



CalABLE, SSI and HUD Working Together

Original Broadcast Date: August 18, 2021

ANNE OSBORNE: Good afternoon everyone, welcome to the CalABLE webinar. Social Security and HUD working together.

I am Anne Osborne, the program manager, and I would like to invite you to our webinar today.

The next slide please, we will go over the instructions.

Okay, great. First the presentation slides, please visit the CalABLE website for a copy of today's presentation slides. You see that link on the webinar here.

You should have also received a zoom notice that also provides you the link to those slides.

The ASL interpreters, they are spotlighted on the presentation so they will be on your presentation, and they will be -- every 20 minutes they will be switching.

The captioning is turned on, adjust the captioning settings if needed. A transcript view is also available.

For the audio options of the webinar -- next slide, I'm sorry -- audio options for the webinar via your computer speakers. Make sure your speakers are turned on or your headphones are plugged in.

You can call in by dialing 1-669-900-6833, and entering the web ID 984 8314 6264.

And to submit questions we would ask that you use the question and answer box. If you do type something in the chat, we will not be reading the chat so please type all your questions in the question and answer box.

Next slide please.

Okay, we are going to have a message here from the treasurer.

DANTE ALLEN: Anne, while you are figuring that out, let me comment to folks. I see that there are a number of guests who are placing questions in the chat section.

If you can move those questions over to the Q&A, that would be greatly appreciated. We have a greater ability to track those.

And so we will not be checking questions in the chat. You must put them in the Q&A section in order for us to track them. There are too many folks for us to be on the webinar today for us to follow everything that comes into the chat.

[VIDEO]

CALIFORNIA STATE TREASURER FIONA MA: Good afternoon everyone, I am California Treasurer Fiona Ma and I would like to welcome you to the CalABLE webinar series.

Today's webinar focuses on CalABLE and benefits and providers working together.

Our guest speakers are Wanda Gonzales, public relations specialist in the Social Security Administration, and Trevor Auser, director of the United States Department of Housing and Urban Development.

The rules can seem complex but our panelists are here to provide some clarity on what having an ABL account means in their respective programs.

Both CalABLE and your benefits providers hear your concerns and are here to address them.

CalABLE is an important tool designed to enable people with disabilities to attain financial wellness and reach their financial goals.

As state treasurer I truly believe that CalABLE can change the lives of many Californians with disabilities, and I'm committed to promoting this program as a way to help Californians achieve a better life experience.

Thank you for joining us today and for your continued support of the CalABLE program.

I hope you find the information useful. Now I would like to turn things over to CalABLE Executive Director Dante Allen.

DANTE ALLEN: Thank you, Treasurer Ma, for those words. And let me reiterate just a couple of things that she said.

The first is that we are very honored and pleased to have with us today Trevor and Wanda from the Housing and Urban Development Department and Social Security administration, respectively.

They are extremely important voices. One other things that we hear most commonly from prospective ABLE account holders is how does this affect my benefits, and we tried to provide that information as best we can.

But know that we are not the true experts when it comes to how these programs affect your benefits, and so what we really wanted to do today is to be able to have some very distinct experts that can give you this information directly.

And we recognize that one of the most valuable pieces to our webinar discussions is always the Q&A section that comes at the end.

Unfortunately we have -- actually very fortunately we have over 228 people that are participating with us today.

But that also means that we may not be able to get to all of your questions.

So we want to make sure that we are very responsive to you, so the most common questions that we receive, we are going to try to answer those live in the programming.

But if we don't get your question and you really feel like you need to have that answer, please don't hesitate to reach out to us.

We are going to share with you in today's slides information on how you can reach out to was directly and we can provide our answers to you.

I want to reiterate that if you have put a question into the chat, we will not be checking that in order to respond to those questions, so you need to move those over. Down at the bottom of your screen you should have a Q&A box, and that is where we will be responding to some of the questions that we receive that are a little more specific. We will respond directly in that Q&A section.

But for some of the more general questions, we will respond to those live.

You can go to the next slide, James, I appreciate that.

I am going to give you a very brief overview on CalABLE.

We have done a much better job at talking about the basics of CalABLE in some of our previous webinars, and those are available on our YouTube channel.

So you have access to everything that we have done previously as well as what we have done today.

When I am going to go over some of the basics just so if you are coming into this, you won't be completely cold about what is CalABLE.

So CalABLE comes from the federal ABLE act, and it added a new section to the IRS tax code that allowed the states to create tax-advantaged savings and investment programs designed in a way to empower individuals with disabilities.

It allowed for money in these special accounts that were created to be withdrawn at any time without taxes or penalties to pay for qualified disability expenses, and one of the most important things is that it would not impact any money that you hold in these accounts, would not impact means tested benefits programs like SSI or Medi-Cal or even housing voucher programs.

Next slide please.

Currently 42 states plus the District of Columbia offers some form of ABLE program.

Many of these states like all seen on the map here that are in the darker color our national programs, and that includes places like California, Oregon, Nevada, Colorado, Kansas, all the way to Pennsylvania, Virginia, North Carolina.

These are national programs meaning that you don't have to be a resident of that state in order to participate in those programs.

You can live anywhere in the United States and open an account in any of those state's programs.

Several states, the lighter colored states like Arizona and Texas and Georgia and South Carolina, you must be a resident of that state in order to participate in those programs.

And then the great states like Idaho, Utah, South Dakota, North Dakota, and Maine, they don't currently offer an ABLE program. So if you wanted to participate and you are a resident of that state, you would have to join one of those national programs like California, like Alaska, Pennsylvania, or Ohio.

Next slide please.

There are some subtle differences between ABLE programs in this state, but they generally operate the same. The eligibility requirements, the amounts that you can contribute, the qualified disability expenses are all the same across the programs.

There may be some subtle differences, and we go into those with a lot more detail in our ABLE 101 video, but I wanted to make sure that you knew that there were other programs in addition to California's program which is CalABLE.

We are an online based savings and investment program for people with disabilities that is offered by the state of California.

The money in a CalABLE account can be withdrawn at any time without taxes or penalties, as long as those funds are used to pay for the everyday expenses of living a life with a disability. Now, funds in a CalABLE account up to \$100,000 will not affect your eligibility for programs like SSI, and we are very glad to have someone here from SSI to say exactly how they look at money in these special accounts when you have one.

Next slide please.

Some of the basics of ABLE accounts.

You are only allowed to have one ABLE account per beneficiary. The beneficiary is always the person with a disability, and when you have an account, that means say if you open an account here in California, you can't go and open another account in another state unless you close your California account.

So you are only allowed to have one ABLE account open at a time.

Now, the beneficiary the person with a disability is always the owner of the ABLE account, and the important piece of that is that the money in the ABLE account always belongs to the account owner.

So even if that beneficiary is a minor, even if that beneficiary is conserved, that is still there account and the money in that account belongs to that individual.

Now, the accounts can be opened by the beneficiary themselves if they are of legal age to contract and if they are not conserved, or it can be open by an authorized legal representative, and the law is very specific about who can become an authorized legal representative.

It says that it is a parent, legal guardian, conservator, or someone with power of attorney over the financial matters of the beneficiary.

That law is scheduled to -- or there is actually been some re-definition of the final definitions for ABLE, and we are working to expand the definition of authorized legal representative to include individuals of the beneficiary's choosing. It could include siblings, it could include a spouse, it could even include a Social Security representative payee.

Those are things that we hope to have added to the program in the very near future. Next slide please.

So who is eligible to open an ABLE account?

First and foremost the individual must have a disability, and that disability needed to onset before their 26th birthday.

Now if you do have a disability that began before your 26th birthday and you meet the eligibility requirements for programs like SSI or SSDI, then you are automatically eligible to open an ABLE account.

But that is not to say that anyone with an ABLE account must have met the eligibility criteria for programs like SSI or SSDI.

