



CalABLE, SSI and HUD Working Together

August 18, 2021



Webinar Setup

■ Presentations Slides

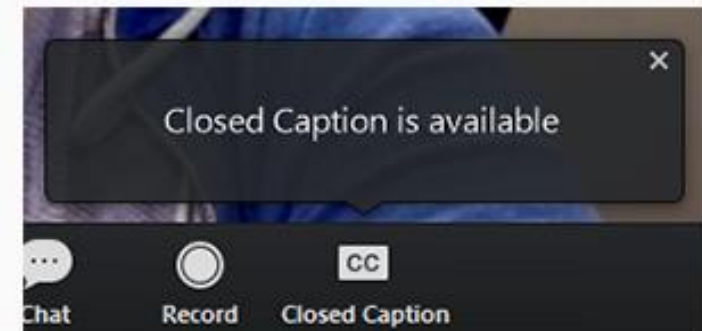
- Please visit the CalABLE website for a copy of today's slides.
<https://www.treasurer.ca.gov/able/events/webinars/2021/index.asp>

■ ASL Interpreters

- View the speaker gallery to find a video feed of our ASL interpreters.

■ Captioning

- Turn on Closed Captioning in the webinar controls.
- Adjust the Captioning Settings if needed.
- A Transcript view is also available.





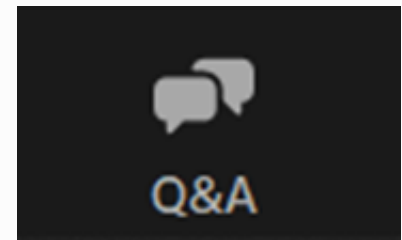
Webinar Setup (continued)

■ Audio Options for the Webinar

- Via your computer speakers: please make sure your speakers are turned on or your headphones are plugged in – *OR* –
- Via telephone:
 1. Call **+1-669-900-6833**
 2. Enter Webinar ID: **984 8314 6264**
- Don't forget to adjust the volume if needed.

■ Submitting Questions

- Submit your questions using the **Q&A box** at any time.
- Audio-only participants may email us at calable@treasurer.ca.gov
- We will address your questions at the end of the presentation.



