

APPENDIX A

Agencies Administering Public Benefits and Program Descriptions¹

¹ Information accessed and available on www.mass.gov as of Friday, August 15, 2014.

Department of Transitional Assistance (DTA)

Supplemental Nutrition Assistance Program (SNAP):

SNAP was formerly known as the Food Stamps Program. SNAP benefits are provided by the federal government and administered by DTA. SNAP offers nutrition assistance to eligible, low-income individuals and families and provides economic benefits to communities.

You can participate in SNAP if you live in Massachusetts.

You may get SNAP benefits within seven days if one of the following is true:

- Your income and money in the bank add up to less than your monthly housing expenses
- Your monthly income is less than \$150 and your money in the bank is \$100 or less
- You are a migrant worker and your money in the bank is less than \$100

To receive SNAP benefits, you must provide the following information, if they apply to you:

- Proof of identity
- Proof of Massachusetts residence
- Earned income
- Other income
- Self-employment
- Rental income
- Noncitizen status
- Child support payments

To receive higher SNAP benefits, you must provide the following information, if they apply to you:

- Housing costs
- Utilities
- Child care or adult care expenses
- Medical expenses

See <http://www.mass.gov/eohhs/docs/dta/c-snapapp-eng.pdf>

The standards in the SNAP Program's Eligibility Charts and Issuance Tables are based on household size and are adjusted annually as prescribed by the United States Department of Agriculture (USDA) and Food and Nutrition Service (FNS):

Gross Income Standards: Disaster SNAP Program Maximum Gross Monthly Income and Asset Standard as referenced at 106 DMR 364.946

Household	Maximum Gross Monthly Income and Assets
1	\$1,588
2	\$1,923
3	\$2,258

4	\$2,604
5	\$2,967
6	\$3,330
7	\$3,665
8	\$4,000
Each additional member	Add \$335

See <http://www.mass.gov/eohhs/docs/dta/c-snap-364-946.pdf>

Gross Income Standards: Maximum Gross Monthly Income Standards as references at 106 CMR 364.950

Household Size	Maximum Gross Monthly Income Standard
1	\$1,245
2	\$1,681
3	\$2,116
4	\$2,552
5	\$2,987
6	\$3,423
7	\$3,858
8	\$4,294
Each HH additional member will increase by	\$436

See <http://www.mass.gov/eohhs/docs/dta/c-snap-364-950.pdf>

Gross Income Standards: Maximum Allowable Monthly Net Income Standards as referenced at 106 CMR 364.970

Household Size	Net Income Levels
1	\$958
2	\$1,293
3	\$1,628
4	\$1,963
5	\$2,298
6	\$2,633

7	\$2,968
8	\$3,303
Each additional HH member will increase by	\$335

See <http://www.mass.gov/eohhs/docs/dta/c-snap-364-970.pdf>

Gross Income Standards: Gross Monthly Categorical Eligibility Income Standards as referenced at 106 CMR 364.976

Assistance Unit Size	200% of Federal Poverty Level
1	\$1,945
2	\$2,622
3	\$3,298
4	\$3,975
5	\$4,652
6	\$5,328
7	\$6,005
8	\$6,682
For each additional member	Add \$677

See <http://www.mass.gov/eohhs/docs/dta/eligibility-charts/c-snap-364-976.pdf>

Standards for Special Circumstances Involving an Elderly and Disabled Individual as referenced at 106 CMR 364.975

Household Size	165% of the Maximum Allowable Monthly Gross Income Standard
1	\$1,580
2	\$2,133
3	\$2,686
4	\$3,239
5	\$3,791
6	\$4,344
7	\$4,897
8	\$5,450

Each additional HH member will increase by	\$553
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See <http://www.mass.gov/eohhs/docs/dta/c-snap-364-975.pdf>

Maximum Benefit Levels as referenced at 106 CMR 364.600

Household Size	Maximum Benefit Levels
1	\$189
2	\$347
3	\$497
4	\$632
5	\$750
6	\$900
7	\$995
8	\$1,137
Each additional HH member will increase by	\$142

See <http://www.mass.gov/eohhs/docs/dta/c-snap-364-600.pdf>

The Standard Deduction as referenced at 106 CMR 364.400

Household Size	Standard Deduction
1	152.00
2	152.00
3	152.00
4	163.00
5	191.00
AU size 6 or greater	219.00

See <http://www.mass.gov/eohhs/docs/dta/c-snap-364-400.pdf>

Maximum Shelter Deduction as referenced at 106 CMR 364.550 -

The Shelter Deduction shall not exceed \$478 per month. The maximum shelter deduction amount does not apply to households containing an elderly or disabled member, in which case the shelter deduction is uncapped.