If you haven't, you just need to go through a few more steps. It's called self certification, and that is where the beneficiary or their authorized legal representative attests that the beneficiary has been diagnosed by a qualified physician with a physical or mental disability resulting in a marked and a severe functional limitation that is expected to last a year or longer. Once you do that we ask you at CalABLE to get a letter from a physician that says that same thing.

We don't ask you to turn that into us, but we do ask you to hold onto it because you may be asked for it down the line either by the IRS when they are trying to determine that you are legally eligible to have an ABLE account, or if you are receiving benefits by something like Social Security or through HUD. They may ask as they are doing your certification to ensure that you have -- that you are eligible for an ABLE account.

One of the questions I have already seen in the Q&A section is if I have a CalABLE account and I'm receiving benefits, am I required to report those benefit providers that I have this ABLE account.

And my recommendation to you is that you should because here at CalABLE we are required by federal law to report when an individual has an ABLE account.

So we report on a monthly basis basic information including whether or not an individual has an account and what that average balance on that account is.

So even if you don't report it to your benefits, they may know already. So I would highly recommend that you do report that to your benefit provider when you have it.

And just so you know, what do we constitute as a disability? We use the same definitions that the Social Security administration uses in their list of compassionate allowances, or the blue book.

So that includes many things like physical disabilities, developmental and intellectual disabilities, even a number of mental health conditions would qualify you for ABLE eligibility.

Next slide please.

So who can contribute to an ABLE account? Primarily the beneficiary can contribute to their ABLE account.

They can put in any earnings, if they are working they can put money into their ABLE account.

They can put leftover money from benefits. So if you are receiving SSI, it is appropriate that if at the end of the month you have money left over from your SSI benefit, you can place that into your ABLE account.

You can contribute above us annual limits for programs like SSI if you are working.

And any money that you contribute is asset protected, meaning that for those \$2000 resource limits, you can exceed those limits as long as the money is in the ABLE account in order to continue to receive benefits.

Any third party can also contribute to an ABLE account. And a third party is anyone other than the beneficiary. It can include family, friends, churches, foundations, etc. They can put money directly into your ABLE account.

And the great news about when a third party contributes to your CalABLE account, it is not counted as income against your benefits.

It won't affect your benefits by receiving those third party contributions, but you should know that there is an annual limit about how much money, placed into an ABL account.

There is an annual limit of \$15,000, and that means from all sources.

So it's not \$15,000 per contributor, it is \$15,000 per account. So the maximum you are allowed to put into your ABL account is \$15,000 from all sources.

Now let's talk a little bit about how these accounts might affect your benefits.

Before the ABL act, the person receiving SSI, meaning they have a disability, they could not save more than \$2000 without it affecting their benefit. What would happen is if you exceeded that to thousand dollar limit you would get a letter from Social Security that says you need to do a spend down, meaning you need to get that money below \$2000, or run the risk of having your benefits suspended if you didn't do it within the timeframe that they said.

Now with an ABL account, you can save up to \$15,000 a year and up to \$100,000 in total before your SSI is impacted at all, meaning that SSI will completely disregard any money in your ABL account up to \$100,000.

If you exceed that \$100,000 limit, then SSI would look at it the same way they would any other account. So any amount that you have about that \$100,000 would count towards your \$2000 resource limit, and you would run the risk of having to do a spend down or have your benefits suspended.

With a CalABLE account we automatically reject when an individual tries to contribute more than the \$15,000 in a single year.

We will also send a letter saying that if you get close to the \$100,000 limit, we will send out a notification saying that hey, you may be putting your benefits in jeopardy if you exceed that limit.

Now, the 100,000 other limit is not a total cap of what you can put into your ABL account. You can actually put in a lot more, up to half a million dollars or \$529,000 you can contribute to your ABL account.

And even then because CalABLE accounts are savings and investment accounts your money can still continue to grow. You just won't be able to put more money in.

So you can actually exceed as a balance in your CalABLE account well over half a million dollars, but it is likely that once you get above that amount you will not be receiving your benefits.

Next slide please.

Anytime you pull money from your ABLE account, you don't pay any taxes on the growth in that account, you don't pay any penalties on withdrawing that money as long as it is spent on a qualified disability expense.

So what is a qualified disability expense? Well, it is any expense related to the beneficiary as a result of living a life with a disability that helps them to maintain or improve their quality of life, their independence, or their health.

So this is a very broad definition, but it could include things like education, housing, transportation, health care expenses, and much, much more.

And you should know that there is nothing wrong if you want to take an expense, if you want to take a withdrawal from your ABLE account and it is not for a qualified disability expense -- after all that is your money, and you have the ability to do so -- but you may be subjected to income tax on any growth that your account has had over time, plus a 10 percent tax penalty from the federal government, and a 2.5 percent penalty from the state of California, and your withdrawal may also not be considered as a resource and count against your benefits.

So my recommendation is that you always, always when you are withdrawing money from your ABLE account, use that money for qualified disability expenses.

One of the best ways to stay on top of that is to keep good records. So keep a good record of when you are taking money from your ABLE account, keep receipts to show what you use that money for, so in case you were ever asked you will be able to verify that it was for qualified disability expenses.

I will say that CalABLE never ask you, we don't make any determinations on whether or not an expense is a qualified disability expense.

But you may be asked to verify it again either by the IRS or by Social Security or your other benefits providers, so we highly recommend you keep good records.

Next slide please.

Again let me say that this is a very brief overview of CalABLE. But if you are ready to get started with a CalABLE account, I highly recommend that you visit CalABLE.ca.gov.

You can enroll right there. If you go to the open account button, that Goldenrod button down at the bottom of the homepage, and it takes about 15 minutes to open your account.

There is also lots of great resources which we will talk about a little later, but one of the most important things you should be aware of is that we have a disclosure statement and it lists all of the rules on putting money in and taking money out of your ABLE account, unless you know how the thing works altogether.

And I really do want to remind people to put the questions in the Q&A box rather than the check. We will not be answering questions on the chat today.

Next slide.

There are fees associated with a CalABLE account, and rather than walk you through all of the fees, I will give you the very short element.

If you have a \$3000 balance in your ABLE account, it would cost you anywhere from \$37 a year to \$52.90 depending on which options you choose.

We have an FDIC insured portfolio which is very similar to a savings account.

We also have investment portfolios which will allow you to grow your money over time, and if you choose one or a combination of those investment portfolios, rather than just paying the annual account maintenance fee which is taken out in monthly installments, you would also pay additional fees related to your investment choices.

So that is where you get the variability. So if you have \$3000 in an ABLE account, the most it would cost you is \$52.90, and that is less than the average cost of a commercial checking or savings account, and in those you don't have an opportunity to potentially grow your money like you do with a CalABLE account, and you also don't have the protections regarding your benefits like you do with a CalABLE account.

Next slide please.

So with that said I am going to turn things over to Anne and Anne is going to introduce our first guest today. Anne, take it away.

ANNE OSBORNE: ANNE OSBORNE: Thank you, Dante.

I would like to introduce Trevor Auser. He is a division director at HUD, and we are very fortunate to have him here today.

Trevor 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 2020.

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.

When Trevor is not in the office he likes to play tennis and spend time outdoors hiking with his family and friends.

He also loves board games and music. Trevor, thank you so much for joining us today. We really appreciate your time and look forward to your presentation.

TREVOR AUSER: You are very welcome, thanks Anne.

That was an excellent introduction. And I am really looking forward to this presentation we are about to give about CalABLE and its impact on the Housing Choice Voucher and public housing programs.

The Housing Choice Voucher, just so you realize, it is synonymous with section 8. So if I use either of those two terms I'm referring to the exact same program.

So in terms of HUD assistance, you have to recognize that the impact upon the ABLE account on your ability to get HUD assistance extends beyond the two programs I'm going to talk about today.

I am only going to talk about public housing and section 8 since they are the largest ones.

But there are other HUD programs that you could potentially be a participant of or maybe a participant of right now, and the way that your ABLE account is handled in terms of the calculation of your income remains the same, and you can see the full list of all of the programs,

the other HUD programs that are available by taking a look at the PIH notice 2019-09, and if you just google that you will find it, but I also provided the link there.