Welcome

Fiona Ma, California State Treasurer



Today's Topics

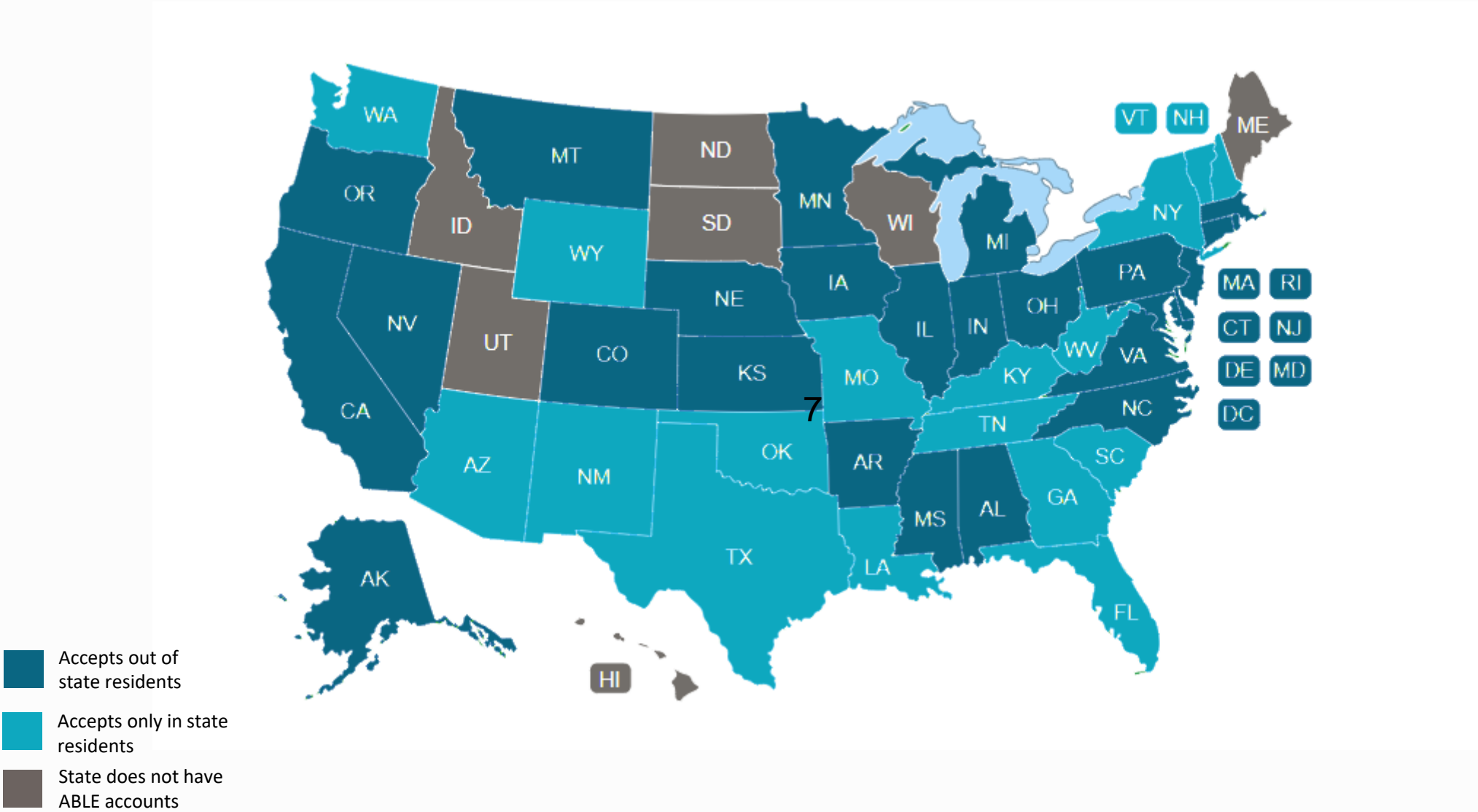
- I. CalABLE – Dante Allen, Executive Director
- II. HUD – Trevor Auser, Division Director
- III. SSI – Wanda Gonzales, Public Affairs Specialist
- IV. Q & A

ABLE Act designed to address

- Change in federal tax law
- Allowed creation of tax-advantaged savings and investment accounts
- Designed in a way to empower individuals with disabilities
- Allowed for money to be withdrawn at any time when spent on QDEs
- Would not impact means tested benefits programs



United States ABLE Programs Map



What is CalABLE?

- Online base savings and investment program for people with disabilities offered by the State of California
- Money in accounts can be withdrawn at any time without taxes or penalties as long as funds are used to pay for expenses of living a life with a disability
- Funds in CalABLE (up to \$100,000) will not effect eligibility for benefits like SSI



Some ABLE Basics

- Only one ABLE account per beneficiary
- Beneficiary is always the account owner
- Account can be opened by the beneficiary or an **Authorized Legal Representative** (parent, legal guardian/conservator, Power of Attorney)

Who is Eligible?

- Must be disabled before age 26 **AND**
- Meets the eligibility criteria for disability benefits like SSI or SSDI - **OR-**
- Self-certification: Has been diagnosed by a qualified physician with a physical or mental disability resulting in marked and severe functional limitations that is expected to last at least one year.
 - Condition is listed on SSA's List of Compassionate Allowances or Blue Book Listings



Cal **ABLE**

Who can contribute?

