

HUD & DHCD Earned Income Disregard (EID)

Fact Sheet 2023

How can HUD EID help you?

The Department of Housing and Urban Development (HUD) has a work incentive called the Earned Income Disregard (EID), also known as Earned Income Disallowance, which applies to people in certain types of housing. If you qualify for EID, Local Housing Authorities (LHA) will disregard all, or a portion of your earnings from employment, when calculating your rent over a 24-month period.

How do you know if you are EID eligible?

To know if EID applies to you, you must first verify what type of HUD-subsidized housing you receive. You may be eligible if you live in one of the following:

- LHA operated public housing
- Section 8 Housing Choice Voucher Program (but not project-based Section 8)
- The Supportive Housing Program (Section 811 housing for elderly and persons with disabilities)
- The Home Investment Partnerships Program
- The Housing Opportunities to Persons with AIDS Program (HOPWA)
- HUD-Veterans Affairs Supportive Housing (HUD-VASH) voucher

For the purpose of this work incentive, you must have been unemployed or averaging less than 10 hours of work per week at minimum wage, during the 12 months before your new job.

How does EID work?

If you satisfy the housing subsidy and the employment requirements prior to your new job, then HUD will disregard 100% of your wages during the first 12 months of your employment, and 50% during the second 12 months of your employment.

Can EID be used more than once?

No. EID can only be used once in a person's lifetime. Therefore, in order to take full advantage of EID, it is highly recommended you work throughout the 24-month EID period.

What if I live in DHCD funded housing?

The Massachusetts Department of Housing and Community Development (DHCD) also honors EID. To qualify for EID as an SSI beneficiary, your cash benefits must have been reduced because of your increased work income. To qualify for EID as an SSDI beneficiary, you must have completed your Trial Work Period *and* be earning \$1,470 or more in gross monthly earnings (in 2023), likely causing the suspension of your SSDI cash benefits.

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