So when the slides are shared you will be able to take a look at that by clicking the link.

But if you just google it right now you will also be able to find it, and that is the main way that you can find out how you're able account is handled by a HUD program.

And the thing is is that the office I work in, we work with the housing authorities in northern California and Nevada that oversee the section 8 and Public housing programs.

So there is a very common misconception that when you are working with a Housing Authority, you were working with HUD.

The thing is that the truth of it is kind of yes and no.

The federal government provides the framework, the funding and the regulations related to public housing and section 8.

And then tells states hey states, if you would like to participate in these programs, you are going to have to have housing authorities within your state, and those housing authorities are going to run the programs.

So what is the housing authorities over northern California, and they are in Southern California as well, those housing authorities that truly run the day to day business of section 8 and Public housing.

And what HUD then does is oversee those housing authorities and provide technical assistance to those housing authorities.

So if you are a participant of a Housing Authority and you have an issue, you want to first make that question or address that issue at the Housing Authority level.

And if you are interested in participating in a HUD program a good place to start is your local Housing Authority.

Next slide please.

So this slide reiterates some of the points that I just made.

The key thing on this slide is that if you are a CalABLE participant, you don't automatically qualify for section 8 or public housing.

Both of these programs are income based, and that income level that qualifies you for the program is going to differ based upon the location.

And there is some basic differences between the two programs.

With public housing the assistance that HUD provides is project based. So the assistance is tied to the units.

With the section 8 program, by and large it is a tenant based program. So you are provided with a voucher and you take that voucher onto the open market, and you are looking for a unit where the landlord is willing to participate in the program, and then you are renting that unit.

Next slide please.

So here on this slide I am providing some advice about the best way to find your local Housing Authority in case you don't know what your local Housing Authority is, or to check its waitlist. So you can find a list of housing authorities through the link that I have provided there. And once you find a Housing Authority that you are interested in, I think the best step you can take is to type that name of the Housing Authority into Google, and from there you can find the Housing Authority's website.

On the Housing Authority's website, not all of them but many of the housing authorities, they will tell you whether or not there section 8 or public housing waitlist is open or not.

The key thing here is that if a waitlist is closed, you can't then apply. You can only apply when the waitlist is open. That's why that is so important, to check for those things.

And this isn't a HUD resource that I offer on the last bullet point, but there are some websites you can find out there that are not HUD websites and they track section 8 and Public housing open waiting lists across the country. So those can be a good resource for you if you are interested in getting assistance through these programs and you happen to have some flexibility in terms of moving.

It's possible to then get assistance in a community beyond the one that you currently live in.

And you could then live in that community, and then some housing authorities, it just depends upon the rules, they might even be able to let you [can't understand] that you are in now.

But the key thing is checking those waiting lists. You just want to know what the status is, if they are open or closed, and whether or not -- you will want to get a sense of the number of people on the waitlist by contacting the Housing Authority and finding a little bit about possibly when they might open the waitlist, those sorts of things.

Next slide please.

So this first bullet point on this slide I may be can't emphasize enough.

If you are already on a waitlist for either of these two programs, it is imperative that you keep your info up to date with the Housing Authority, in particular your contact info. Your mailing address, email if they asked for email, phone number if they asked for phone number.

It is very common for housing authorities to do purchase of their waitlist. They will reach a certain point where the waitlist is quite old, and they will pull names from the waitlist off of the vouchers, but then what will happen is the number of families that respond to that is extremely low. It's a very low percentage.

So it becomes an administrative burden for the Housing Authority when that happens.

What they end up doing at that point is often mailing or emailing or contacting all of the people on the waitlist saying please respond to this letter or email or whatever it is that we have just sent to you affirming your interest in section 8 or public housing, and confirming that you wish to remain on the waitlist.

And you must do so by X date.

And if you do not respond to that, you are removed from the waitlist. That's why it's so important to keep your info up-to-date with the Housing Authority.

The other thing that is key here is that you could be on more than one waitlist.

So just for example, if you lived in Marin County but you were also willing and interested in possibly living in Sonoma County, you could be on both the HCV waitlist for Marin County and Sonoma County. Just as an example.

Again you are not limited in that way whatsoever.

Next slide please.

So now we are in the questions section of my presentation, and these are some questions that I got ahead of time.

The first one is does contributing to CalABLE help reduce my income to qualify for programs?

So this is a little bit of a tricky one because the answer is yes and no.

For example, if you are working in a job and you receive wage income, and your wage income is included as income, even if you put some of that money into your CalABLE account, and the same would go for SSI, so the key thing here is that the CalABLE account, it creates an asset that is not included in the asset calculation which is a portion of the overall [can't understand].

Let me put this briefly. Basically what the Housing Authority does is the Housing Authority will take a look to see when it is calculating what your income is what are your assets.

If your assets are less than \$5000 then they are not even considered in the calculation.

If they are more than \$5000, they are.

A CalABLE account, even if it is more than \$5000 in all instances is not included in the calculation for income because it doesn't count as an asset in that way.

So I have an example here at the bottom of this answer just to make this clear because what I really want to show is that with a CalABLE account, it's the creation of an asset that does not get counted as part of your income.

But wages and other things that you get that qualify as income from HUD's perspective are counted.

And if there are further questions about this later, I will try to address that, but this one is as I said a tricky one.

So we will move on to the next one, I believe it there for now.

Next slide please.

Disqualifying for CalABLE connectors to any other benefits such as HUD programs?

This is something I addressed earlier in the presentation, and the answer is no. You have to apply for these programs when there is an open waitlist, and once you are told that you are at the top of the waitlist and you are brought in for eligibility, you must be income eligible based on family size and location.

I may not have mentioned family size earlier. The way that the family size works is that the larger your family is, the higher the income threshold is.
That's how that works in relation to this.

Next slide please.

Okay, question three. How can I use the money in my CalABLE account to pay rent, and if so how do I do this?

Okay, so this one, you can use the money in your CalABLE account to pay for rent because housing is a qualified disability expense or QDE.

So this is something that you can do. And then it really depends on the arrangement between the landlord and the tenant. So in any kind of tenant/landlord rent contract lease situation, you work out with the landlord how payment is going to be made.

For instance if the landlord said I would like to be paid by check, my understanding of CalABLE is that the cheapest way for you to make that payment to the landlord would be to move the money from your CalABLE account to, for example, a checking account, and then you would write a check from there and pay your rent.

Next slide please.

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

The answer here is theoretically yes, but this is not recommended. And there is multiple reasons why you would not want to do this.

There is financial management reasons why you wouldn't want to do this, but for anybody who is a participant in section 8 or public housing, there is for the reasons why you wouldn't want to do this.

There are things that can occur during the course of a year that change the tenant portion of your rent.

So if the tenant portion of your rent could change and go higher or lower, you wouldn't want to pay a lump sum upfront and then only have to adjust and fix it later.

So I recommend that you do not do this.

Next slide please.

Cannot use my CalABLE account to pay for back rent?

Well, housing is a qualified disability expense, and so the answer is yes, you can use your CalABLE account to pay for back rent. That is perfectly allowable.

Next slide please.

Cannot receive SSI and work and be an HCV participant?

And the answer on this one is also yes.

So just remember that with section 8 and public housing, it's your income that qualifies you for the program. You are either over income or your income is such that you qualify.

And the thing is in terms of the relationship between SSI and working and how that all plays out, I have to refer you to the Social Security Administration.

But thankfully besides the website, in terms of my referral we are going to be joint by a member of the Social Security Administration shortly later in today's presentation, so perhaps she can address some of this.

Next slide please.

Does opening a CalABLE account impact my HCV or public housing recertification process?

So the answer is yes. Because when you open a CalABLE account, you are creating an asset that is excluded from the asset income calculation.

And so it is going -- at the end of the day in all likelihood it is going to benefit you. You open the CalABLE account and put money into that CalABLE account, it is going to assist you and it's going to change the recertification process in terms of what your tenant portion is, how much is it going to change? That depends on your individual situation.