See <http://www.mass.gov/eohhs/docs/dta/c-snap-364-550.pdf> and <http://www.mass.gov/eohhs/gov/departments/dta/program-eligibility-charts-and-tables.html> for additional information regarding benefits issuance by household size.

Supplemental Security Income/State Supplementary Payment (SSI/SSP):

SSI makes monthly payments to certain people who are age 65 or older, blind or disabled. Massachusetts adds more money to SSI payments for Massachusetts residents in a program called SSP.

See <http://www.mass.gov/eohhs/consumer/basic-needs/financial/program-eligibility-charts-and-tables.html>

SSP provides state-funded financial assistance to:

- Individuals who receive SSI
- Individuals who do not qualify for SSI due to income in accordance with 106 CMR 327.120

Eligibility for SSP must be preceded by an eligibility determination for SSI. Individuals may be eligible for SSP if they are either:

- Determined eligible for SSI, or
- Determined ineligible for SSI solely due to income, but their countable income is less than the combine FBR and the appropriate SSP payment.

Recipients of SSP benefits are ineligible for TAFDC and EAEDC benefits.

Eligibility Categories – An individual must be in one of the following SSI categories to be eligible for SSP. If an individual is eligible under more than one category, the category which provides the highest payment level will be used:

- Age 65 or older
- Disabled in accordance with 20 CFR Part 416, Subpart 1. If disability has not been determined by SSA, disability will be determined by the agency or organization under agreement with the Department to provide disability evaluation services.
- Determined to be blind in accordance with 20 CR Part 416, Subpart 1. If blindness has not been determined by SSA, blindness will be determined by the agency or organization under agreement with the Department to provide disability evaluation services.

State Living Arrangements – An individual's benefit amount will be affected by their living arrangement.

See <http://www.mass.gov/eohhs/docs/dta/regs/ssp/327.pdf>

Emergency Aid to the Elderly, Disabled, and Children (EAEDC):

EAEDC is a state funded program providing cash assistance to those in need to stabilize their lives. Recipients receive EAEDC by meeting the following eligibility criteria:

- Meet certain requirements including one or more of the following:
 - Unable to work due to a physical or mental incapacity which has lasted or will last at least 60 days and meets the Department-established medical standards for disability;
 - Over 65 years old and waiting for Supplemental Security Income (SSI) payments to begin;
 - Caring for a child living in the home and not related to the individual;
 - Participating in a Massachusetts Rehabilitation Commission program; or
 - Required to be in the home to care for an incapacitated individual who would have to be institutionalized if someone does not provide the care in the home.
- Meet income and asset limits
- Be a U.S. citizen or a legal immigrant

See <http://www.mass.gov/eohhs/gov/departments/dta/cash-assistance.html>

The assistance grant of EAEDC applicants or recipients is based on the living arrangement unit. Definitions for living arrangement units are found here: <http://www.mass.gov/eohhs/docs/dta/dta-eaedc-liv-arrangement.pdf>

Standards of Assistance to determine financial eligibility: If the countable monthly income of the assistance unit is equal to or less than the appropriate standard of assistance, the unit is financially eligible. The determination of living arrangement shall be in accordance with 106 CMR 321.410.

Living Arrangement A:

Assistance Unit Size	Standard of Assistance
1	\$303.70
2	\$395.10
3	\$486.60
4	\$578.20
5	\$669.80
6	\$761.10
Incremental	\$91.60

Living Arrangement B:

Assistance Unit Size	Standard of Assistance
1	\$91.60
2	\$183.20
Incremental	\$91.60

Living Arrangement C:

Individuals in halfway houses, licensed chronic hospitals, licensed nursing homes, approved public medical institutions, licensed intermediate care facilities, residential treatment centers or public psychiatric institutions shall receive \$72.80 per month, minus countable income, provided they do not receive any other personal needs allowance from any other source. Under no circumstances shall personal laundry costs be charged to the personal needs allowance of a recipient specified in 106 CMR 321.420(C).

