

DATE: August 22, 2017

TO: Subscribers

SUGGESTED DISTRIBUTION: Commissioners, TA Directors, SNAP Directors, Staff Development Coordinators

- **FROM:** Jeffrey Gaskell, Assistant Deputy Commissioner Employment and Income Support Programs
- **SUBJECT:** Supplementary Nature of New York Achieving a Better Life Experience (NY ABLE) Savings Accounts
- **EFFECTIVE DATE:** Immediately

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The purpose of this GIS is to notify Social Service Districts (districts) that on July 12, 2017, regulations implementing the New York Achieving a Better Life Experience (NY ABLE) Act became effective, and to clarify the supplementary nature of NY ABLE accounts relative to the Office of Temporary and Disability Assistance's (OTDA's) programs.

The Office of the State Comptroller administers the NY ABLE program. NY ABLE accounts are individual savings accounts which can be established by people with intellectual, developmental or other disabilities for the purpose of saving private funds to maintain their health, independence and quality of life. ABLE accounts provide secure funding for disability-related expenses, and supplement, but do not supplant, replace, or supersede benefits provided through existing sources such as Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance (TA) and Supplemental Security Income (SSI).

Funds deposited and interest earned in ABLE accounts are exempt as income and resources under 18 NYCRR §352.16(a) for TA applicants and recipients, and under 18 NYCRR §387.11 and §387.9 for SNAP applicants and recipients. Care must be taken to ensure that TA and/or SNAP benefits of ABLE program participants are not inappropriately reduced or discontinued. Additional information about this program can be accessed at: https://www.osc.state.ny.us/savings/able.htm and https://www.mynyable.org/transition.html.