But everything I have seen thus far indicates that it can only help you in a positive way.

Next slide please.

So here I provided my contact information. And this concludes my presentation. Thank you, everyone.

ANNE OSBORNE: Next slide please.

Thank you Trevor so much. We have gotten several questions that we will save until the end, but we have people definitely asking questions about HUD. So thank you so much for being here and for being available at the end of this presentation to answer those questions.

Next I would like to introduce Wanda Gonzales. Wanda is the northern California public affairs specialist for the Social Security administration.

Wanda began her career as a claims specialist in the supplemental 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.

She is active in various SSA workgroups, councils, and committees representing the northern area and region.

She has a passion for helping people, the well-being of the community, and finds volunteering most rewarding.

Thank you Wanda so much for being here today. I am looking forward to your presentation. And I am sure everybody else is, so thank you so much, and with that we will say next slide.

WANDA GONZALES: Thank you, M, for that introduction.

Good afternoon everyone, my name is Wanda Gonzales and I am a public affairs specialist for the Social Security administration and I am actually located in Northern California. We have public affairs specialists throughout the entire state of California, but I do serve 26 offices in northern. In my 20 years that I've been working for the Social Security administration, when this CalABLE resource became available in 2014, it didn't really start catching a lot of movement until 2015, 2016, I thought wow, this is just an amazing opportunity for folks who have a disability who qualify for this resource to be able to put away money for qualifying disability expenses.

I was a technician for 10 years in the SSI department, and I heard lots of stories, lots of stories that tugged at my heart and I thought yeah, that is kind of tough to be able to say for X, Y, and Z when you have resource limits under the SSI program.

So this is a great opportunity and I encourage folks to spread the word because we still are learning so much just within SSA.

So thank you to Anne and Dante for inviting Social Security to be a part of this event. It's very important that we are here with you to share information about how important it is to maximize the CalABLE account.

All right, I am going to go ahead and turn off my video and continue on about Social Security. I am going to give you a little background about what is going on in our offices because I think it is really important for you to know before we go into the Q&A which I think is just an amazing opportunity for you to have a life technician from the Social Security administration to answer your questions, and thanks to everyone for making time today to be a part of this.

For more than 86 years, which is celebrated 86 they, Social Security sub secure today and tomorrow by providing benefits and financial protection for millions of people throughout their lives during Social Security touches the lives of every American both directly and indirectly.

As you consider the information that I'm going to provide, I encourage you to think of all of the way Social Security has been linked to your life and the lives of your loved ones.

This is the home page of our website, and it is important that a highlight is because this is where you are going to go to go to get all of your answers.

We have so much information and we designed it so that it is very user-friendly. You can see just by the home page there are some banners that highlight the coronavirus updates, we have a banner that will give you information to learn how to get emergency assistance for homeowners and renters and we are seeing a lot of that now during the pandemic.

And what you should do if you get a call from someone alleging to be a person from Social Security, I get those calls too.

These icons provide you with one-stop shopping to expand and learn more about the information related to retirement, disability, we recently added our SSI icon, and Medicare.

Our website provides services to everyone, so if you have a hearing impairment, visual impairment, you can click on the audio to listen to information or you can modify the font to make it a little more clear.

Let's move onto the next slide please.

Be cautious of those suspicious calls. I think it is important that we highlight this today because we know a lot of our elders are in isolation trying to stay safe right now during this pandemic. So it's important that you all know when spread the word that we don't just make calls out to the community.

Social Security will make contact with you if you have pending business, but other than that we are not going to call and demand an immediate payment, we are not going to ask that you pay a debt without the ability to appeal an amount that you all, we are not going to require you to pay with a prepaid gift card or wire us cash or transfer money or bitcoin.

We are not going to threaten you with an arrest or deportation.

I think it is really important that you spread the word, and if you want to report this to us you can. You know that home page on our website, when you click on the red banner you have the ability to go ahead and visit our office of Inspector General page where you can complete a report.

But even if you called our offices, our lines will give you information about what to do if you want to report these suspicious calls. So just be careful and please spread the word.

Next page.

All right, coronavirus updates. We are open. Please let people know. For in person services you have to schedule an appointment.

So don't just walk up to a Social Security office today. Give us a call first. When you go to our website you can find the office locator icon where it will ask you for your ZIP Code and based on your ZIP Code we will let you know what is the nearest Social Security office.

Our technicians are ready to answer your calls and help you over the phone. We are conducting the majority of our business by telephone and we are also happy to have so many online services.

Do take advantage of our online services because you are able to do that from the comfort of your home.

I wanted to let you guys know that it is really important that we are still providing services, we are not interrupting benefits, we are here to help everyone during this critical time just by appointment only if you wanted to visit our office for some critical issues, okay, thank you for that next slide please.

If you have not opened your my Social Security account today, you have a homework assignment.

I want everyone to open a My Social Security account. You have to be at least 18, have a valid email, and a Social Security number and a US mailing address.

So when you go to our website you will see the icon that says open a My Social Security account, and we will start asking you some personal questions that only you can answer. It's really tricky. If you have an ID.me account you can login through that portal as well, so it might help you just get right into that account.

Let me tell you why you need to have this. Remember the statements that we used to send to you every year around your birthday to tell you the information that was reported to us by your employer and the IRS?

That's information that we used to help calculate your future retirement benefits.

We don't send those by mail anymore. Have you noticed that?

The only way you are able to see this information in the statement is by the My Social Security account portal.

You've got to look at your earnings because that is the only way you're going to make sure that you are going to get the benefit amount that is right for you, and there is no missing earnings. It's your responsibility to make sure that the information that the IRS and employers are reporting to Social Security is accurate.

The way that we correct earnings records is through the W-2, the proof of a W2.

When should you apply for disability benefits?

As soon as you become disabled. Applying for Social Security benefits, you can do it from the comfort of your own computer, in the benefit of that is being able to take a break.

For some of you that might have visited our offices to apply, you might remember that it might take an hour because it is a lot of information that we are asking.

So don't delay. If you are hearing folks say I have the impairment and I can't work, we are not the experts on that, it is only based on the evidence that is submitted, the information about the individual, their work history, all of that is part of the process.

So it is best to file. If you are not sure just file. That's the way to go.

Social Security disability insurance. I know there was a lot of confusion about our programs.

There are so many, about 17 programs that we administer, so you are going to be confused about the rules. What are the rules for SSDI, what other rules for SSI. Very different.

Social Security disability insurance. When you work you pay into the contributions act, the federal income contributions act, you are putting money away essentially for that one day you can collect that retirement benefit.

Based on a disability, if you have to file for disability, you may qualify for disability based on the contributions you have made towards that, towards the retirement, so that is what SSDI is, it is the disabled worker.

The SSDI has a lot of benefits because it protects your family, it protects your spouse in the event that you have to stop working early to be able to get better, to get healthier.

SSI, also a program that falls under disability, but it is for people that are older than 65 who were citizens, and if you are a child you can qualify for SSI based on your impairment and that your parents make a certain amount of income.

So it is a needs based program very different from the other slide that we just showed, the SSDI. SSDI will then cover the person, so me as a worker, then if I have a minor child, a possibility for coverage for my dependents, versus SSI being just for me, the money would just come to me and would not provide for my children.

So that is how this one works. So it's important to know the difference between those two programs, but I don't like you to become experts at this.

You know we have a lot of resources on our webpage so please if you are confused about something visit our frequently asked questions. We have over 200 already answered there for

you, the most popular ones propagate to the top because we know people always ask how do I get a Social Security card and things like that.

But if you are looking for specifics we break down our FAQs into boxes and topics so you can expand on the SSI box or the survivors box underneath that.

It will help you get the information a lot more smoothly possibly saving you time from waiting on the phone to reach one of us, but if you have to give us a call, by all means do so.

Here is a quick slide just basically explaining the eligibility for SSI, and I wanted to highlight that because I'm going to talk about the CalABLE account as a resource for the SSI program and what does that mean.

