

Minnesota Supplemental Aid and Minnesota Supplemental Aid Housing Assistance

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Minnesota Supplemental Aid (MSA)

- Monthly cash supplement to SSI payment
- 94,000+ Minnesotans ages 18-65 receive SSI
- Around 31,000 people/month receive MSA
- Costs about \$37 million annually (all state funds)
- MN is obligated by a 'maintenance of effort' agreement with SSA to fund MSA

Supplemental Security Income (SSI)

SSI is a federal cash assistance benefit for people who:

- Are elderly (over 65), blind, or disabled, and
- Have limited income and resources

Important: SSI is an entitlement program, while RSDI (aka SSDI) is insurance

2021 SSI benefit amounts (Federal Benefit Rate or FBR):

- \$794/month for an individual
- \$1,191/month for a couple
- Some people get both SSI and RSDI

MSA Monthly Benefit Amounts

Individuals \$81

Couples \$111

Facility residents \$75

(receiving \$30 SSI)

Additional \$ for special needs

Applying for MSA

- 46 states have an SSI supplement program.
- In some states, supplements are included in the SSI payment.
- In MN, people don't automatically get MSA when approved for SSI (unless they're already receiving GA).
- Apply for MSA using the <u>Combined Application Form</u> or <u>ApplyMN</u>





Minnesota Department of Human Services				Di	DHS-5223-ENG 9-1.			
Combined A	Applicat	ion Forr	n	Apply o	online at: <u>v</u>	vww.applyi	mn.dhs.mn.gov	
Do not use this application to	• •			on date or the	day your	SNAP (foo	od) or cash	
enefits can start is the date the	* * *		* *					
ignature on page 1. For your a	pplication to be con	nplete, answer all qu	estions o	n the applicat	tion.	CASE N	IMBER	
Tell someone if you need help		plication. Be sure	to sign a	nd date the		0.0211	arrack	
pplication on pages 1 and 9.	•							
PERSON 1 APPLICANT'S LEGAL NAM	NE (last/first/middle)	OTHER NAMES YOU USE	(maiden nam	e, nickname, etc.)	BIRTH DATE (mm/dd/yy)	GENDER	
							OM OF	
ADDRESS WHERE YOU LIVE (If you do not	have an address, write "hon	neless.")				Α	PT. NUMBER	
ату		COUNTY				STATE	ZIP CODE	
MAILING ADDRESS (If different from addre	ss where you live)							
PHONE NUMBER WHERE YOU CAN BE RE	ACHED (include area code)	DO YOU LIVE ON A RE	ESERVATION					
Home: Oth		○Yes ○No	If yes, wh					
DO YOU NEED AN INTERPRETER?	WHAT IS	OUR PREFERRED SPOKEN I	ANGUAGE?	WHAT IS YOUR I	PREFERRED WI	RITTEN LANGU	AGE?	
○Yes ○No								
MARITAL STATUS*	SOCIAL SE	CURITY NUMBER	MOST RECE	NTLY MOVED TO	MINNESOTA ((mm/dd/yy)		
			Date:		From:			
U.S. CITIZEN OR U.S. NATIONAL?		(optional)		RACE (optional)*		LAST SCHOOL	L GRADE COMPLETED	
○Yes ○No		ic? OYes ONo						
WHAT PROGRAM(S) ARE YOU APPLYING		_						
SNAP (food) Cash progra	ıms Emergency A	ssistance** None						
See MARITAL and RACE cod Before applying for Emergency			nding and	specific eligibilit	y criteria.			
Do you need help righ	t away? Quest	ions 1-4 below wil	l help us	decide if you	can get he	elp with foo	od right away.	
1. How much income (cash	•					1	,	
					`	,		
2. How much does your hou				ng or saving	s: \$			
3. How much does your hou	sehold pay for rent /	mortgage per mon	th? \$					
What utilities do you pay	y? ☐ Heat ☐ Aird	onditioning Electri	icity P	hone Non	ie			
4. Yes No Is anyone	in your household :	migrant or seasor	nal farm	worker?				
5. Yes No Has anyo	ne in your househol	d ever received cash	assistance	e, commoditi	es or SNA	P benefits	before?	
If yes, Wi	hen?	Where?			What?			
6. Yes No Is anyone	in your household	pregnant? If yes, W	/ho?					
	Agency use	,		M	IEMB, MEM	I, TYPE, PRO	OG, IMIG, SPON	
Eligible for expedited SNAP? OYe					tends to resi		O Yes O No	
Same-day interview offered? Ye		? O Yes O No		H	as sponsor?		O Yes O No	
N	ON- District	OV- ON-		Im	migration s	tatus		
Next-day interview offered? O Ye	adults	? OYes ONo			_	requested		

I have looked over my answers and believe they are all true and correct to the best of my knowledge.