Living Arrangement D:

Assistance Unit Size	Standard of Assistance
1	\$92.80
2	\$184.40
3	\$275.70
4	\$367.30
5	\$458.90
6	\$534.30
Incremental	\$91.60

Living Arrangement E: Licensed Rest Homes

Individuals in licensed rest homes shall receive \$72.80 per month plus the per diem established for the facility by the Division of Health Care Finance and Policy, times 7 days, times 4.333 weeks, minus countable income, provided that all of the following conditions are met: (1) the per diem amount is not paid by another Department mechanism; (2) the individual is not eligible for any other form of cash assistance; and (3) the per diem cost is charged to the individual. Under no circumstances shall laundry costs be charged to the personal needs allowance of a recipient specified in 106 CMR 321.420(E).

Living Arrangement F: Therapeutic Community Center

Assistance Unit Size	Standard of Assistance
1	\$196.00

Living Arrangement H:

Assistance Unit Size	Standard of Assistance
1	\$202.50
2	\$263.40

3	\$324.40
4	\$385.50
5	\$446.60
6	\$507.40
Incremental	\$61.10

See <http://www.mass.gov/eohhs/docs/dta/dta-eaedc-grant-calc-reg.pdf>

Transitional Aid to Families with Dependent Children (TAFDC):

TAFDC is a state and federally funded program providing cash assistance to families with children and pregnant women in the last 120 days of pregnancy with little or no assets or income.

To be eligible for TAFDC, a recipient must:

- Meet certain requirements including:
 - Have at least one dependent child under 18 or 19 (including teen parents) or
 - Pregnant women with no children (the child is expected to be born within 120 days of the application)
- Meet income and asset limits
- Be a U.S. citizen or legal immigrant
- Live in Massachusetts

See <http://www.mass.gov/eohhs/gov/departments/dta/cash-assistance.html>

The TAFDC income eligibility standard for a parent of a teen parent under age 18 is based on household size and is adjusted as prescribed by the Final Massachusetts Budget.

Eligibility Table for Income from the Parent(s) of a Teen Parent Under Age 18 as referenced at 106 CMR 204.236

Family Size	Monthly Income Standards
1	\$1,945
2	\$2,622
3	\$3,298
4	\$3,975
5	\$4,652
6	\$5,328
7	\$6,005
8	\$6,682
Each additional person	Add \$677

See <http://www.mass.gov/eohhs/docs/dta/eligibility-charts/c-tafdc-204-236.pdf>

Department of Early Education and Care (EEC)

Income-eligible Child Care (EEC Financial Assistance):

Income-eligible EEC financial assistance for child care is subsidized child care for low-income non-TAFDC families. To be eligible for EEC income-eligible financial assistance for child care, you must:

- be a resident of Massachusetts
- meet the income limits
- be the parent or caretaker of a child age 12 or under living in your household, or an older child with special needs, who is a U.S. citizen or eligible noncitizen
- and meet the activity requirement

If you do not meet the eligibility requirements, but you need child care because of special circumstances, the EEC can make an exception to the rules. Income-eligible child care is for families who are not getting TAFDC and have not gotten TAFDC for over a year.

You meet the activity requirement for child care if:

- you are looking for a job (up to eight weeks of job search)
- you are working at a paid job (full or part time)
- you are taking a maternity leave from paid employment and were already receiving child care assistance
- you are in an education or training program (not including graduate school, medical school, or law school)
- you or your child has a disability or special need. The disability or special need must be certified by a doctor or clinic.
- you are homeless or at risk of homelessness and have authorization from DHCD, DCF, or other agency
- you are deployed or activated in the military
- you are age 65 or older and retired

In families with two parents, both parents must meet the activity requirement. You must show a full-time need (30 hours or more per week) to get full-time child care, or a part-time need (at least 20 hours per week) for part-time care. Some families, such as homeless families and full-time students, qualify for full-time child care regardless of their activity schedule.

If you are starting a new job, education, or training program, you will be eligible to enroll your child in child care up to two weeks before beginning your new activity.

Families can get subsidized child care for children who are:

- twelve years old or younger,
- OR older than twelve with special needs

Children must be U.S. citizens or eligible noncitizens, with proof of citizenship or eligible immigration status. The immigration status of the parent or caregiver does not matter.

Income limits: based on the state median income (SMI). Your family's gross monthly income must be within these limits:

- For a family without a disabled child or parent: Gross family income cannot be more than 50% of the state median income (SMI) when you apply. Families in the program remain eligible until their gross family income reaches 85% of the state median income.
- For a family with a disabled child or parent: Gross family income cannot be more than 85% of the state median income (SMI) when you apply. Families in the program remain eligible until their gross family income reaches 100% of the state median.