With SSI you have to have limited income and fewer resources, so let's think of SSI in general not under the CalABLE because CalABLE is an account that you can have as a resource when getting SSI, but the funds in that account are protected.

If you don't have a CalABLE account, let me just say I think that it's something that is very valuable because with SSI just in general you have a resource limit of \$2000 if you are an individual, or \$3000 if you are a married couple.

Once you exceed those limits then you can -- your benefit can become interrupted. We don't terminate benefits because maybe you went -- maybe you ended up getting an inheritance so you come on some income or resources that you need to essentially use and spend down.

You have a responsibility to report that to Social Security within 10 business days of receiving that additional resource so that we can document it and track it.

The reason we do that is we want to avoid overpayments and we don't want to say hey Sally, we paid you three months and we shouldn't have because you had \$14,000 that you received as an inheritance and I got to pay us back the money.

It's easier to spend than it is to return these funds. So it's important to learn about the reporting responsibilities for SSI. They are on our website under the SSI icon and it's a list of different resources and income that must be reported to us.

This next slide is the SSI versus SSDI. So just to give you an optical view of what this is exactly payments come from the Social Security trust funds for the SSDI, versus they are not coming from trust funds for the SSI. They are coming from a different federally funded program.

Insurance that workers pay by paying Social Security taxes is our folks are eligible for the SSDI, where SSI is a need space program.

So as you can see here, I have talked about this information just a bit ago, but it's good to understand the differences between the two programs.

And I can't emphasize this enough. Reporting responsibilities. You got to tell us if you change your address, change your living arrangements, change your income, earned income versus unearned income like EDD is considered unearned income versus wages from your job at target, that is considered earned income.

We have to know about all of this when you are under the SSI program.

A change in marital status, change from a death in the household, change in citizenship or immigration, changes in living arrangement, someone giving you in-kind support.

The list is long, again for SSI, not the SSDI, so if you are receiving benefits under that program the only thing that may impact your eligibility is after working and having a work trial period and you basically are earning above the substantial gainful activity level.

That is where SSDI, we start saying did this person rehabilitate, do they still need our services. It happens, sometimes we do, and then we need the benefits again.

Let's talk about ABLE accounts. Like I said in 2014, and then in 2015 when we started hearing about it at the Social Security office is, when we got this information we thought wow, and we are not seeing a whole lot of production with this particular resource.

So I think Dante and Anne have done a magnificent job providing outreach and making sure that Social Security is understanding because we hired a lot of people during the last two fiscal years and we are fortunate to get more new employees, lots of people retired and lots of new staff and having to learn all of the different things we have to know when order to manage our benefits for our communities.

So in case you are not sure or you're not feeling that you are getting the answer that you believe, you can always ask the technician you were speaking to I would like to get a second opinion, can I please speak to someone else, I am not understanding. It's okay to do that.

We want to make sure we are providing the best service to you and that we are making sure that you understand the rules and responsibilities so there is no misunderstanding.

We are living in a world of misinformation. We don't want to be a part of that at Social Security. We want to make sure everyone understands how your eligible and how does that affect -- how does your management of your CalABLE account affect your resources because as Dante shared these are the eligibility requirements to have a CalABLE account.

Let's move onto the next slide and you will see again what Dante already covered, is that if you have this account, and we have Social Security administration are disregarding the first \$100,000.

Only the assets above the \$100,000 are counted as a resource. Remember I just shared that people who do not have a CalABLE account, the resource limit, \$2000, \$3000 for a couple, that doesn't mean that is because you have a CalABLE account that you don't report things to us. You still have to abide by those rules. That is your responsibility or your payee's responsibility if you have someone who is representing you and managing your benefits for you.

That just means that we are still examining to make sure that you are within the threshold of our accountable resources.

If this \$100,000 means it is in the CalABLE account and not in your checking account or not in a savings bond or not in a cash underneath your bed. That's what that means.

We still have the resource limit for SSI but CalABLE protects the other money you are putting in here for qualified disability expenses.

How to apply for benefits. It's easy. You can do it online. The retirement application, the Medicare application, it literally takes 10 minutes.

The disability application takes you longer because everybody, when you are filling out the disability questionnaire, we all have different paths and different stories. I might have 10 doctors were you might just have one, so it all depends on your information.

But please don't hesitate. Go online, file your claim. We don't want people to think that we are closed and therefore you were not able to file. No, we are here and we are receiving your claims as we normally would if we were in person and processing your claims as quickly as possible.

Don't delay. We know this is a critical time for people facing barriers and we want to make sure that we help each other, that we help each other and that we know that we are here for you.

You can call us, this is our national 800-number, but to reach her local office again the office locator on our website will help you by your ZIP Code jurisdiction, and that will help you find your local office.

Also Google, we check our Google accounts to see that it is reflecting the right information for the local Social Security in your area.

Social media. Who doesn't on social media? A lot of us do. We are on Instagram, Facebook, LinkedIn, YouTube, lots of great information on our YouTube page.

Please follow us at Social Security if you are on any of the social media platforms. We put good information there for you.

If you are already on the social media accounts why not get a pop-up of the information from us and you will learn a new fun fact. It's great, it's a wonderful tool to maximize and take advantage of following us on these social media platforms.

And our last slide is our Q&A section. So I will turn it over to Anne and we will continue the conversation, but thank you all for your time.

ANNE OSBORNE: Next slide please

So these are some resources that Wanda has provided to me prior to the presentation, so we do have these here on the slide for you.

The slides are available right now on our website. So if you were to go to the treasurer website, and I have been putting the link in the question and answers quite frequently, so you can get this presentation right now on our website. So you would see these resources available to you.

Next I want to go back to Dante, Dante has a few closing remarks for us, and then we will start taking questions.

Thank you for sending all of your questions in. I look forward to us answering them in just a few moments.

DANTE ALLEN: Thank you, Anne. Just a few resources for you, and as Anne just mentioned -- you can go to the next slide -- as Anne mentioned you can reach us directly if you have questions for us.

And I have been going fast and furious through the Q&A section to answer as many questions as we possibly can.

We have about 30 of them still that I wanted to be able to get to live, so we do have some time to be able to do that.

But again if we don't get to your question and you really do need some help, we are available to help you. So you can send us an email or call us on the phone and you will get a response from one of us here today.

So please do feel free to reach out to us.

Next slide please.

If you already have a CalABLE account or you need some help with setting one up, you can contact our call center which is available Monday through Friday, 9:00 AM until 5:00 PM.

That number is 833 CalABLE, or 833-225-2253.

Or you can email the call center at [CalABLE support at CalABLE.ca.gov](mailto:CalABLE.support@CalABLE.ca.gov), and those folks actually have the ability to look into your account and to walk you through if you are trying to do a transaction or something which we wouldn't have the ability to do.

So I would highly advise you especially if you already have an account to reach out to them.

Just like Wanda mentioned we are available all of her social media. You can visit us on Twitter, follow us on YouTube, Facebook, LinkedIn, you can sign up for our email distribution list and actually many of you registered for this event are already on that list. I promise you we don't send out lots of spam. It really is just to update you either when we have new events or if we are making changes to the program that will be beneficial to you, we let folks know.

So please follow us on social media if you're interested.

As I mentioned many of you are already very familiar with the Q&A section, and if you have submitted your questions we have set things up to be able to respond to those questions as well.

We will be posting today's presentation on our YouTube channel. It will be available in about a week and a half, so you can play this on demand and listen to all of the questions and answers and get clarity on anything you may have missed.

There are also a number of resources like the Social Security, the program operating manual, that is the training guide that Social Security provides to their advisors when you talk to the representatives online.

That's the same document the use on how to look at ABLE accounts that we can provide you as well.

And also I mentioned our program disclosure statement which gives you all the rules on how CalABLE works, how to put money in, how to pull money out, and all of these are available if you click the link there.