SIGNATURE OF APPLICANT OR AUTHORIZED REPRESENTATIVE	DATE	AGENCY SIGNATURE	DATE RECEIVED

CAF Question 24

Yes No 22. For recertifications only: Did anyone move in or out of your home in the past 12 months?					
	AGENCY USE: ADME, REMO				
	Confirmed response VERIFICATION: requested attach				
Yes No 23. For children under the age of	19, are both parents living in the home?				
	AGENCY USE: INFC/CSIA, ABPS				
	☐ Confirmed response				
24. For MSA recipients only: Does anyone in the Yes No Representative Payee fees Yes No Physician-prescribed special diet	household have any of the following expenses? Yes No Guardian or Conservator fees Yes No High housing costs				
	AGENCY USE: DIET				
	AGENCY USE: DIET				

3/2/2018

MSA Eligibility

To be eligible for MSA, a person must be:

- Over 18 (unless blind) and:
- Receiving Supplemental Security Income (SSI) OR
- Would receive SSI except for excess income (and elderly, blind, or disabled)

MSA Asset limits

For **SSI recipients**: **\$2,000** SSA asset limit.

For non-SSI recipients: \$10,000 asset limit. Count only:

- Cash
- Bank Accounts
- Stocks and Bonds (if no financial penalty)
- **Vehicles**. One vehicle is excluded for each person 16 or older in the assistance unit.

MSA Living Arrangements

- Some SSI recipients may not be eligible for MSA because DHS and SSA determine a person's "living arrangement" differently.
- Anyone eligible for a waiver, MSA Housing Assistance, or who is a "separate household" is considered "living alone" even if they live with others.

What's a Separate Household?

A separate household exists when a person:

- 1. is subject to an individual lease/rental agreement;
- 2. purchases, prepares and eats separately from others in the household; and
- 3. has exclusive use of part of the residence.

A person whose SSI has been reduced by one-third, based on living with others and not paying their fair share of room/board expenses, can't be considered a separate household.

MSA: Other Things

- MSA recipients are generally eligible for SNAP
- MSA is paid to an EBT card or bank account via direct deposit (use DHS-3360)
- Can't get MSA & Housing Support at the same time*
- Recertification is required at least annually
- Monthly reporting required if working (non-SSI only)

^{*}except when Housing Support pays for a crisis residential setting

MSA Special Needs Programs

• Special Diets <u>CM 23.12</u>

• Guardian/Conservator Fees <u>CM 23.15</u>

• Home Repairs CM 23.06

Housing Assistance
 CM 23.24

DHS Combined Manual Home Page

MSA Special Diet

- Must be prescribed by a licensed physician, advanced practice registered nurse, or physician assistant
- New verification is required <u>at least annually</u>
- Special diets include <u>only</u>: anti-dumping, controlled protein, gluten free, high protein, high residue, hypoglycemic, ketogenic, lactose free, low cholesterol, and pregnancy/lactation.
- SNAP benefits may be reduced by any increase in MSA, including special diet benefits.

MSA Guardian/Conservator Fees

- Maximum fee is 5% of the client's income, up to \$100/month.
- Fee must be negotiated by the county or approved by a court.
- Not allowed if the guardian/conservator is a county employee.

MSA Representative Payee Fees

- Payment for representative payees services is allowed up to 10% of a client's gross income or \$25, whichever is LESS.
- The payee must be authorized by the Social Security Administration to collect a fee.
- SSA sets a maximum monthly rep payee fee, which is currently \$45/month.

MSA Home REPAIRS

- MSA recipients living in their <u>own home</u> can get help to repair the roof, foundation, wiring, heating system, or water/sewer system.
- The client must apply any assets they have toward the cost of the repair.
- The payment must be reasonable, considering the condition of the home, and documented by at least one estimate.
- Payment is made to the vendor making the repair.