Families headed by caretakers are exempt from the income limits.

Massachusetts Department of Early Education and Care (EEC) Income Eligibility Table - Gross Monthly Income (Effective July 1, 2013)							
	Family of 2	Family of 3	Family of 4	Family of 5	Family of 6	Family of 7	Family of 8
50% SMI	\$2912	\$3597	\$4282	\$4967	\$5653	\$5781	\$5909
85% SMI	\$4950	\$6115	\$7280	\$8445	\$9609	\$9828	\$10046
100% SMI	\$5824	\$7194	\$8564	\$9935	\$11305	\$11562	\$11819

See <http://www.massresources.org/Income-eligible-child-care-eligibility.html>

Department of Elementary and Secondary Education (DESE)

Free and Reduced School Meals:

Your child can get free or reduced price School Meals:

- if you are getting TAFDC or SNAP food stamps
- or if your household meets the income limits

Your child is eligible for free school meals if your household's gross income is not greater than 130% of the Federal Poverty Guidelines.

Your child is eligible for reduced price meals if your household's gross income is between 130% and 185% of the Federal Poverty Guidelines.

For the 2013-2014 school year, the income limits are:

Free and Reduced Price School Meals Programs				
Gross Income Limits				
(Effective July 1, 2013 to June 30, 2014)				
People in Household	Free School Meals 130% FPG		Reduced Price Meals 185% FPG	
	Annual	Monthly	Annual	Monthly
1	\$14,937	\$1,245	\$21,257	\$1,772
2	\$20,163	\$1,681	\$28,694	\$2,392
3	\$25,389	\$2,116	\$36,131	\$3,011
4	\$30,615	\$2,552	\$43,568	\$3,631
5	\$35,841	\$2,987	\$51,005	\$4,251
6	\$41,067	\$3,423	\$58,442	\$4,871
7	\$46,293	\$3,858	\$65,879	\$5,490
8	\$51,519	\$4,294	\$73,316	\$6,110
Each additional person	+\$5,226	+\$436	+\$7,437	+\$620

See <http://www.massresources.org/school-meals-eligibility.html>

Department of Housing and Community Development (DHCD)

Emergency Assistance (EA):

EA is a Massachusetts program that gives shelter and other emergency housing services to low-income families with children, and to pregnant women, who are homeless with no safe place to live.

To be eligible for Emergency Assistance:

- Your family must include one or more dependent children under the age of 21 years OR a pregnant woman

Note: An EA family includes the child (or unborn child) and parents, stepparents, caretaker relatives, legal guardians, and siblings under age 21 who live in the household with the child.

- Your family must meet the income and asset limits.
- You, your child, or another member of your family must be a resident of Massachusetts and a U.S. citizen, an American Indian, or an eligible noncitizen

To be approved for emergency shelter, you must be homeless, without access to feasible alternative housing (with friends, family, etc.). In addition, you must need emergency shelter for one of the following reasons:

- Your family is at risk of domestic violence in your current housing or you are fleeing domestic violence, and you have not had access to safe permanent housing since you fled
- You are homeless, through no fault of your own, due to fire, flood, or a natural disaster
- You are being evicted from your most recent housing, through no fault of your own, due to:
 - foreclosure
 - condemnation
 - conduct by someone who is not part of your household
 - nonpayment of rent caused by a severe medical condition, diagnosed disability, or loss of income within the past 12 months that was not your fault
 - no fault eviction at the end of your lease or at-will tenancy

There is a substantial threat to the health or safety of your family if you remain in your current housing, AND you are not the primary lease holder in that housing, or your children are living in a housing situation that is not meant for human habitation.

See <http://www.massresources.org/emergency-assistance-general-eligibility.html>

Income, the money you have coming in every month, either earned (for example, wages from a job), or unearned (TAFDC, EAEDC, SSI, etc.) - the combined countable income of all EA household members must be less than the EA income eligibility standard shown below:

2014 EA Income Eligibility Standard
(Effective February 12, 2014)

Family Size	Monthly Gross Income
1	\$1118
2	1507
3	1897
4	2286
5	2675
6	3064
7	3453
8	3842
9	4231
10	4620
Each additional	+389

Note: If your income goes over the income limits while you are in Emergency Assistance shelter, you can still get benefits for six more months. To keep getting shelter benefits, you must save the extra income in a special account, and you must continue to meet all other eligibility requirements

See <http://www.massresources.org/emergency-assistance-financial-eligibility.html>

Massachusetts Low Income Home Energy Assistance Program (LIHEAP):

LIHEAP provides eligible households with help in paying winter heating bills.