Beneficiary



- Earnings/Benefits (counted as income)
- May contribute above annual limit if working
- Asset protected

3rd Party



- Family, friends, entities
- Not counted as income or in-kind contribution
- Won't affect benefits award

Contribution Limit: \$15,000

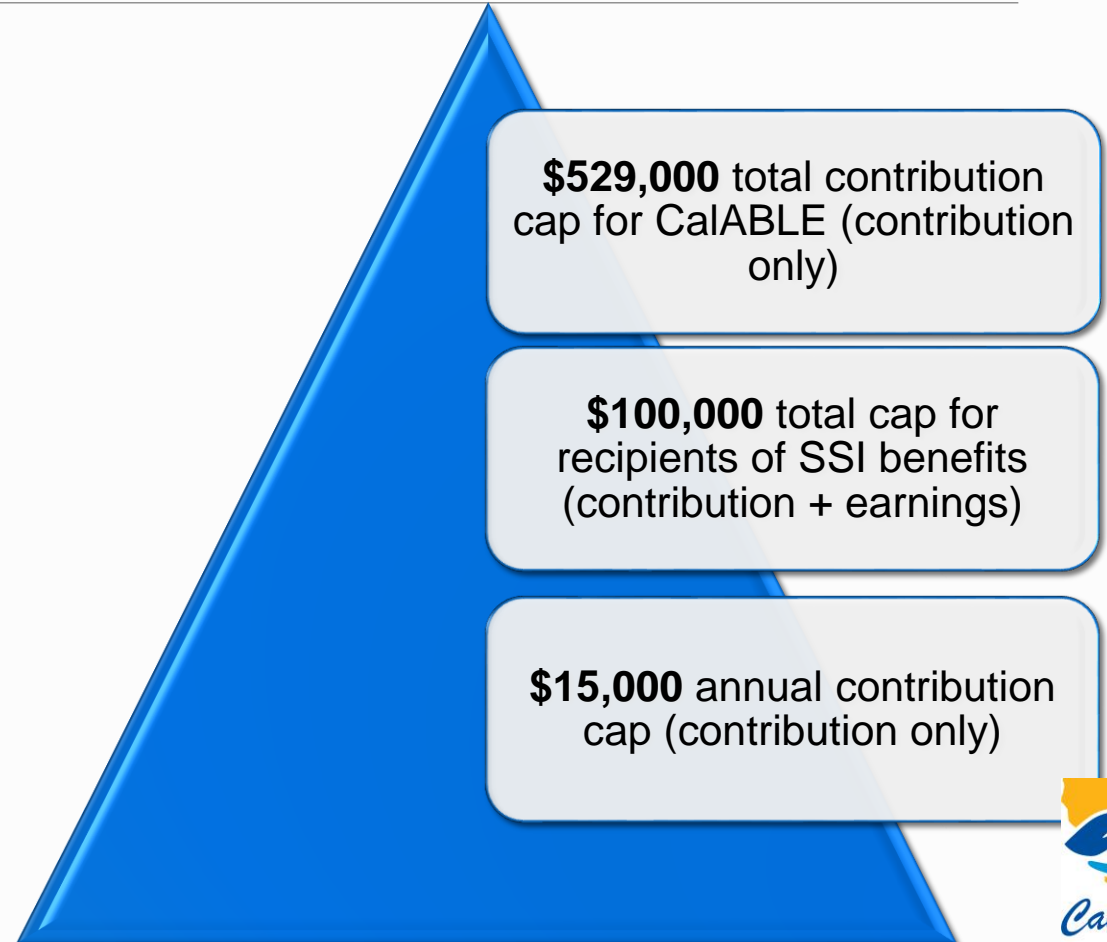
Effect on Benefits

Before the ABLE Act

- A person with a disability could not save more than \$2,000 without impacting their SSI

Now

- You can save up to \$15,000 per year and up to \$100,000 in total before SSI is impacted
- CalABLE will automatically reject excess contributions



What is a Qualified Disability Expense (QDE)?

- Any expense related to the designated beneficiary as a result of living a life with disabilities that **helps maintain or improve your health, independence or quality of life**
- Categories are **intentionally broad**, and include education, **housing***, transportation, health care expenses and more
- **Non-QDE:** Not illegal, but if taken, expense is now subject to regular income taxes, plus a 10% tax penalty on account earnings – and benefits may be at risk (expense may now be considered a resource)

Ready to Open Your Account?