MSA Home Furnishings and Appliances

- MSA recipients can get help to buy/repair an item no more than once in a 3-year period (unless repairing or replacing an item due to damage, loss, normal wear and tear, or theft).
- Amounts allowed are based on 1996 AFDC standards. For example: twin bed (\$72), washer (\$93), couch (\$74)

MSA Housing Assistance Eligibility

Must be eligible for MSA, under 65 when you apply, with housing costs more than 40% of monthly income, and either:

- Relocating from institution (hospital, nursing facility, RTC, ICF-DD or IRTS) or
- Eligible for PCA services or
- Waiver recipient in own home/apartment or
- Transitioning from Housing Support program

MSA Housing Assistance - Example

\$473 \$1,267	Total MSA benefit Total monthly income
\$81 +\$392	MSA benefit MSA Housing Assistance
\$794	SSI benefit

Remember: Increased MSA benefits may reduce SNAP benefits.





Moving from Housing Support to MSA Housing Assistance

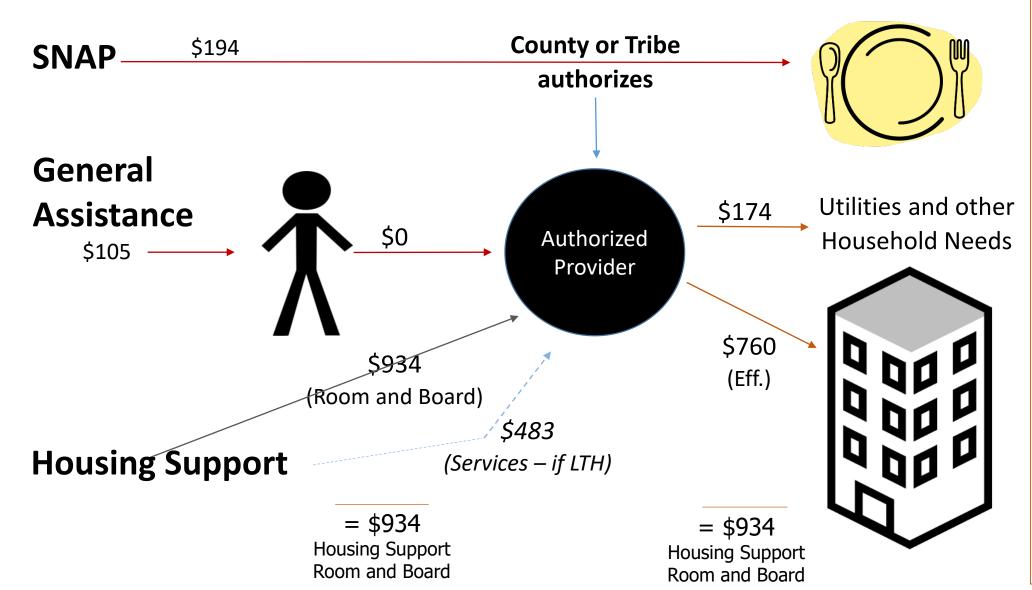
Housing Support

- 100% state-funded income support to pay for housing expenses, and sometimes additional services
 - Always
 - Room and Board, up to \$934 per month (20,000 people)
 - Starting 7/1/2020
 - Sometimes
 - Supplemental Services, \$482.84, or higher if approved by legislature (5,800 people)

What will a person gain by using Housing Support?

- A provider that makes sure you have 3 nutritious meals a day, a bed, clothing, storage, linens, laundry supplies, lavatory supplies, and housekeeping
- Supplemental services to help you with stable housing, employment, or health needs
 - These services aren't available **unless** a person has Long Term Homeless status OR is working with a provider who has an open service bed.