General Program Requirements:

- Must be a resident of the state of Massachusetts
- Must need financial assistance for home energy costs

In order to qualify, you must also have an annual household income (before taxes) that is below 60 percent of the State's Median Income

See <http://www.benefits.gov/benefits/benefit-details/1576>

Eligibility Category	Federal Requirement
Income	<ul style="list-style-type: none">• The LIHEAP statute establishes 150 percent of the poverty level as the maximum income level allowed in determining income eligibility, except where 60 percent of state median income is higher.• Income eligibility criteria for LIHEAP may not be set lower than 110 percent of the poverty.
Example: A household's income must be within 110 -150 percent of the poverty level in order to receive LIHEAP benefits. Please refer to Appendix A-6 for a list of income eligibility by household size.	
Categorical Eligibility (Federal)	<ul style="list-style-type: none">• LIHEAP grantees have the flexibility of serving households having at least one member who also received assistance under any of the following federal programs: TANF, SSI, SNAP.
Example: A person who participates or has family members who participate in certain other benefit programs, such as SNAP, SSI, TANF, or certain needs-tested Veterans benefits may be automatically eligible for LIHEAP.	
Asset Limits	<ul style="list-style-type: none">• The LIHEAP statute DOES NOT impose an asset test in establishing eligibility, but states may choose to limit client assets.
Example: LIHEAP assistance does not reduce eligibility or benefits under other state or federal aid programs. For example, a LIHEAP payment would not count toward the income or resources of a family applying for SNAP, housing assistance, or other types of assistance programs.	

See generally: <http://www.acf.hhs.gov/programs/ocs/programs/liheap/about>

<http://neada.org/wp-content/uploads/2013/08/CRSLIHEAPProgramRL318651.pdf>

The Massachusetts Rental Voucher Program (MRVP):

MRVP is a state-funded rent assistance program for low-income Massachusetts residents. For MRVP vouchers, a household's net income (after deductions) must be no greater than 200% of the Federal Poverty Guidelines.

Eligibility for Program Participation:

- Income and Asset Limits for Admission and Continued Eligibility.
 - For admission in the MRVP, a Participant's net income, as calculated pursuant to 760 CMR 49.05(7), shall be no more than 200% of the Federal Poverty Level Standard, as promulgated by the U.S. Department of Health and Human Services. LHAs must adopt revised income limits as often as necessary to be consistent with changes in the Federal Poverty Level Standard. The Department shall advise each LHA which administers the MRVP of these standards.
 - Participants are eligible for assistance until such time as the Participant's net income, as defined in 760 CMR 49.05(7), exceeds 200% of the Federal Poverty Level Standard in effect at the time, or at any time the Participant fails to meet the additional eligibility requirements set out at 760 CMR 49.03(2) and (4).
 - A Participant shall retain a Voucher, but receive no financial housing assistance, for a period of 90 days after such time as the LHA has certified the Participant's net income, as defined in 760 CMR 49.05(7), to be greater than 200% of the Federal Poverty Level Standard. At the expiration of the 90 day period, if such net income still exceeds 200% of the Federal Poverty Level Standard, the Participant is no longer eligible for MRVP participation.
 - For the purposes of initial eligibility an applicant household's total assets may not exceed one and one half times the gross household income of the applicant or \$15,000.00, whichever is greater. There is no asset limitation for purposes of continued eligibility. An "asset" includes but is not limited to the following:
 - The amount of all cash, savings, checking, money market or similar account, including the amount held in an Individual Retirement Account, 401 (k) pension, or similar retirement account subject to IRS regulation.
 - The market value of equity in real property, stocks, bonds or other form of capital investment, whether personal or business, except the value of an applicant's shares in Cooperative as defined in 760 CMR 49.02.
 - The value of equity in such personal property as boats, recreational vehicles, luxury goods. Value is determined by taking the higher of the insured value or appraised market value.
 - Payment received or to be received in settlement of personal or property loss; money at interest and debts due applicant by any person(s), or the value of cash surrender insurance policies.
 - The value of any business or personal asset disposed of by any household member (including a disposition in trust) for less than fair market value during the two years prior to the determination of eligibility pursuant to 760 CMR 49.03 to the extent of the difference between the fair market value and the consideration received.
 - The value of any interest in a trust fund benefiting any adult household member.
- To be otherwise eligible for the MRVP, an applicant or Participant must meet any applicable requirements pursuant to 760 CMR 49.09 and must not:

- Owe back rent to an LHA, for which he/she has not entered into a repayment agreement, or have failed to stay current with a repayment agreement, or
 - Owe damages or vacancy loss payments to an LHA for which he/she has not entered into a repayment agreement, or have failed to stay current with a repayment agreement, or
 - Have failed to comply with all the terms of any repayment agreement, including repeated late payments or partial payments without prior LHA approval, or
 - Have misrepresented or falsified any information required to be submitted as part of the applicant's application, or a prior application within three years, and the applicant fails to establish that the misrepresentation or falsification was unintentional, or
 - Have had a judgment for possession of premises leased from an LHA or from an Owner under a State funded housing program entered against him/her by a court for good cause, or
 - Have, and the members of the applicant's household must not have, engaged in criminal activity, or activity in violation of M.G.L. c. 151B, § 4, which would interfere with or threaten the rights of other tenants or LHA employees to be secure in their persons or in their property or with the rights of other tenants to peaceful enjoyment of their units and the common areas, or
 - Have failed to comply with the terms of an MRVP Voucher, or
 - Have, and the members of the applicant's household must not have, directed abusive or threatening behavior which was unreasonable and unwarranted toward an LHA employee during the application process or any prior application process within three years, or
 - Have failed to provide information reasonably necessary for the LHA to process the applicant's application; or
 - Intend to live somewhere other than a Contract Unit as his/her Primary Residence.
 - Be a current illegal user of one or more controlled substances as defined in M.G.L. c. 94C, § 1, or have a household member who is engaged in such activity. A person's illegal use of a controlled substance within the preceding 12 months shall create a presumption that such person is a current illegal user of a controlled substance, but the presumption may be overcome by a convincing showing that the person has permanently ceased all illegal use of controlled substances. This disqualification of current illegal users of controlled substances shall not apply to applicants for housing provided through a treatment program for illegal users of controlled substances.
 - Remaining members of Participant households are eligible for continued occupancy under the same conditions set out in the definition of Family (Household) at 760 CMR 5.03, except that the remaining members must meet the MRVP eligibility criteria and not the public housing criteria.
- (4) Requirements for Continued Program Participation. A Participant in the MRVP remains eligible for program assistance provided that the Participant remains eligible in accordance with 760 CMR 49.03(1) and (2), the terms of the executed Voucher document, and any other program documents.

See <http://www.mass.gov/hed/economic/eohed/dhcd/legal/regs/760-cmr-49.html>

MRVP Income Limits 200% of the Federal Poverty Guidelines (Net Annual Income – Effective January 22, 2014)

Size of Family Unit	200% Federal Poverty Guidelines
1	\$23,340
2	\$31,460
3	\$39,580
4	\$47,700
5	\$55,820
6	\$63,940
7	\$72,060
8	\$80,180
For each additional person add	\$8,120

See <http://www.massresources.org/mrvp-ahvp.html>

Residential Assistance for Families in Transition (RAFT):

RAFT is a state-funded homelessness prevention program. To be eligible for RAFT:

- Your family must be homeless or at risk of becoming homeless
- Your family (two or more people) must include at least one dependent child under the age of 21; or you can be a pregnant woman who is head of household
- At least one member of your family must be a U.S. citizen or eligible noncitizen
- Your family income must be at or below 50% of the area median income (AMI)

In addition:

- Your family's housing plan must show that RAFT assistance will stabilize your housing situation. You must have enough income after you get RAFT to be able to stay in your current housing, get new housing, or otherwise avoid homelessness.
- If your family income is above 30% of the area median, your eligibility may depend on the reason why you need assistance, such as decreased income or increased expenses that weren't your fault.