Get started at CalABLE.ca.gov



The screenshot shows the CalABLE website homepage. At the top left is the CalABLE logo, which consists of a stylized blue hand holding a yellow map of California, followed by the text "CalABLE". To the right of the logo is a navigation bar with the following items: "Be a CalABLE Ambassador" with a play button icon and "LEARN MORE" link; "LOG IN" with a person icon; and "OPEN AN ACCOUNT" with a person icon. Below the navigation bar are five menu items: "About CalABLE", "Who Is Eligible?", "Plan Benefits", "Qualified Expenses", and "Saving & Investment Choices". The main content area features a dark blue background with white text that reads: "Save & invest for the future without affecting public benefits." Below this is a smaller line of text: "Tax-free treatment on earnings and withdrawals to pay for disability-related expenses." At the bottom left of this section is a yellow button with the text "OPEN AN ACCOUNT". On the right side of the main content area is a circular image of a smiling woman and a young boy. In the bottom right corner of the website screenshot is a small version of the CalABLE logo.

CalABLE Fees

\$3,000 Assumed Assets

Investment Option	FDIC-Insured Portfolio	Investment Portfolios
Account Maintenance Fee	\$37	\$37
Underlying Investment Fee 0.00% FDIC 0.09% Conservative 0.09% Moderate 0.08% Aggressive	\$0	\$2.40 to \$2.70
State Administrative Fee	\$0	\$13.20
Total Annual Fees*	\$37	\$52.60 to \$52.90

**Paper statements will include an additional annual \$10 fee*



Trevor Auser, Division Director, HUD



Trevor Auser has worked in HUD's San Francisco Office of Public Housing for seven years. He started as a Presidential Management Fellow for the first two years before making the transition to a Portfolio Management Specialist and then Division Director in May of 2020. While Trevor has not had a position in another HUD office, during his time as a Presidential Management Fellow he did spend six months on rotation with HUD's Office of Fair Housing and Equal Opportunity in San Francisco. For Trevor, the best thing about working at HUD is providing technical assistance to Housing Authorities and then seeing the positive impact that this assistance has on the lives of participant families.



CaABLE and Its Impact on Housing Choice Voucher and Public Housing Participants

A presentation by Trevor Auser

ABLE Accounts and HUD Assisted Program

- Information about how all ABLE accounts are handled by HUD can be found by looking at PIH Notice 2019-09 / H-2019-06 :
<https://www.hud.gov/sites/dfiles/OCHCO/documents/2019-09pihn.pdf>
- This presentation will focus on the Housing Choice Voucher (HCV) program (otherwise known as Section 8) and Public Housing

Public Housing and HCVs

- Both of these programs are operated by Public Housing Authorities
- As a CalABLE participant you do **not** automatically qualify for either of these programs
- Public Housing is project-based assistance
- The HCV program is tenant-based assistance

How to find a PHA and check its waitlist

- The best way to find this info is to go to the following HUD website:
https://www.hud.gov/program_offices/public_indian_housing/pha/contacts
- Once you find a PHA that you are interested in type the name of the PHA into a search engine and find the PHA website
- Many PHAs will tell you on their website if their HCV or Public Housing Waitlist is open or not
- Additionally, there are non-HUD websites that track open HCV and Public Housing waiting lists across the country

Already on a Waiting List

- If you are already on a Public Housing or HCV waitlist, make sure you keep your contact info up-to-date with the Housing Authority
- Also, you can be on as many waitlists as you would like, so you don't think you can only apply to one

Question 1

Does contributing
to CalABLE help
reduce my
income to qualify
for programs?

Answer

Yes and No. Wage income is included as income, even if you put it in your CalABLE account. The same goes for SSI. The CalABLE account creates an asset that won't be included in the asset calculation which is a portion of the overall income calculation.

To be clear, if you make, for example, \$30,000 a year and you placed \$15,000 in a CalABLE account that year, the PHA will not calculate your income as \$15,000. They will calculate your income as \$30,000 a year and exclude the amount in your CalABLE account from the asset portion of income calculation.

Question 2

Does qualifying
for CalABLE
connect us to any
other benefits
such as HUD?