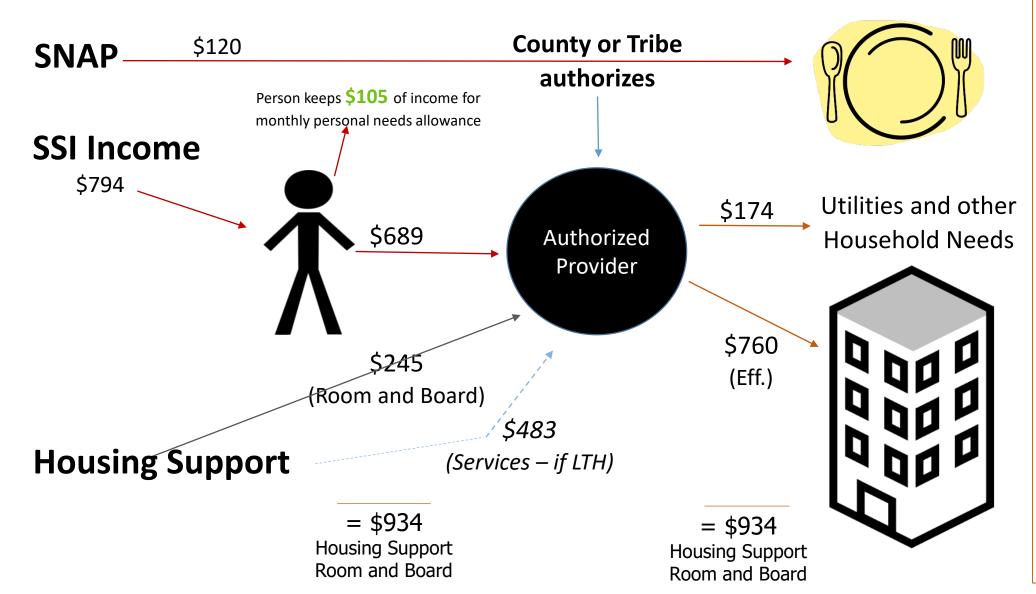
Housing Support Community Setting - No Income



Housing Support providers must ensure every recipient has:

- food preparation and service for three nutritional meals a day on site
- a bed
- clothing storage
- linens/bedding
- laundry supplies or service
- housekeeping
- lavatory supplies or service
- maintenance and operation of the building and grounds

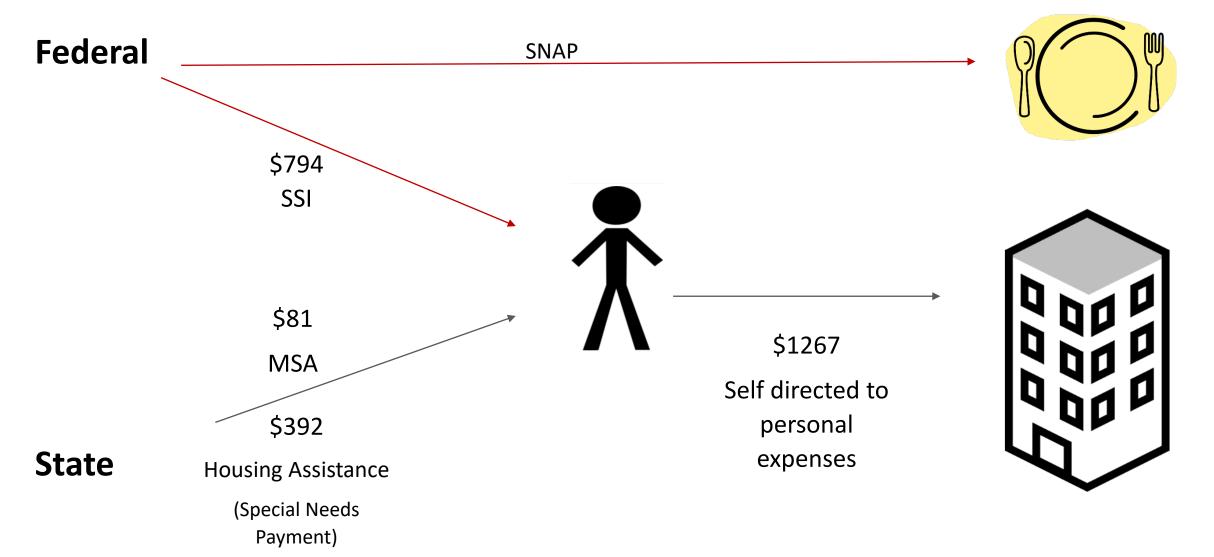
Housing Support Community Setting - SSI Income



Housing Support providers must ensure every recipient has:

- food preparation and service for three nutritional meals a day on site
- a bed
- clothing storage
- linens/bedding
- laundry supplies or service
- housekeeping
- lavatory supplies or service
- maintenance and operation of the building and grounds

MSA – Housing Assistance



Moving from Housing Support to MSA Housing Assistance

SSI recipients can transition from Housing Support to MSA Housing Assistance.