I want to remind you that this is a monthly webinar series, and so we do have in September our next webinar will be held on September 22 from 2:00 PM until 4:00 PM, and we will be talking about our CalABLE ambassador program.

It will be an invitation for you if you have a CalABLE account and are interested in sharing your story across your networks and even participating in some of our activities, you can join as a CalABLE ambassador.

We will have some of our current ambassadors there to tell you about their experiences as a CalABLE ambassador, so that will be held on September 22. If you would like to register for that event the link is available and you can sign up today to be a part of that next webinar.

Finally this is the fine print CalABLE is an investment program and like with any other investment there is a potential that you could lose money.

So we need to inform you that there is risk associated with any investment, so that is what this slide is saying.

And with that I want to move on into the Q&A section, and we can go right to the Q&A.

I know that Anne is teed up ready to present questions.

ANNE OSBORNE: That is correct, Dante. I will start off with the questions for Trevor so I will go to Trevor first.

Then I will go to Wanda.

So Trevor, the first question I have is I have a HUD/cash and a VSS agreement with San Francisco, and it involves low income homeownership, but I don't want to be forced to use my ABLE account as a down payment.

TREVOR AUSER: Okay, so that's great that you are participating in a family self-sufficiency program at the San Francisco Housing Authority.

And my advice is that you continue to meet the requirements of the family self-sufficiency program because it's an excellent program.

And then upon graduation from the family self-sufficiency program, my understanding is that the money that is in your account can be used towards a down payment on a house and then leave the HCV or [can't understand] program and become a homeowner, and if you have other money you could use that other money towards that.

But I don't believe that you have to use that money for that.

So my understanding is that you are not obligated to use that money.

ANNE OSBORNE: Okay, the next question I have is so you can apply to different city's housing waitlist even though you may not live in that particular city?

TREVOR AUSER: Yes.

ANNE OSBORNE: Okay.

TREVOR AUSER: I will add one thing to that. The way they operate their waitlist is with preferences. They don't all do this but a lot do.

The way that housing authorities set up their preferences, it is often the case that they will have preferences for those with disabilities.

So what that does is it will help you get to the top of the waitlist quicker than you would otherwise.

A lot of housing authorities also have a live/work preference, and so housing authorities do have that involved.

So if you are not living in that Housing Authority's jurisdiction or working, then you may not get that preference.

However if you are disabled and unable to work, then you would get that preference, you would get the benefit of the doubt on that person says well. I wanted to mention that.

ANNE OSBORNE: Thank you.

Next question, is IHSS income counted as a section 8 level income qualification?

TREVOR AUZER: This person has hit upon one of the most complex issues that has come up recently.

The short answer is that it depends upon what state you live in.

So if you live in the state of California, IHSS is excluded.

But for example if you lived in Texas or Minnesota it is included. And there is a current court case that is going on that is responsible for a lot of this in California. It is called Riley versus Marin Housing Authority, and the California Supreme Court struck down the rulings of the two lower courts and determined that in California that IHSS should be excluded as part of the income calculation.

However, the Marin Housing Authority has appealed this to the US Supreme Court, and so this decision could change depending on if the US Supreme Court takes up this case or not.

But currently in California IHSS is excluded. If you are in another state, you will have to check in that state.

ANNE OSBORNE: Okay. Is a person with a disability receiving SSDI eligible for section 8?

TREVOR AUZER: Okay, well if this is the only income that this person is receiving, it's likely that they are eligible. But again they have to apply.

Section 8 and Public housing are income based programs, so at the end of the day it's what the total income of the household is that really matters.

I am not able to give a definitive answer just based upon that information.

ANNE OSBORNE: Okay. Somebody asked if you could explain what public housing is. They were still a little unclear.

TREVOR AUZER: Okay. So it's a project based program where the building is owned by the Housing Authority.

And the funding that it receives is different than the funding that you get through section 8.

And from a user perspective or a participant perspective, let me put it this way. In the section 8 program you get your voucher and you look for a unit.

In the public housing program, what is often the case is that you will come to the top of the list and you will be told hi there, we have this unit available, and you are shown a unit in a building in a particular location.

And you can say yes or no to that. And if you say no, and this is the case what housing authorities often do, not always, but they will say we will give you one more option, you can live in this unit, you can look at that unit and say yes or no.

If you say no to that one, that's it, you drop off the list and your opportunity is lost.

So your opportunities are limited to what has become available of the stock of units that the Housing Authority owns that participates in this program.

ANNE OSBORNE: Okay. It sounds like a long answer to a tough question, but thank you for that clarification.

If your income changes monthly, is rent changed monthly for either HCV or public housing, what are the logistics?

TREVOR AUSER: Okay, so if your income changes month to month, the hope is that you have a really great person at the Housing Authority that you work with who is very bright and knows how to follow the rules on this and knows the best practices.

What this person should be doing is looking at your past income, say for the last 12 months, averaging it out and then projecting that forward for the next 12 months. That's how it should be done.

ANNE OSBORNE: Great.

How do we find out if there is a waiting list for housing?

TREVOR AUSER: So there is two ways. One is that you check the website of a Housing Authority, and most but not all, most of those housing authorities will tell you on their website whether there are any open or not.

In addition there are those non-HUD websites I told you about early in the presentation that will also tell you this information.

Because they are not official HUD stuff I didn't provide a link or anything like that. You will have to Google your way to those.

But for most people I think that they are interested in living in the community that they are already in, so really the best way to find out about the waitlist is to go to the website of your local Housing Authority, check to see if the waitlist is open.

If the Housing Authority's website doesn't have that information, you should send an email or give a phone call and check that way.

ANNE OSBORNE: Great. Is it possible for a disabled person with a present housing voucher to purchase a home with CalABLE savings or funds?

TREVOR AUSER: So if you are a section 8 voucher participant, you can purchase a home. That's something that you can do.

And what typically happens in that situation is you would then move into that home. You are now a -- you have entered homeownership and you graduate so to speak from the section 8 program.

In terms of whether you can use your CalABLE funds for that, housing is a qualified disability expense, but truly I would leave that to Dante in terms of answering that one in terms of the CalABLE account.

DANTE ALLEN: Can you repeat the question for me, Anne?

ANNE OSBORNE: Is impossible for a disabled person with a present housing voucher to purchase a house with CalABLE savings/funds?

DANTE ALLEN: Okay, that is what I thought it was. And yes, you can use money from your CalABLE account to purchase a home. It can be used as a down payment, it can be used to purchase a home on right.

There is no limitation. It is a qualified disability expense to make that kind of a housing purchase with your ABLE account.

ANNE OSBORNE: So on that --

DANTE ALLEN: I was going to say we should probably move on to some SSI related questions.

ANNE OSBORNE: Sure. Let's see. The next one would be Wanda. My son has applied for SSI earlier this year and has not heard back from them on the results.

Who can he contact to know the status of this claim?

DANTE ALLEN: And Wanda before you answer that question, I did see just a few in the chat and I am wondering if you have advice for folks who are having problems reaching Social Security over the phone. Are there any tips or tricks you can give on really getting a hold of someone.

WANDA GONZALES: Absolutely, and that's a good point. Social Security does have a public affairs specialist section on our page.

You can actually locate your local public affairs specialist so that you can reach them and they will assist you in reaching out to your local field office so that you can ensure that there -- that you are able to connect with them.

You can always try the one 800 number, the one 800 number for our teleservices centers, they will send a message for you directly as well if you are unable to reach somebody.

You know that we are experiencing high volumes these days with the fires and things of that nature, so we appreciate your patience.

But please either contact the public affairs officer the original public affairs office if you are having difficulty reaching your local Social Security office.

And I think Anne your question was about how do you check the status of your application.

Remember the My Social Security account. The My Social Security account allows you to track the status of your application. So you can use that outlet through the portal.

Or you can contact your local field office and check the status.

But if you have moved, because we communicate through the mail, so we will let you know the outcome of your application via mail, we send a notification via mail.

So if you have a recent change of address that might be a reason why you might not have received any notification about the status of your application, so please reach out to our field offices.

