

PROGRAM RESOURCES

Medicaid Waivers & Demonstrations

<http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Waivers/Waivers.html>

Med-Waivers enable states to waive the usual requirements that individuals must reside in an institution in order to receive Medicaid funding for services. In this way, Medicaid funds certain community-based alternatives to institutional care.

The website above contains information about state-specific Medicaid waiver and demonstration programs. Users can access Fact Sheets, copies of proposals, approval letters, and other documents related to state-specific programs.

APD's Yellow Notebook provides Florida's specific information about Waivers for persons with disabilities:

<http://apd.myflorida.com/yellow-notebook/>

Department of Economic Opportunity's Disability Program Navigator Initiative (DPN)

<http://www.floridajobs.org/office-directory/division-of-workforce-services/workforce-programs/disability-program-navigator-initiative>

The Disability Program Navigator assists job seekers with disabilities by facilitating:

- Connections with employers;
- understanding of earnings on social security benefits; and,
- Eliminates barriers to employment facilities and One-Stop Career Centers.

Department of Vocational Rehabilitation (VR)

www.rehabworks.org

VR is a federal-state institution that assists job seekers with disabilities to obtain and prepare for employment. It also provides SSA Work Incentives and Benefits counseling and planning for people who work or wish to work. Services provided follow:

- SSA Work Incentives and Benefits Counseling
- Medical and Psychological Assessment
- Vocational Evaluation and Planning
- Career Counseling and Guidance
- Training and Education After High School
- Job-Site Assessment and Accommodations
- Time-Limited Medical and/or Psychological Treatment
- Job Placement
- Job Coaching
- On-the-Job Training
- Supported Employment
- Assistive Technology and Devices

Florida Benefits Information Referral Network (FBIRN)

<http://apd.myflorida.com/customers/supported-employment/docs/fbirn-contacts.pdf>

This organization consists of approximately 80 members all of whom attended and successfully completed an intensive 10 or 7 day training course conducted by a national expert on Social Security Work Incentives and Benefits. The members serve to assist people with disabilities in locating and securing expert assistance with benefits issues and application of work incentives in order to maximize earnings while maintaining necessary benefits and healthcare. See the APD webpage for more information on FBIRN.

Ticket-to-Work (TTW) - <http://www.ssa.gov/work/overview.html>

The TTW program offers SSA disability beneficiaries greater choice in obtaining the services they need to help them go to work and attain their employment goals.

Protection & Advocacy of Beneficiaries on Social Security (PABSS)

<http://www.ssa.gov/work/protectionadvocacy.html>

PABSS was created to assist SSA beneficiaries with disabilities in obtaining information and advice about receiving vocational rehabilitation & employment services and to provide advocacy or other related services that beneficiaries may need to secure or regain gainful employment. Each PABSS project can:

- Check out any complaint against an employment network (EN) or other service provider helping an individual return to work;
- Give information and advice about vocational rehabilitation and employment;
- Explain SSA's work incentives;
- Provide consultation and legal representation to protect the rights of anyone wanting to return to work; and
- Assist with problems concerning work plans under the Ticket to Work program.

Changing Face of Benefits (Social Security Work Incentive Course)

Course: www.floridabenefits.org or Workbook:
http://www.realeconomicimpact.org/data/files/other%20documents/the_changing_face_of_benefits.pdf

Prepared by National Disability Institute, funded by Florida Developmental Disabilities Council.

OTHER WORK INCENTIVES

Individual Development Accounts (IDA)

What are Individual Development Accounts?

Individual Development Accounts (IDAs) are special savings accounts that are designed to help people build assets for increased financial self-sufficiency and long-term economic security. IDA holders (sometimes called IDA participants) save their own dollars in these accounts for a specified period of time. After reaching their individual savings goal, these savers receive matching funds to be used for a specific purpose. These purposes include, but are not limited to:

- Buying a home.
- Postsecondary education.
- Starting (or expanding) a small business.
- Other possibilities include retirement accounts or youth accounts.

