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Ask Gabi!



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January 2024 NABWIS NEWS #4



CHANGES TO SUBSIDIZED HOUSING INCOME DISREGARDS

The Housing Opportunity Through Modernization Act (HOTMA), passed in 2016, changed how earned income is treated in the subsidized housing program. The Earned Income Disregard (EID) was eliminated on December 31, 2023. However, families who utilized the EID before December 31, 2023, may still utilize the EID for up to 24 consecutive months, making the official end date of the EID January 1, 2026.

The EID is being replaced by the Family Self-Sufficiency (FSS) program. FSS is a collaboration between the Public Housing Agency (PHA) and families participating in rental subsidy programs. The FSS is an agreement between the PHA and participating families that details short and long-term earnings goals and services and resources the family needs to reach their goals. The PHA will work with the family to link them up with the community resources needed to achieve their goals. Some examples of coordinated services include access to child care, transportation, job training and financial literacy training. The goal in linking families up with these supports is to help them achieve their long-term earnings goals, allow them to build savings, and work their way off of public funded benefits.

As part of a family's participation in the FSS program, the PHA will establish an interest-bearing escrow account for each participating family. Any rent increases that happen as a result of earned income are credited to the escrow account as long as the family participates in the program. In addition, PHAs may match the funds in the account.

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Participation in the program is typically five years. Once the family completes the program, they may access the escrow account and use the funds as they see fit.

The program is available to residents in public housing programs, choice voucher (section 8) programs, and project-based assistance programs. Work Incentives Planners should assist beneficiaries by contacting the PHAs to inquire about program details, such as if their programs offer a match, and if so, how much.

For more information visit:

https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/fss

NEWSLETTER HIGHLIGHTS

Changes to subsidized housing income disregards

SSA Legislative updates

Contacting your representatives

SSA LEGISLATIVE UPDATES

Recently, the NABWIS board sent a letter of introduction to the newly appointed Commissioner of SSA, Martin O'Malley, in support of several key bills that, if passed, would greatly enhance the lives of individuals receiving Social Security and SSI benefits. One such bill that has the full support of NABWIS is the SSI Restoration Act of 2021 (S.2065).

If passed by Congress and signed into law, this bill would increase the SSI resource limit from \$2,000 per individual and \$3,000 per couple to \$10,000 and \$20,000 respectively, increase SSI payment rates, and eliminate the marriage penalty among providing other long overdue sweeping reforms to the SSI program.

For more information on the bill, please visit:

<https://www.congress.gov/bill/117th-congress/senate-bill/2065/text>.



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If you would like to support the bill, contact your representative at:
<https://www.house.gov/representatives/find-your-representative>

A Message from the NABWIS Board

The Nabwis newsletter is geared toward keeping our members apprised on updates pertaining to federal Social Security benefits, legislative changes, and ways you can partner with the NABWISS board to help inspire change for the individuals we serve. This is YOUR newsletter. If you have comments or suggestions on content in future issues, please email nabwis@gmail.com.



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