But if the application was submitted in January, yes, now it is August and I think it's time to follow up just to make sure, to see what is going on.

When you submit applications for disability, immediately the disability determination services office, the DDS, is where the folks who will review your medical records make a medical determination, they also send often letters to each customer who submitted a claim to let them know how to communicate with them as well.

So that's another option, contacting whoever is listed on your last letter sent from the SSA or from the DDS. Thank you.

ANNE OSBORNE: Okay, another question. Is a minor is over resourced because parents have over \$2000 in savings,, open a CalABLE account and deposit the excess into a CalABLE account? Would that get them back into paid status?

WANDA GONZALES: That's a great question. So if a person is ineligible because of their parents' resources that is a conversation that has to be held with the technicians in the local field office because first we are going to examine what are the available options.

Trying to circumvent being suspended or something and finding an outlet, ethically we definitely want to maximize and we have enough solutions with our agents which is really great.

First we need to examine the parents' resources and determine where we stand with that.

But I can't say that it's not an option. So definitely talk to your local technician that is assisting you because with SSI we conduct determination reviews typically every two or three years.

But if we don't make contact with you for some reason, it is important that you report that information to us and not just wait for two years to report things regarding SSI resources. So yes, if the child is being suspended because of the parents' eligibility you first have to resolve the eligibility for the parents, and then we will be happy to reinstate benefits.

ANNE OSBORNE: Thank you

Another question. If an SSI recipient has a part-time job that provides \$15,000 a year which he places in total in the CalABLE account, does SSI count this salary in determining SSI or the total resources?

WANDA GONZALES: That's a great question. So if a person is employed, because one of the compliments of having a CalABLE account is that the threshold of how much you can put into your account each year, and Dante cover the \$15,000 is what it is for 2021, or if the person is working and they wanted to make their wages go directly into that account, they are still within those limits of that \$15,000.

So you could have your wages deposited into that account, and if you are going to utilize the CalABLE account.

If you are not utilizing the CalABLE account and you are just getting wages, that is definitely countable income.

So it's the way we normally manage SSI accounts. So we are going to use the money that you are earning and we are going to apply the exclusions which is knocking off \$20, knocking off another \$65, and cutting that in half before we actually counted as income towards your SSI eligibility.

It can be tricky to understand all of that and I know it takes time for you to get that down, and please visit our website on SSI and how it works.

ANNE OSBORNE: Great.

The question we get often is a CalABLE account holder has their CalABLE account, but they also have a prepaid card.

Does SSI consider their balance on their prepaid card as a resource, or is that still part of the CalABLE account?

DANTE ALLEN: I can answer that if you would like, Wanda.

WANDA GONZALES: Please Dante, yes.

DANTE ALLEN: SSI looks at money loaded onto a prepaid card as a qualified disability expense. The assumption is that once the money leaves the CalABLE account and goes on to the card that it is a qualified disability expense.

There is no set time limit that says you need to actually turn that into a purchase in a set amount of time in order for it to remain a qualified disability expense.

The assumption is once you have moved the money from the account to the prepaid card.

The one area where this can get a little tricky, and there is a nuance here, if you are using money from your ABLE account to pay for housing expenses and housing expenses are specifically related to rent or a mortgage payment or a down payment for a home or utility payments, those payments must occur within 30 days or within the same calendar month that you make the withdrawal.

So you make the withdrawal, and let's say you use it to pay for rent and you wanted to pay for August rent. As long as you make the withdrawal anywhere between August 1 and the 30th to pay for your rent, as long as you make the withdrawal anywhere between August 1 and August 30 you must make the payment between August 1 and August 30.

If you wait until September 2 to pay for your rent, even though you withdrew the money anywhere between the first and the 30th, it can be considered an additional resource for you against your benefits.

So as long as you are withdrawing money, the withdrawal and the payment must occur within the same calendar month in order not to upset your benefits in any way.

ANNE OSBORNE: Thank you for that, Dante.

Just to follow-up on that question, we got asked another question for HUD. Does having an ABLE account impact the person receiving a HUD voucher?

TREVOR AUUSER: This is a question we addressed earlier. And yes, it does impact. Generally speaking it will impact you in a positive way.

ANNE OSBORNE: Okay.

I have a few questions for Dante.. Let me get to those.

My daughter's annual rent recalculation is being conducted. Issue required to report that she has a CalABLE account? Issue required to report the balance in that account?

DANTE ALLEN: That's a fairly common question that we receive, and we always advise folks that you should report the fact that you have a CalABLE account to your benefits providers.

One of the main reasons that you should report it is because it is still considered an asset even if it is not a countable asset based on your benefits provider.

So the other reason that we say you should report it is because we are required to report.

CalABLE is required by federal law to report to your benefits providers and to the IRS when you have a CalABLE account.

And what your average account balance is for that.

So even if you don't reveal that you have a CalABLE account, they still may know already because we report to the federal reporting system. So we do recommend that you do provide information regarding your ABL account to your benefits providers.

ANNE OSBORNE: Another question similar to the one prior to this, Dante, is if I deposit money into my ABL account from my checking account, is it considered income?

DANTE ALLEN: No, it is not considered income. You move money from your ABL account or move money from your personal checking or savings account to the ABL account, that does not make it re-countable.

So when you got the money and you put it into your checking account, if it came from income that is a countable -- your income is countable.

Just moving it over to your ABL account doesn't make you countable again. It should have already been counted when you earned the income.

So there is no doubling up because you put it into your ABLE account.

ANNE OSBORNE: Okay. Next question, my son may earn \$1590 this month. Should he deposit it into a bank account where his SSI money is deposited and equipment to SSI, then give CalABLE the bank account money and asked to have the money transferred into the CalABLE account?

DANTE ALLEN: That's a fairly complicated question with a fairly simple answer.

The reality is if the son is earning money, that money is reportable and countable as income no matter what he does with it, no matter if he places it into his SSI account and then has it transferred, no matter if he puts it directly into its ABLE account.

If it is earned income it will always be counted as income.

If he moves the money into his ABLE account, even when it was counted as income, then it is no longer considered an asset or a resource, and so it won't count against that \$2000 resource limit.

If he transfers the money again it will always count and it will be counted potentially against his SSI benefit, but as long as he continues to put it in his ABLE account and will be counted against him as an additional resource.

ANNE OSBORNE: Thank you Dante.

The next question is I know people don't understand opening a CalABLE account for adults disabled since childhood who receive SSDI and not SSI.

DANTE ALLEN: I am not sure I understand what the question is, but I will say this.

Talking about the age information. An ABLE account you are limited that your disability must have begun before your 26th birthday.

That does not mean though that you had to open an ABLE account between the age of zero and 26. You can actually open an ABLE account at any age as long as her disability began before age 26.

So whether you are a recipient of SSI or SSDI, as long as you are disabled in your disability began before age 26, you can open a CalABLE account no matter what age you are currently. If you are 50 years old and you had a disability that began at birth and you are receiving SSI or SSDI, you are eligible to open an ABL account.

ANNE OSBORNE: Thank you, Dante. Next question, can someone on SSDI have a separate bank account from the SSDI bank account. I am not sure what that one is a bout, Dante.

WANDA GONZALES: This is really for Social Security. Is someone is getting SSDI they are the worker was getting benefits from that program, then rules for SSI do not apply for folks that are just getting Social Security disability insurance benefits.

So if you had \$100,000, \$200,000, five bank accounts, none of that would apply for someone who was just receiving Social Security disability insurance.

You can have a lot of resources, you can have a lot of income. How SSDI differs is if you go back to work and start working, and then we have a conversation about your ability to work and how much you are earning and reporting that information to Social Security.

So SSDI is very different from SSI and the answer is yes, you can have a separate bank account.

DANTE ALLEN: And just to piggyback off that, Wanda, we did receive a number of questions where folks were asking should we have in the future a program that specifically looks at SSDI and CalABLE.

The important thing to know there is that many of the limits like the \$2000 resource limit don't apply if you are receiving SSDI.