Savings are matched on a per dollar basis by public and/or private funders. These matching funds are typically raised by the community-based organization that is hosting the IDA program. These community-based organizations may be financial institutions (such as credit unions or community development banks) or the staff or volunteers of other entities such as community action agencies, community development corporations, public housing communities, or other organizations.

Financial education for the holder of the IDA is a critical part of the IDA program. This part of the IDA program helps depositors in correcting credit problems, establishing a budget and savings schedule, and determining a long-term money management plan. IDA participants may be existing

members of credit unions, those who are eligible to use community action agency services, public housing residents, or others who meet individual IDA program requirements.

***NOTE:** Funds in a SSA-approved IDA account are excluded from countable resources for SSI and Medicaid purposes.

To find an IDA near you:

http://cfed.org/programs/idas/directory_search/

NATIONAL RESOURCES

Assets for Independence (AFI) Project Locator

<http://www.acf.hhs.gov/programs/ocs/resource/assets-for-independence-program-summary>

The Office of Community Services supports more than 200 agencies and community-based groups across the nation that run AFI Projects and other programs to help low-income families build their economic assets. Contact the local project manager of the AFI agency in your area for information about what they do and how you can enroll in their program. If there are no projects near you,

25 New 'Assets for Independence' Grants Support Programs For Low-Income Families and Individuals – <http://www.acf.hhs.gov/grants>

Asset Building - <http://assets.newamerica.net/>

This website presents in-depth analyses of asset ownership in the U.S. and abroad: its rationale, theory, and evidence as well as an array of policy proposals devised by New America and others. Also provided are links to

research and policy centers and a catalogue of resources on asset-based policy, including pending policy proposals.

Association for Enterprise Opportunity (AEO)

<http://www.microenterpriseworks.org/>

A national organization for entrepreneurship and microenterprise. AEO's website provides resources to promote enterprise opportunity for those with limited access to economic resources, including use of IDA's for microenterprise development.

Corporation for Enterprise Development (CFED)

<http://cfed.org/>

A national organization for the IDA industry. CFED's website brings most of the nation's IDA programs together with such resources as a subsidiary web forum called the **IDA Network** and a **Discussion List**. The site also includes the **IDA Program Directory** that presents information about organizations that manage IDA programs, their accountholders, and key program elements.

HOUSING AND URBAN DEVELOPMENT (HUD)

Housing and Urban Development (HUD) is a Federal program that provides rental and home ownership assistance for low-income individuals and families who are elderly and/or disabled. HUD administers this program through each State's Housing Finance Agency. This assistance could be Section 8 certification, Voucher program, HUD rental housing, or home ownership assistance through loan support, and mortgage assistance.

General Information on all programs available at:

<http://portal.hud.gov/hudportal/HUD>.

State office locator –

<http://portal.hud.gov/hudportal/HUD?src=/localoffices>

HUD's One-stop resource for People with Disabilities –

http://portal.hud.gov/hudportal/HUD?src=/topics/information_for_disabled_persons and/or <http://www.hud.gov/offices/ftheo/disabilities/pwd.cfm>.

WORK OPPORTUNITY TAX CREDIT

The Work Opportunity Tax Credit (WOTC), authorized by the Small Business Job Protection Act of 1996 (P. L. 104-188), is a federal tax credit that encourages employers to hire targeted groups of job seekers by reducing employers' federal income tax liability. The WOTC for all candidates other than veterans ended effective December 31, 2011. However, in January 2013, Congress passed new WOTC legislation which President Obama has signed into law extending the WOTC through December 31, 2013, retroactive to January 1, 2012.

See additional detailed information about the WOTC in APD's 2013 manual titled "Best Practices in Supported Employment" which is required for use in Part One of APD's Supported Employment Pre-Service course of the same name.

WOTC Forms:

<http://www.doleta.gov/business/incentives/opptax/forms.cfm>.