Answer

No. To qualify for HCV or Public Housing you must be below an income threshold based on family size and location.

Question 3

How can I use the money in my CalABLE account to pay rent? If so, how do I do this?

Answer

Yes, but this depends on the arrangement between the LL and the tenant.

Question 4

Can I use my
CalABLE account
to pay for an
entire year's
rent?

Answer

Theoretically, yes. But, this is not recommended.

Question 5

Can I use my
CaABLE account
to pay for back
rent?

Answer

Yes.

Question 6

Can I receive SSI
and work and
be an HCV
participant?

Answer

Yes. Provided your income still qualifies you for the HCV program. For more info about the relationship between SSI and working please visit the Social Security Administration's website.

Question 7

Does opening a CalABLE account impact my HCV or Public Housing recertification process?

Answer

Yes. Opening a CalABLE account creates an asset that is excluded from the asset income calculation.

Thank You

Trevor Auser

Division Director

San Francisco Office of Public Housing

trevor.t.auser@hud.gov

Wanda Gonzales, SSI



Wanda Gonzales is the Northern California Public Affairs Specialist for the Social Security Administration. Wanda began her career as a Claims Specialist in the Supplemental Security Income Program (SSI) in 2001. In her 20 years of federal service, Wanda has held a range of positions such as Operations Supervisor, Regional Office Public Affairs Specialist, and District Manager. Wanda is active in various SSA workgroups, councils, and committees representing the Northern Area and Region. Wanda has a passion for helping people, the well-being of the community, and finds volunteering opportunities most rewarding.



Social Security: With You Through Life's Journey...

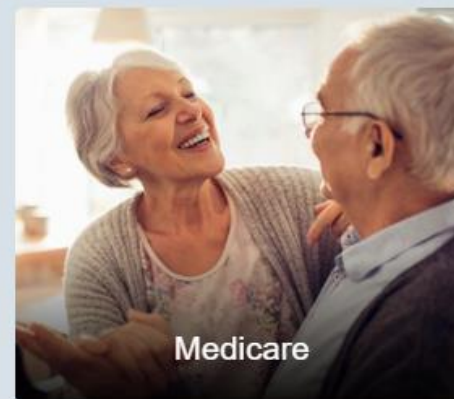
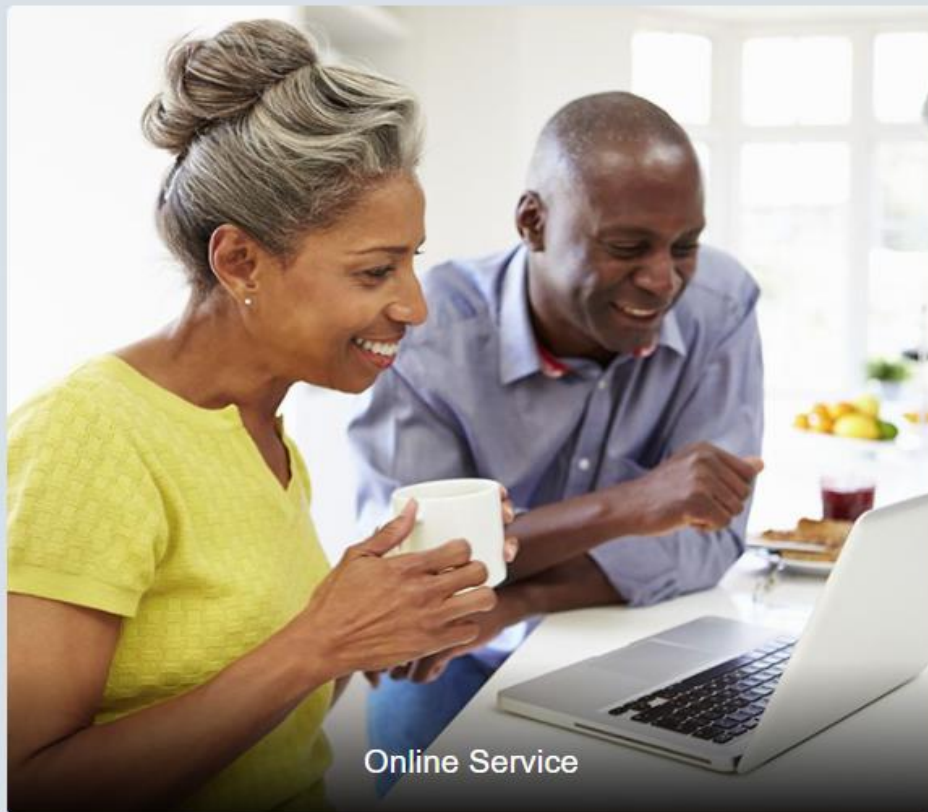