What does this mean?

 An eligible person can use Housing Support to get into housing, and then transition to MSA Housing Assistance to increase income and pay for housing.

What will it cost me?

- SSI recipients pay \$679 toward housing costs when using Housing Support
- Once a person transitions onto MSA Housing Assistance, residents pay all of their own housing costs.

Moving from Housing Support to MSA Housing Assistance

How long do I have to be on Housing Support before I can use MSA Housing Assistance instead?

 Every situation is different, but you can apply for MSA Housing Assistance soon after moving into a Housing Support unit.

Who is not eligible?

- You can only get MSA Housing Assistance if you pay more than 40% of your income on housing costs.
- People who have Housing Support, other rental assistance, or public housing are not eligible because they pay less than 40% of their income on housing.

What changes once a person transitions from Housing Support to MSA Housing Assistance?

Talking points to help a person understand service and benefit changes:		
More money in your pocket	If approved for MSA Housing Assistance, your income will increase from \$794 to \$1,267. The amount of MSA you receive will depend on your income source (SSI vs RSDI).	
More choices	With more money, you could live alone instead of with a roommate, live in a 1 bedroom instead of a studio, or in a neighborhood that was too expensive before.	
More independence and responsibility	You control your own finances and pay for your own housing expenses. You lose the support of a provider paying these bills for you, so consider how you will manage this responsibility.	
No more Housing Support Supplemental Services	You'll need to work with your service provider to address ongoing service needs, if you have them. Housing Stabilization might be one option.	

A person I support wants to transition from Housing Support to MSA Housing Assistance. What should I know?

- Plan ahead so there is no gap in funding. The County needs AT LEAST one full month to turn Housing Support off and MSA Housing Assistance on.
- Talk with the client's financial worker. Provide all verifications showing the client is eligible, up front.
- Will you continue to provide services? Is this client on a waiver or eligible for Housing Stabilization Services? Coordinate this carefully.
- Can this client manage their finances appropriately, or will they need help? Stress the importance of budgeting.
- Communicate with the landlord so there are no surprises about changes in the way rent is paid, or by whom.
- Is this person moving from a Housing Support facility (like a board and lodge) or are they "transitioning in place" (like in an long-term homelessness supportive housing program)? How much independent living experience does the client have?

Scenario 1



- Katie lives at a board and lodge (Housing Support group setting) for women and receives special services.
- She works 20 hours per week and gets SSI. She wants her own apartment.
- Katie learns about MSA Housing Assistance from her financial worker.
- She applies for MSA Housing Assistance and receives help from board and lodge staff to find an apartment.
- Katie moves into her apartment and has more money in her pocket!

Scenario 2

- Mark and his son live in an apartment where Mark holds the lease.
- He receives supports designed for people who have experienced long-term homelessness (Housing Support community-based setting).
- Mark is on SSI and no longer wants the supportive services offered by the program but needs some help to pay his housing costs.
- His housing case manager helps him apply for MSA Housing Assistance.
- Mark can "transition in place" and stay in his own apartment, receiving more money each month to ensure he and his son remain stably housed.



