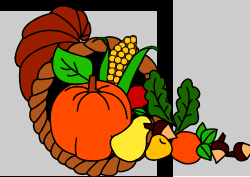


Helping Hands

People Helping People Onto the Food Stamp Program



Due to increased demand, the Food-Source Hotline has extended its hours to include evenings and weekends. The new hours are:
 Monday - Friday,
 8 AM - 7 PM
 Saturday
 10 AM - 2 PM

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USDA Renames Food Stamp Program

On October 1, 2008 USDA changed the name of the federal Food Stamp Program to the Supplemental Nutrition Assistance Program (SNAP). According to USDA, "The new name reflects our focus on nutrition and putting healthy food within reach for low-income households."

Each state has the option to use the name SNAP or create its own name. Department of Transitional Assistance has decided to use SNAP and will gradually update its materials.

New Guidelines Result in Record Number of Applicants

As a result of the new SNAP guidelines, and the poor economy, DTA offices are swamped with applications and processing times have been slower than usual.

You can help both your clients and DTA by helping applicants gather their verifications, making copies of all documents before sending them to DTA, writing the applicant's name and social security number (and, if possible, the worker's name) on all documents, and following up with the worker to make sure s/he has everything s/he needs to make a decision.



Benefits Increased

At the beginning of the new federal fiscal year, many of the SNAP guidelines are adjusted for inflation, resulting in benefit increases for some people. This year there were additional changes as a result of the federal Farm Bill that also had the impact of boosting benefits. The minimum SNAP benefit was raised to \$14, up from \$10. And households with day care expenses above \$175-200 per person, per month are now able to get a deduction for the full amount they pay. See more about the day care expense below.

Day Care Expenses Uncapped

Thanks to changes in the 2008 Farm Bill, the cap on day care expenses has been removed. Prior to this change, families that had out-of-pocket expenses for day care could only deduct costs up to \$175 per child per month (or \$200 per child under 2), so the food stamp calculation did not always reflect the true amount that they were paying.

Maximizing SNAP Benefits



SNAP benefits are meant to supplement what a household is able to spend on food so that they can have a nutritious diet. Benefits are determined by a calculation that considers gross monthly income, less certain expenses, to determine what the household can afford to spend on food. If that is not enough for a nutritious diet, they may be eligible for supplemental nutrition assistance, or SNAP.

In order for applicants to maximize their SNAP benefits, they must take full advantage of all of the allowable deductions.

Shelter Deduction

Applicants need to provide proof of their shelter expenses and utilities. Shelter expenses include rent, mortgage, condominium fees, property taxes, state and local assessments, insurance on the structure, and trailer payments/fees.

A **Standard Utility Allowance (SUA)** is based on the utilities the household pays for. The highest SUA is for people who pay for heating or cooling their house/apartment or who are eligible for fuel assistance. If they don't meet that criteria, but they pay other utilities such as electric, gas or water and sewer, they are eligible for the next level SUA. If they pay only for phone service, they receive the lowest SUA.

Medical Deduction

This is allowed only for people over 60 or disabled. Examples of allowable deductions include out-of-pocket expenses for the following: health insurance premiums (Medicare B, Prescription Drug Coverage, etc) and deductibles; medical costs not reimbursed by insurance such as co-payments for doctor's visits or prescriptions, dental care, physical therapy, emergency room, hospitalization or outpatient care; travel to and from doctor's appointments or the pharmacy; over-the-counter medicines and health related supplies prescribed by a health care provider; health equipment; home health care costs;

alternative medical treatments such as chiropractic, acupuncture or massage; and service animal expenses.

Child Support

The full amount of court-ordered child support the applicant pays is deductible.

Day Care

The full amount of child or adult day care, as well as transportation costs to take that person to day care, are deductible. (Prior to October 1, this expense was capped at \$175-200 per month.)

