

Mario – ABLÉ Account

- Karla
- Age – Early 40's
- Receives SSDI
- Receives Medicare
- Goal – To discuss ABLÉ accounts
- Outcome – Opened an ABLÉ account!

Mario – Meeting with SSA

- Ms. K
- Age – Early 50's
- Receives SSI and SSDI
- Receives Medicare and Medicaid
- Reason for appointment/goal – SSDI overpayment and over \$2K in assets and resources
- Outcome – She received a letter and wanted to talk to a SSA claims representative about a debt balance she had.

Mario – Client with questions about employment

- Jessica
- Age – Early 50's
- Receives SSDI
- Receives Medicare
- Reason for appointment/goal – To discuss going back to work
- Outcome – She starting working in March. Now preparing for EPE period. Preparing for life after SSDI payments. Working on debt.

Jorge - Savings

- Bob
- In his Late 20's
- Receives SSI
- Receives Medicaid
- Reason for appointment/goal: Open up a savings account and establish a monthly savings habit.
- Outcome - Achieved bank account outcome, and has 91% progress in achieving the increased savings (2%) outcome

Guari – Debt Reduction/Increased Credit Score

- Sue
- Age – Mid 40's
- Receives SSDI
- Receives Medicare
- Reason for Appointment/goal: Reduce debt and increase credit score to purchase a place to live.
- Outcome – Decreased debt and credit score went up by 41 points!

Katie – ABLE Accounts/Special Needs Trust

- Craig & Holly Jones
- Parents: Mid-50's
- Child on SSI - 21 years old
- Medicaid - son
- Reason for Appointment/goal: ABLE/Special Needs Trust
- Outcome: Understand the uses of ABLE accounts and how Special Needs Trusts fit in with their estate plan.

Katie – ABLA Accounts

- Smith Family
- Parents: 50s
- Child on SSI – 21 years old
- Child receives Medicaid
- Reason for Appointment/goal: ABLA Account information
- Outcome:

Alma – Overpayment, loss of Medicaid

- Jane
- Age: Early 60's
- Receives SSA retirement, SSI suspended due to overpayment status and over \$2K asset limit
- Receives Medicaid
- Reason for appointment/goal:
 - SSA overpayment debt over \$10K
 - Received letter from SSA that her SSI cash benefits would be suspended and that her SSA benefit, for which she would begin receiving in 2019, would be reduced
 - Lost Medicaid

Alma – Additional Facts

- She was not over-resource - SSA counting assets from a custodial UTMA account.
- Her landlord did not cash checks that she made under a court agreement.
- She did not know she was supposed to report any changes (such as landlord/housing issue to SSA).
- Even if she did know, her health during the time in question did not allow her to contact SSA.

Alma – Outcome... in progress

- Referred to Public Benefits Unit, Medicaid reinstated.
- SSA:
 - Asking SSA to stop recoupment because she is not at fault, but also because it would cause further financial hardship, which could impact her health.
 - Asking SSA to reinstate SSI cash benefits since she is no longer over the \$2K resource limit.

Action Items



- ❑ Join the [EmpoweredNYC listserv](#).
- ❑ Register for or watch an [EmpoweredNYC webinar](#).
- ❑ **Free and Confidential Financial Counseling Services Are Available!**
 - To make a referral or schedule an appointment with a financial counselor, use the following link: nyc.gov/EmpoweredNYC.
- ❑ **Crystal Rivera**, Office of Financial Empowerment (OFE), crivera@dca.nyc.gov

Resources

- **SSA Program Operations Manual System (POMS)**
 - **SSI -**
<https://secure.ssa.gov/apps10/poms.nsf/chapterlist!openview&restricttocategoy=05>
 - **SSDI-**
<https://secure.ssa.gov/apps10/poms.nsf/chapterlist!openview&restricttocategoy=04>
- **NY ABLE**
 - NY ABLE Plan's website: <https://www.mynyable.org/>
 - NY ABLE Phone: 855-5NY-ABLE
- **Social Security Office Locator**
<https://secure.ssa.gov/ICON/main.jsp>

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Questions?

Join Us For Our Next Training:

Date: Tuesday, July 9, 2019

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

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 of New York
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**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
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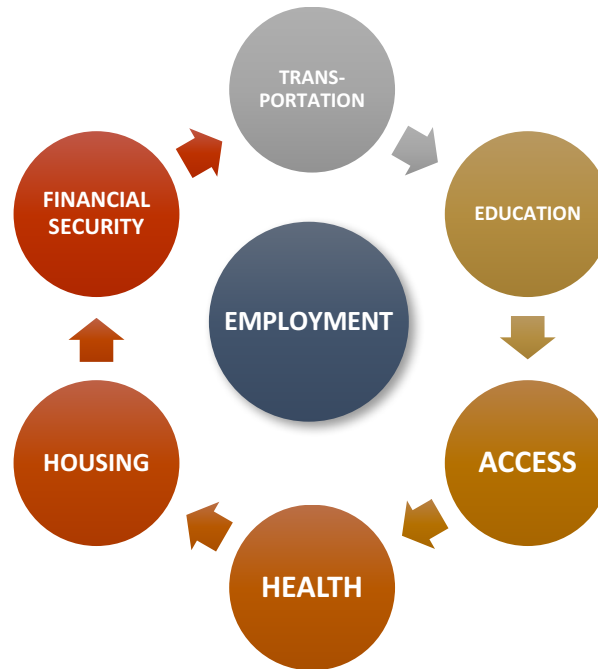
NYC Mayor's Office for People with Disabilities (MOPD)



- **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.