Scenario 3

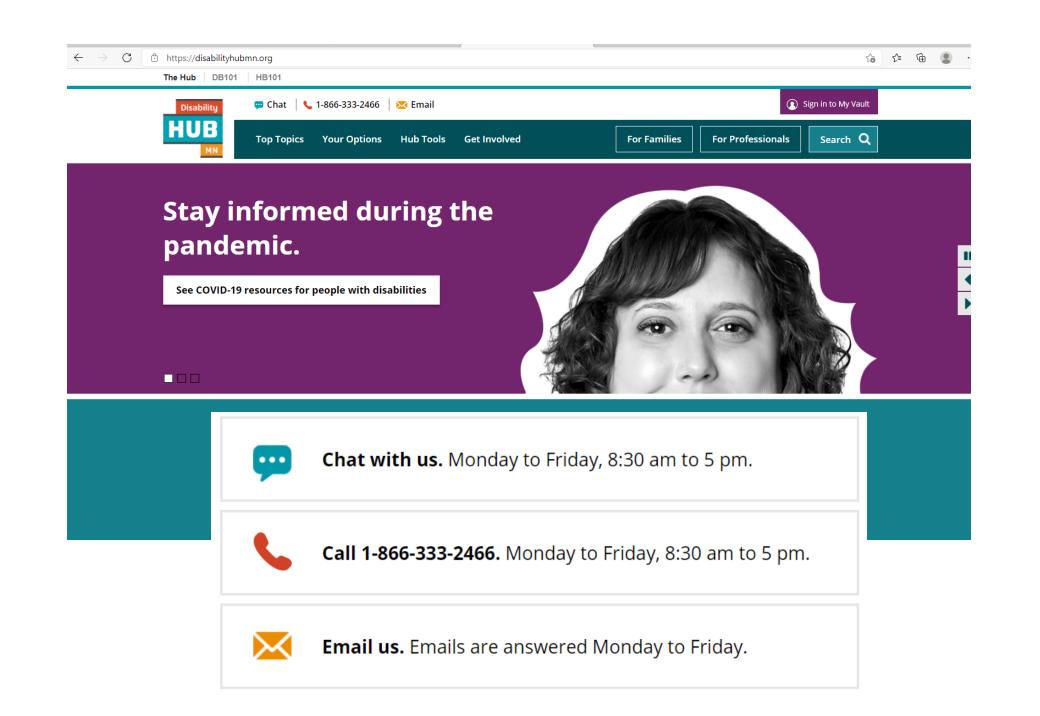


- Pat is struggling with long-term homelessness and severe mental illness. He has no income and is on Medical Assistance.
- He enters a homeless shelter after discharge from the emergency room.
 After 90 days, he moves from a homeless shelter to a board and lodge (Housing Support setting).
- After a medication change and the addition of more supports, like an ARMHS worker, Pat's mental health stabilizes. Pat is also connected with a targeted case manager, who helps him apply for SSI.
- After a 18 months, the board and lodge's environment is causing Pat a lot of stress, and he wants his own apartment. After his SSI starts, Pat realizes most of his SSI check goes to the board and lodge provider. Combined with his increasing stress at the board and lodge, Pat wants to move.
- Pat's targeted case manager helps him enroll in Housing Stabilization Services. Pat works with a Housing Stabilization Services provider to move into (and maintain) his own place. The Housing Stabilization Services provider also helps him apply for MSA Housing Assistance.

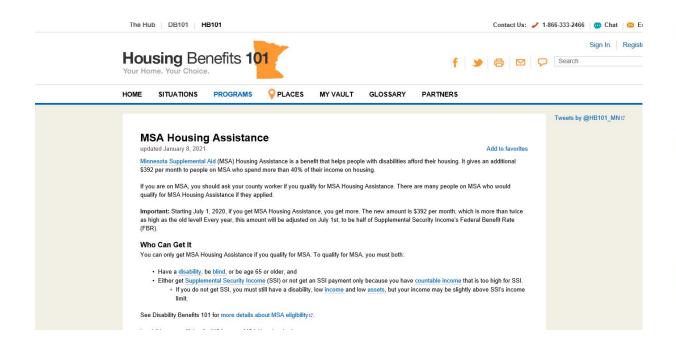




How to Find More Information



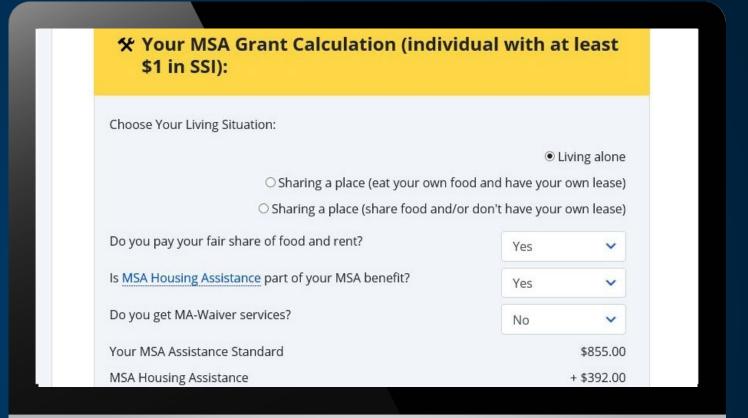
Housing Benefits 101





Disability Benefits 101

- Try-it Tools
 - SSI and No SSI options available



Thank you!

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