Examples are:

- someone in your family was laid off from work or had hours reduced
- there was a death or illness in the family that resulted in lost wages
- your family had high medical expenses not covered by insurance
- you were the victim of a crime and you lost money or property
- you had a car or property accident not covered by insurance
- your family has to move for reasons that are not your fault (your lease wasn't renewed, your housing is unsafe, your housing is overcrowded, etc.)
- your family is homeless

See <http://www.massresources.org/raft.html>

Family income must be at or below 50% of the area AMI. At least 90% of RAFT funds are for families with incomes at or below 30% of the AMI. RAFT income limits are the same as the Section 8 income limits listed below: See <http://www.massresources.org/section8-financial-eligibility.html>

2014 Section 8 Income Limits
Gross Annual Household Income
Effective December 18, 2013

Household Size	Boston		Worcester		Springfield	
	50% AMI	30% AMI	50% AMI	30% AMI	50% AMI	30% AMI
1	\$32,950	\$19,800	\$30,700	\$18,450	\$30,100	\$18,050
2	\$37,650	\$22,600	\$35,100	\$21,050	\$34,400	\$20,600
3	\$42,350	\$25,450	\$39,500	\$23,700	\$38,700	\$23,200
4	\$47,050	\$28,250	\$43,850	\$26,300	\$42,950	\$25,750
5	\$50,850	\$30,550	\$47,400	\$28,450	\$46,400	\$27,850
6	\$54,600	\$32,800	\$50,900	\$30,550	\$49,850	\$29,900
7	\$58,350	\$35,050	\$54,400	\$32,650	\$53,300	\$31,950
8	\$62,150	\$37,300	\$57,900	\$34,750	\$56,700	\$34,000

Department of Public Health (DPH)

Women, Infants, and Children (WIC):

WIC is a nutrition program that provides nutrition and health education, healthy food, breastfeeding support and other services free of charge to Massachusetts families who qualify.

You can participate in WIC if you:

- Live in Massachusetts
- Have a nutritional need (WIC staff can help you determine this)
- Are a child under 5, a new mom, or a pregnant or breastfeeding woman
- Have a family income less than WIC guidelines (shown below)

Household Size	Yearly	Monthly	Bi-Weekly	Weekly
1	\$21,590	\$1,800	\$831	\$416
2	\$29,101	\$2,426	\$1,120	\$560
3	\$36,612	\$3,051	\$1,409	\$705
4	\$44,123	\$3,677	\$1,698	\$849
5	\$51,634	\$4,303	\$1,986	\$993
6	\$59,145	\$4,929	\$2,275	\$1,138
7	\$66,656	\$5,555	\$2,564	\$1,282
8	\$74,167	\$6,181	\$2,853	\$1,427
For each additional family member add...	+\$7,511	+\$626	+\$289	+\$145

See <http://www.mass.gov/eohhs/consumer/basic-needs/food/wic/participants/who-is-wic-for.html>

Early Intervention (EI):

EI is a program to help infants and toddlers who have developmental delays or are at risk for such delays. EI is for children from birth up to age three. The program serves children with diagnosed disabilities and children at risk of developmental delays for other reasons.

Early Intervention services are for children from birth up to age three who:

- are not developing typically for their age
- or have a physical, emotional, or cognitive condition that may cause developmental delays
- or are at risk of developmental delays because of biological or environmental factors

For example, children may be eligible for Early Intervention if they:

- have trouble seeing or hearing
- have trouble learning to walk or talk or feed themselves
- have behavior difficulties
- were born prematurely
- have low body weight for their age or height
- have medical conditions or disabilities that affect development
- are homeless, or don't have enough food, clothing, or shelter
- have parents with serious medical conditions, or substance abuse or mental health problems
- live in a home with domestic violence

Eligibility for Early Intervention is based on evaluation procedures approved by the Department of Public Health.

Eligibility for Early Intervention services ends:

- when your child turns three
- or if your child no longer meets the developmental delay requirements

See <http://www.massresources.org/early-intervention.html>

Department of Veterans' Services (DVS)

Chapter 115 Benefits:

The Commonwealth provides a uniform program of financial and medical assistance for indigent veterans and their dependents. Qualifying veterans and their dependents receive necessary financial assistance for food, shelter, clothing, housing supplies, and medical care in accordance with a formula which takes into account the number of dependents and income from all sources. Eligible dependents of deceased veterans are provided with the same benefits as they would were the veteran still living.

To be eligible for veterans' benefits, one must be a "veteran" or a dependent of a "veteran" under M.G.L. c. 4, sec. 7, cl. 43rd as amended by the Acts of 2005, ch. 130. See below for service requirements and exceptions.

