

More State and Federal Benefits

This fact sheet covers:

- ◆ **Individual Development Accounts**—a special matched savings program
- ◆ **HUD Earned Income Disregard**—a program that allows you to continue to pay less rent while you begin to earn more on your job
- ◆ **Family Self-Sufficiency Program**—a HUD program that allows you to save for transportation, daycare and other things
- ◆ **Supplemental Nutrition Assistance Program**—food stamps

INFORMATION FOR STUDENTS WITH IEPs AND THEIR FAMILIES

This fact sheet contains information on four special programs to help people with disabilities who are working. For more benefits information, see the other fact sheets in this series on “**Supplemental Security Income (SSI) After Age 18,**” “**Social Security Disability Insurance (SSDI),**” and “**Working and Paying for Health Care.**”

Individual Development Accounts



Individual Development Accounts (IDAs) are special savings accounts that allow you to save money in an account and receive “matched” dollars from the state and federal government. You have to meet certain income guidelines, have a job, *and* have one of the following savings goals: furthering your education, buying a home, or starting a business. For every \$1 that you put in to your IDA, you will receive at least an additional \$3 (sometimes more!) to help you reach your goal.

For example, if you deposit \$400 in a year into your IDA account, the state will deposit an additional \$1,200 and you’ll have a total of \$1,600 toward your goal—possibly more! An IDA can last several months or a few years.

HUD Earned Income Disregard



If you live in certain types of HUD-subsidized housing, such as public housing, or the Section 8 Housing Choice Voucher program, or others, you may be able to use the HUD Earned Income Disregard when you go to work. HUD programs are offered through the U.S. Department of Housing and Urban Development.

Usually when you begin working, your subsidized rent will increase based on your earnings. If you’re eligible for the HUD Earned Income Disregard, however, the housing authority will “ignore” 100% of your earnings the first year you work, and only count 50% of your earnings the second year you work when determining the amount of your rent. That means during the first 2 years when you are being working, you’ll still be eligible to pay reduced rent.

Family Self-Sufficiency Program



If you and your family live in certain types of HUD-subsidized housing, such as public housing or you receive assistance through the Section 8 Housing

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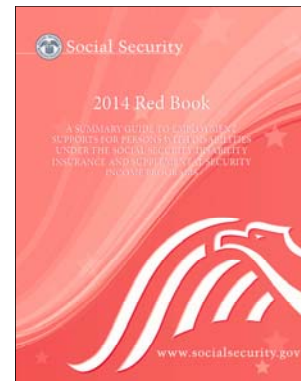
Choice Voucher program, you may be able to participate in the Family Self-Sufficiency Program. If approved, your family can set aside money in a special savings account, and you'll receive case management services as well as help with transportation, daycare, and other things that will help you become more independent. During the program you'll need to sign a 5-year contract. At the end of the contract, you'll receive the money from the special savings account if you've done what you said you would in the contract (things like keeping your job, for instance).

Supplemental Nutrition Assistance Program (SNAP)



The Supplemental Nutrition Assistance Program (SNAP) is a federal assistance program more commonly known as "food stamps." When you begin working, if you already receive SNAP, you'll still be eligible for food and nutrition assistance, but the amount you receive in food stamps will be reduced, usually \$1 for every \$3 to \$4 you earn. So if you earn \$100, your SNAP will be reduced by about \$25, depending on the number of people in your household. ♦

Social Security Administration
1-800-772-1213
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<http://www.socialsecurity.gov/redbook/>



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