Massachusetts Law Reform Institute has developed worksheets to help applicants record their medical and childcare expenses. These worksheets illuminate many of the expenses that applicants may not think to include, and can help people maximize their SNAP benefits. For a copy of these forms, contact the Hotline at:

foodsource@projectbread.org

Heat and Eat (H-EAT)

In November 14,000 SNAP recipients, who were not receiving the highest standard utility allowance, and who would get higher benefits if they did, were automatically enrolled in the H-EAT program. These households have received a letter from DTA and the Department of Housing and Community Development letting them know that they have been selected to receive a nominal amount (\$1.00) of fuel assistance. As a result of their eligibility for this special fuel assistance, their SNAP benefits were recalculated and they received an increase in November.

They do not need to do anything. The letter asks them to contact their local fuel assistance agency if they would like to receive the \$1.00 fuel assistance check but they will get the increase in their SNAP benefits whether they contact the fuel assistance agency or not.

DTA Reaches Out to Seniors

This fall DTA collaborated with other state agencies to sponsor eight Senior Benefits Expos. Expos were held in Boston, Bourne, Lowell, Peabody, Pittsfield, Springfield, Taunton and Worcester and featured approximately 30 agencies. Other sponsors included the Executive Office of Elder Affairs, the Department of Housing and Community Development, the Department of Public Health, the Department of Veterans Services, the Massachusetts Commission for the Blind and the Massachusetts Commission for the Deaf and Hard of Hearing.

Asset Limits for Seniors

This summer, DTA made changes to the asset requirements, eliminating the asset ceiling for many low-income households. Seniors whose income is below the categorical eligibility guidelines will not have to provide information about assets. **Meeting the categorical eligibility guideline however does not guarantee that the applicant will be eligible for benefits. It only means that their assets won't count.** If you have questions, it is always a good idea to either call the FoodSource Hotline or use Project Bread's benefits calculator to determine eli-

Day Care Expenses, continued from page 1

Now they can deduct the full amount and many families have seen their benefits increase as a result. Because of the long-standing cap on this deduction and since it is not an expense that families have to verify (unless it is questionable) DTA may not have the actual expense in its files. If your clients have day care expenses in excess of \$175, be sure that they have informed DTA and that they are getting the full benefit of this deduction.

Simplified Application

Please be sure to explain to seniors that while the simplified application is fairly easy to complete, it is just the first step of the process. For most seniors, the process should be fairly simple, as their income and expenses tend to be stable. But they must still have an interview and verify the information they have provided. They have the right to have the interview by phone, if they prefer.

Falmouth DTA Office Closes

The Falmouth DTA office has closed. People previously served by the Falmouth DTA office will now be served by the Hyannis office. People unable to go to the Hyannis office to apply may apply online or by mail and can request a phone interview.

Benefits Training

Massachusetts Law Reform Institute (MLRI) and Massachusetts Continuing Legal Education (MCLE) will present a series of benefits training workshops from November - April. The SNAP training will be held on January 8, 2009. Other topics include TAFDC & EAEDC Basics; Immigrants and Public Benefits; and many more. For more information, go to www.mcle.org.

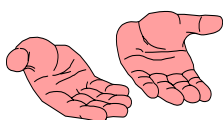
SNAP Benefits Training and Clinics

Project Bread staff are available to provide SNAP trainings for your staff. We can also offer application assistance clinics to help your clients apply for SNAP. If you would like to schedule a workshop or clinic, contact Elizabeth Taing at: elizabeth_tiang@projectbread.org.

FoodSource Hotline 1-800-645-8333

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FoodSource Hotline

If you are helping someone apply for Fuel Assistance, why not ask them if they are receiving SNAP benefits. If not, have them call the FoodSource Hotline to see if they are eligible.

Tax season starts soon!

Remember, many families that are eligible for the Earned Income Tax Credit may also be eligible for SNAP. They can call the FoodSource Hotline for a quick, convenient and confidential eligibility screening.

Project Bread 
FoodSource Hotline
1-800-645-8333