Era of Service	Dates	Requirement for Veteran Status
WWI	6-Apr-1917 11-Nov-1918	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
PEACETIME	12-Nov-1918 15-Sep-1940	180 days of regular active duty service and a last discharge or release under honorable conditions.
WWII (Merchant Marine: 7-Dec-1941 through 31-Dec-1946)	16-Sep-1940 25-Jul-1947	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
PEACETIME	26-Jul-1947 24-Jun-1950	180 days of regular active duty service and a last discharge or release under honorable conditions.
KOREA	25-Jun-1950 31-Jan-1955	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
Korean Defense Service Medal	28-Jul-1954 (to be determined later)	90 days of active duty service, last discharge under honorable conditions and the Korean Defense Service Medal.
Vietnam I	1-Feb-1955 4-Aug-1964	180 days of regular active duty service and a last discharge or release under honorable conditions.
Vietnam II	5-Aug-1964 7-May-1975	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
PEACETIME	8-May-1975 1-Aug-1990	180 days of regular active duty service and a last discharge or release under honorable conditions.
Lebanon Campaign*	25-Aug-1982 (to be determined later)	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable

Grenada Campaign*	25-Oct-1983 15-Dec-1983	conditions. 90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions
Panama Campaign*	20-Dec-1989 31-Jan-1990	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.
PERSIAN GULF	2-Aug-1990 (to be determined later)	90 days of active duty service, one (1) day during "wartime" and a last discharge or release under honorable conditions.

The following categories of persons may qualify as dependents eligible to receive veterans' benefits:

- Spouse of the veteran.
- Widow or widower of the veteran.
- Dependent parent of the veteran.
- Any person who acted as a parent to the veteran for five years immediately preceding the commencement of the veteran's wartime service.
- Child of the veteran until his or her 19th birthday.
- Child of the veteran between 19 years and 23 years of age while the child is attending high school, an institution of higher learning or some other accredited educational institution provided that the applicant is in receipt of benefits under the provisions of M.G.L. c. 115.
- Child of the veteran 19 years of age or older who is mentally or physically unable to support himself or herself and was affected by the disability prior to his or her 18th birthday.
- Legally adopted children of the veteran.

See <http://www.mass.gov/veterans/benefits-and-services/chapter-115.html>

MassHealth

MassHealth pays for health care for certain low- and medium-income people living in Massachusetts, including a program for individuals who are HIV positive.

See <http://www.mass.gov/eohhs/gov/departments/masshealth/overview-of-masshealth-services.html>

Eligibility Standards as of January 1, 2014

MassHealth Standard/Alternative Benefit Plan (ABP 1):

- Children up to age 19 \leq 150% federal poverty level (FPL)
 - Children receiving Title IV-E adoption assistance
 - Parents \leq 133% FPL
 - Pregnant women \leq 200% FPL
 - Adults with disabilities (age 19-64) \leq 133% FPL
 - Individuals in need of treatment for breast or cervical cancer \leq 250%
 - HCBS Waiver group \leq 300% SSI and $<$ \$2,000 assets
 - Former foster care youth up to age 21
- PLUS
- 19-20 year olds \leq 150% FPL
 - Individuals with HIV \leq 133% FPL
 - Individuals receiving services through the Department of Mental Health \leq 133% FPL
 - Former foster care youth up to age 26

MassHealth CommonHealth:

- Adults and children with disabilities who are not eligible for MassHealth Standard based on income

MassHealth Family Assistance:

- Individuals with HIV 133.1-200% FPL (\leq 133% in Standard)
- Children 150.1-200% FPL

MassHealth CarePlus:

- Individuals \leq 133% FPL previously eligible for MassHealth Essential, MassHealth Basic Medical Security Plan, Insurance Partnership, Commonwealth Care, or receiving services paid for by the Health Safety Net
- Newly eligible individuals \leq 133% FPL

MassHealth Limited:

- Emergency services only for federally non-qualified non-citizens ineligible for other MassHealth programs

Health Safety Net (HSN):

- Individuals who are uninsured or underinsured, $\leq 400\%$ FPL

Qualified Health Plan (QHP) + State Wrap (ConnectorCare):

- Individuals not otherwise eligible for MassHealth, 133.1% to 300% FPL
- Lawfully present immigrants, 0-300% FPL

See <http://www.mass.gov/eohhs/docs/eohhs/cms-waiver/masshealth-1115-waiver-renewal-draft-for-public-comment.pdf> (page 15).