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What should I do if I get a call claiming there's a problem with my Social Security number or account?





Be Cautious of Suspicious Calls

- Social Security employees contact citizens - generally those who have ongoing business with Social Security - by phone or mail.
- Employees will never threaten you with arrest or other legal action if you don't provide requested information.
 - If they do, these calls are fraudulent. **Hang up!** Don't provide any information.
- To report allegations of Social Security fraud, waste, and abuse, go to: **oig.ssa.gov/report**



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SSA.gov

Coronavirus (COVID-19) Updates

Am I eligible for an in-person appointment during the COVID-19 pandemic?

Date: October 22, 2020

Due to the COVID-19 pandemic, you can only enter our offices if you have an appointment. For more information regarding appointment availability for your situation, please select the statement that applies to you:

[I need help with benefits.](#)

[I need help with my Social Security Number \(SSN\).](#)

I need help with benefits

Generally, we will schedule an in-person appointment in prioritized critical need situations. Prioritized critical need exists when you:

- Are without food or shelter, including utilities or are without medical care or coverage and need to apply for or reinstate benefits.
- Currently receive benefits and have an urgent need for payment to meet expenses for food, shelter, or medical treatment, and you cannot receive the payment electronically.



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How to Open a *my* Social Security Account

1. Visit ssa.gov/myaccount
2. Select: “Sign In or Create an Account”
3. Provide some personal information to verify your identity (answer “out of wallet” questions)
4. Choose a username and password
5. Select how to receive a security code every time you access your account (text or email)



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When should I apply for disability benefits?

- Apply as soon as you become disabled.
- Processing an application for disability benefits can take three to five months.
- We may be able to process your application faster if you help us by getting any other information we need.



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[SSA.gov](https://www.ssa.gov)



Social Security Disability Insurance (SSDI)

What is it?

SSDI provides a monthly benefit to people who are no longer able to work because of a significant disabling condition(s). SSA does not pay partial or temporary disability benefits.

Who is it for?

People who cannot perform substantial work activity may qualify if they:

- have medical condition(s) expected to last at least 12 months or result in death
- are younger than full retirement age (FRA) and earn less than the substantial gainful activity (SGA) limit
- have recent work and a certain number of work credits based on age

[ssa.gov/disability](https://www.ssa.gov/disability)



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Supplemental Security Income (SSI)

What is it?

SSI is a federal program that provides monthly payments to people who have limited income and resources.

Who is it for?

People who are 65 or older, as well as for those of any age, including children, who are blind or who have disabilities and have limited income and resources.

ssa.gov/benefits/ssi



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Requirements for Getting SSI

To be eligible for SSI, you must:

- have limited income and few resources;
- be age 65 or older;
- be totally or partially blind; or
- have a medical condition that keeps you from working and is expected to last at least one year or result in death.

Note: There are different rules for children.



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SSDI vs. SSI

Social Security Disability Insurance	Supplemental Security Income
Payments come from Social Security trust funds and are based on a person's earnings.	Payments come from the general treasury fund, NOT the Social Security trust funds. SSI payments are not based on a person's earnings.
Insurance that workers earn by paying Social Security taxes on their wages.	Needs-based public assistance program that does not require a person to have a work history.
Pays benefits to disabled individuals who are unable to work, regardless of their income and resources.	Pays disabled individuals who are unable to work AND have limited income and resources; pays aged individuals 65 and older with limited income and resources.
Pays benefits for workers and for adults disabled since childhood. Must meet insured status requirements.	Benefits for children and adults in financial need. Must have limited income and limited resources.