<http://www.doleta.gov/business/incentives/opptax/eligible.cfm>

<http://www.irs.gov/pub/irs-pdf/f8850.pdf>

http://www.doleta.gov/business/incentives/opptax/State_Contacts.cfm

Forms/Further Information:

Information: <http://www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Expanded-Work-Opportunity-Tax-Credit-Available-for-Hiring-Qualified-Veterans>

WOTC Resources

- Department of Labor Employment & Training WOTC Update
<http://www.doleta.gov/business/incentives/opptax/>

- Department of Labor Employment & Training WOTC Resources
<http://www.doleta.gov/business/incentives/opptax/wotcResources.cfm>

Earned Income Tax Credit

Internal Revenue Service (IRS) Program

The Earned Income Tax Credit (EITC) is a credit for people who earn low-to-moderate incomes. EITC can reduce your taxes, and can mean a refund. In simple terms, working families and individuals may keep more of what they earn.

The Federal Earned Income Tax Credit (EITC), sometimes called the Earned Income Credit (EIC), is a refundable tax credit that reduces or eliminates the taxes that low income working individuals and families pay (such as payroll taxes) and also frequently operates as a wage subsidy for low-income workers. The credit, created in 1975, is intended to offset the cost of Social Security taxes and to provide an incentive to work.

To qualify, a taxpayer must work and have earned income. Earned income can be income from wages, salaries and tips, strike benefits paid by a union or net self-employment earnings. Earned income also can be disability payments paid by an employer's plan if you retired on disability prior to retirement age.

If you are single with **no qualifying children**, you must be at least 25 and under 65 at the end of the tax year for which you are claiming the credit. If you are married with no qualifying children, either you or your spouse must be at least 25 and under 65 at the end of the tax year. It does not matter which spouse meets the age test, as long as one of the spouses does. Whether single or married, with or without qualifying children,

neither you nor your spouse may be the qualifying child of another person.

Under Federal rules, the EITC (including advance payments) will not be counted as income for the programs listed below. That is, the EITC and advance EITC payments you receive will not be used to determine whether you are eligible for the following benefit programs, or how much you can receive from these programs:

- Temporary Assistance for Needy Families (TANF).
- Medicaid & Supplemental Security Income (SSI).
- Supplemental Security Income (SSI).
- Food Stamps.
- Low-income housing.

NOTE: The EITC can count as a resource in determining eligibility for Food Stamps if it is not spent within 12 months of receiving the refund.

NOTE: On July 18, 2005, SSA issued Final Rules amending the SSI regulations by making technical revisions to rules on income and resources based on the Social Security Protection Act (SSPA) of 2004 and several other statutory changes. These revisions, among other things, clarify that certain types of income are excluded when determining SSI income and resources. Any unspent portion of Federal income taxes related to an Earned Income Tax Credit (EITC) is excluded from resources for a time period of 9 months following the month of receipt.

EITC Requirements

- Must have a valid Social Security Number.
- You must have earned income from employment or from self-employment.
- Your filing status cannot be married, filing separately.

- You must be a U.S. citizen, or a resident alien all year, or a non-resident alien married to a U.S. citizen or a resident alien and filing a joint return.
- You cannot be a qualifying child of another person.
- If you do not have a qualifying child, you must:
 - be age 25 but under 65 at the end of the year;
 - live in the United States for more than half the year; and
 - not qualify as a dependent of another person;
- Cannot file Form 2555 or 2555-EZ (related to foreign earn income).

2012 Tax Year

Earned Income and adjusted gross income (AGI) must each be less than:

- \$45,060 (\$50,270 married filing jointly) with three or more qualifying children.
- \$41,952 (\$47,162 married filing jointly) with two qualifying children.
- \$36,920 (\$42,130 married filing jointly) with one qualifying child.
- \$13,980 (\$19,190 married filing jointly) with no qualifying children.

Tax Year 2012 Maximum Credit

- \$5,891 with three or more qualifying children.
- \$5,236 with two or more qualifying children.
- \$3,169 with one qualifying child.
- \$475 with no qualifying child or children.

Investment Income must be \$3,200 or less for the year.

VITA – Volunteer Income Tax Assistance

File For Free!!!

- The VITA Program offers free tax help to low- to moderate-income (generally, \$55,000 and below) people who cannot prepare their own tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Most locations also offer free electronic filing.

- To locate the nearest VITA site, call 1-800-829-1040.