You can actually have more in resources because you were working in became disabled.

It's still beneficial if you receive SSDI to have a CalABLE account. One of the things is you still have the flexibility to invest and grow your money and not pay income taxes on that growth.

So it still could be beneficial to you. You are just not as limited if you are receiving SSDI to things like that \$2000 resource limit.

WANDA GONZALES: Thank you for that, Dante, and Anne, I noticed that one of the questions was about concurrent benefits, can someone get concurrent benefits meaning both SSDI and SSI.

Yes, and thank you Dante for expending more information on the benefits of having a CalABLE account if you are only receiving SSDI benefits, and that is of course maximizing the growth of your investments.

For folks who have the SSDI and SSI benefits, you get two benefit deposits in a month because perhaps you didn't work long enough to have a very healthy benefit amount, so you are still within a certain income level and SSI is there to step in and supplement your SSDI.

But remember you still have SSI rules that will apply if you are getting both SSDI and SSI. I thought I would jump on that. Thank you.

ANNE OSBORNE: Thank you Wanda for the clarification.

Dante, we have had several questions regarding when a beneficiary passes away, what happens to their CalABLE account. Would you like to take a moment and expand on that?

DANTE ALLEN: Sure. And I did see those questions and I answered a number of them directly, but in general when an ABLE beneficiary passes away, there are a couple of things that can happen.

If there is a family member, a sibling that is ABLE eligible, the money in that ABLE account can actually be transferred to that family member has an ABLE -- for their own ABLE account.

But regardless of whether they have a family member to give that money to or not, when a beneficiary passes away, any outstanding qualified disability expenses can be paid using money from the ABLE account.

Things like death and burial expenses are considered qualified disability expenses, so that can happen.

And then what happens is if there is no family member that can have the money transferred into their own ABLE account, that money then goes to the estate of the deceased.

And depending on any arrangements, a living trust or wills that can be made, money remaining in the ABLE account can go to heirs in a similar fashion to non-ABLE account holders that passed away.

The one thing that you should be aware of is that for Medicaid, Medicaid does have the capability to tap into an individual's ABLE account or into the state to reimburse itself for health care expenses that have been paid on behalf of the beneficiary during the course of their lifetime.

Here in California Medi-Cal says that they will not do that if you are a California resident with a CalABLE account. If you pass away Medi-Cal will not seek to recover directly from your ABLE account.

But if you have an estate that is required to go through probate, meaning that the value of your estate is worth \$150,000 or more, that would give Medi-Cal an opportunity to recover not from your ABLE account but from your estate.

There are only a few circumstances in which they would do that. It has to do with the age of the beneficiary, if the beneficiary was age 55 or older when they passed away, if they are not survived by a spouse, a child with a disability of any age, or a non-disabled child under the age of 18.

If they were not a user of the comprehensive Medicaid services like in-home support where they lived in a skilled nursing facility, then Medi-Cal would not attempt to recover from the estate of an individual.

The same thing would happen, that the money could be distributed amongst next of kin or any surviving heirs.

ANNE OSBORNE: Another question we have is we have heard from some institutional SSI rep payees that they are not able to open CalABLE accounts for clients because CalABLE requires them to use the power of attorney for finances. Is this true?

DANTE ALLEN: It is mostly true.

I mentioned in my presentation that when the IRS issued its final regulations, it added to the definition of who could become an authorized legal representative.

In the temporary regulations that were first released when ABLE was passed, it said in order to be an authorized legal representative you had to be a parent or legal guardian or conservator or someone with power of attorney.

So we have designed the rules around CalABLE to comply with those temporary regulations.

At the end of last year the IRS issued its final regulations and expanded the definition of who could become an authorized legal representative.

And it included folks like a Social Security representative payee.

So we are in the process of implementing that change, but the IRS did give us two years to be able to make that implementation.

So we are working on doing that and we plan to do it well before the two year deadline, but it is something that is not in place today.

So we still are requiring folks, if you are signing up as an authorized legal representative and you are not a parent or conservator or legal guardian, we do still require folks to get power of attorney over the financial matters in order to become an authorized legal representative.

ANNE OSBORNE: Dante, I am at the end of my questions. Did you want to have some closing remarks?

DANTE ALLEN: I do, and I want to thank everyone for the questions that we received.

I really do understand that it is important to get more information about this program, and I really want to reiterate that it is a great program that could be of great benefit for many of you. So if you have questions or concerns about the program and we didn't get to your question today, please do feel free to reach out to us.

And everyone on this call is deeply committed to making sure that you have the information that you need.

And actually Wanda you have already partially answered this question, but there was another individual who asked a similar question of an individual with a young child who doesn't yet have a Social Security number but needs that Social Security number in order to start receiving benefits.

They did it a while ago and still have not heard back from it. Is there any way to expedite the 12 week processing time that they were told in the beginning?

I imagine it takes up to that 12 weeks, but is there anything folks can do to accelerate that?

WANDA GONZALES: Absolutely because a brand-new number being established, it does take a little while.

Is just a follow-up and the number has already been established, is just getting that card mailed out to the right address.. If the child was born in the hospital, whatever the parent wrote down in the application, or if the child was born at home, to have the most current information.

But please just give us a call that our 800-number or your local office and they will bring up the child's record by looking up first name, last name, and date of birth.

We will be able to establish and assess what we need to do next. If we maybe need to have the parent come into our office to do a face-to-face so we can issue the card.

But thank you, that's a great thing to include.

DANTE ALLEN: Thank you for that Wanda.

And again thank you everyone for taking the time. As I mentioned on September 22 we will have the next of our monthly webinar series and we will be looking at CalABLE ambassadors.

If you want to help us continue to spread the word about CalABLE and you are a CalABLE account beneficiary were you are the authorized legal representative, we welcome and invite you to apply to become one of our ambassadors.

So please if you are interested in that, join us in next month's webinar and we will tell you what it entails and what are the benefits of becoming a CalABLE ambassador.

So thank you to our panelists Trevor and Wanda. Thank you Anne and the rest of the CalABLE team, both seen and unseen, for helping us put on today's event.

To our captioner and to our sign language interpreters, thank you for all of your help. Without your support we would not be able to serve the community and make this program as accessible as we strive for it to be, so thank you very much for your time and attention today as well.

With that I will close things and wish everyone a great rest of their week, and hopefully you are safe and comfortable where you are.

And please feel free to reach out to us if you have any additional questions. Thank you.

ANNE OSBORNE: Thank you.

For more information, please contact CalABLE at (916) 653-1728 or CalABLE@treasurer.ca.gov.

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

This CalABLE informational program was brought to you by the State of California's CalABLE Board. Any statements or opinions contained within are those of the State of California. Your experience may differ based on a variety of factors, including your own state-of-residence, your needs-based benefits, tax and financial circumstances. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter.

None of the State of California, its agencies, TFI or TCS nor any of their applicable affiliates insures accounts or guarantees the principal deposited therein or any investment returns on any account or investment option, and you may lose the principal amount invested. The FDIC Insured Portfolio is FDIC-insured up to \$250,000, subject to certain restrictions. Interests in the CalABLE Program are not registered with or in any way approved by the Securities and Exchange Commission or by any state securities commission. All social media platforms are managed by the State of California.

These stories describe(s) the circumstances and experiences of specific CalABLE account owners. It may not be representative of the experience of other CalABLE account owners and is not indicative of future performance or success. Individual results and experiences will vary.

If funds aren't used for qualified expenses, the earnings portion of a non-qualified withdrawal is subject to federal income tax, possibly including the additional federal tax. Non-qualified withdrawals may also be subject to state and/or local income tax. For those Beneficiaries subject to California income tax, the earnings portion of a non-qualified withdrawal is subject to California income tax and the additional California tax.

This CalABLE informational program was brought to you by the State of California's CalABLE Board. Any statements or opinions contained within are those of the State of California. Your experience may differ based on a variety of factors, including your own state-of-residence, your needs-based benefits, tax, and financial circumstances. 1851119