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Reporting Responsibilities for SSI

- change of address, change in living arrangements
 - change in earned and unearned income
 - change in resources
 - change in marital status
 - death of spouse or anyone in household
 - change in citizenship or immigration status
 - change in help with living expenses from friends/relatives
- ... to view full list please visit our SSI page



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ABLE Accounts

The designated beneficiary of an ABLE account is the eligible individual who owns the ABLE account. He or she must be:

- eligible for Supplemental Security Income (SSI) based on disability or blindness that began before age 26;
- entitled to disability insurance benefits (DIB), childhood disability benefits (CDB), or disabled widow's or widower's benefits (DWB) based on disability or blindness that began before age 26; or
- someone who has certified, or whose parent or guardian has certified that he or she met the criteria for a disability certification before age 26.





CaABLE and SSI

We disregard the first \$100,000. Only assets above \$100,000 count as a resource. If an ABLE balance exceeds \$100,000 by an amount that causes you to exceed the SSI resource limit -- whether alone or with other resources, we suspend the SSI payment until the countable resources are below the allowable limit.



How to Apply for Benefits



File online for Retirement, Spouse, Disability, or Medicare Only

- If you are disabled, you can file for Retirement and Disability with same application if you are at least 62 but not yet FRA.
- Survivor* application is not available online.



Schedule phone appointment at 1-800-772-1213



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Q & A



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[SSA.gov](https://www.ssa.gov)

SSI Resources

Here are links on our [public website](#) where the information can be found in e-format:

[Disability Benefits | SSA](#)

[Supplemental Security Income Payments | SSA](#)

[Links to SSI Spotlights \(ssa.gov\)](#)

[SPOTLIGHT ON ACHIEVING A BETTER LIFE EXPERIENCE \(ABLE\) ACCOUNTS \(ssa.gov\)](#)

[Apply for Benefits, Social Security \(ssa.gov\)](#)

[Checklist for Online Adult Disability Application \(ssa.gov\)](#)



CalABLE Staff

Dante Allen

Executive Director

Anne Osborne

Program Manager

CalABLE Act Board Office

CalABLE@treasurer.ca.gov

(916) 653-1728



CalABLE Customer Call Center

Open 9:00 AM to 5:00 PM Pacific Time
Monday – Friday

833-Cal-ABLE (833-225-2253)

CalABLESupport@CalABLE.ca.gov



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- Find us on **Facebook, Twitter, YouTube, and LinkedIn**

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- YouTube: CalABLE
- LinkedIn: CalABLE Act Board

All social media platforms are managed by the State of California.

- Join our **email distribution list** – visit <http://www.treasurer.ca.gov/able>; under “Quick Links” in left side bar, click “Sign Up to Receive CalABLE Information”



Submitting Questions

Please use the Q&A box to submit any questions you have. We will try to answer them all.

Additional Resources

- Frequently Asked Questions: <https://www.treasurer.ca.gov/able/final.pdf>
- CalABLE YouTube channel: <https://www.youtube.com/channel/UCk02cbbE8PCkHATlvrsTfIA> has additional information on topics such as CalABLE 101, Special Needs Trusts, Qualified Disability Expenses and Rollovers.
- **POMS** - <https://secure.ssa.gov/poms.nsf/lnx/0501130740>
- **Program Disclaimer Statement** <https://www.calable.ca.gov/documents/calable-disclosure.pdf>



Disclaimer

Consider the investment objectives, risks, charges and expenses before investing in the California 529A Qualified ABLE Program (CalABLE Program). Please call toll-free 833-CAL-ABLE for a Disclosure Statement containing this and other information. Read it carefully.

Before investing in any ABLE program, you should consider whether your home state provides its taxpayers with favorable state tax or other benefits that are only available through investment in the home state's ABLE program. You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state's ABLE program, or any other ABLE program, to learn more about those plans' features, benefits and limitations. State-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

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