Minnesota Supplemental Aid and Minnesota Supplemental Aid Housing Assistance

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Housing and Support Services Division
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
Individuals $81
Couples $111
Facility residents $75
(receiving $30 SSI)

Additional $ for special needs
• 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 Combined Application Form or ApplyMN
# Combined Application Form

Do not use this application to apply for health care coverage. The application date or the day your SNAP (food) or cash benefits can start is the date the agency gets your application. We can set your application date if you have the name, address and signature on page 1. For your application to be complete, answer all questions on the application.

Tell someone if you need help filling out this application. Be sure to sign and date the application on pages 1 and 9.

## PERSON 1 APPLICANTS (LEGAL NAME) (first/ middle/ last)

<table>
<thead>
<tr>
<th>CASE NUMBER</th>
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### ADDRESS WHERE YOU LIVE (If you do not have an address, write "Homeless")

<table>
<thead>
<tr>
<th>ST</th>
<th>ZIP CODE</th>
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### PHONE NUMBER WHERE YOU CAN BE REACHED (Include area code)

<table>
<thead>
<tr>
<th>Home: Other:</th>
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### DO YOU LIVE ON A RESERVATION?

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<th>Yes</th>
<th>No</th>
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### DO YOU NEED AN INTERPRETER?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>If yes, which one?</th>
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### MARITAL STATUS

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<tr>
<th>Single</th>
<th>Married</th>
<th>Widowed</th>
<th>Divorced</th>
<th>Separated</th>
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### U.S. CITIZEN OR U.S. NATIONAL

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<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Hispanic</th>
<th>Yes</th>
<th>No</th>
<th>RACE (optional)</th>
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### WHAT PROGRAMS ARE YOU APPLYING FOR?

- [ ] SNAP food
- [ ] Cash programs
- [ ] Emergency Assistance
- [ ] None

* See MARITAL and RACE codes on the top of page 2.
** Before applying for Emergency Assistance, check with your agency regarding funding and specific eligibility criteria.

## Do you need help right away? Questions 1-6 below will help us decide if you can get help with food right away.

1. How much income (cash or checks) did or will your household get this month? $[

2. How much does your household (including children) have in cash, checking or savings? $ [ ]

3. How much does your household pay for rent/mortgage per month? $ [ ]

4. Is anyone in your household a migrant or seasonal farm worker? [ ] Yes [ ] No

5. Has anyone in your household ever received cash assistance, commodities or SNAP benefits before? [ ] Yes [ ] No

6. Is anyone in your household pregnant? [ ] Yes [ ] No

### Agency use:

<table>
<thead>
<tr>
<th>MEDIAN, MEDIAN TYPE, PROD, IME, SPOM</th>
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I have looked over my answers and believe they are all true and correct to the best of my knowledge.

<table>
<thead>
<tr>
<th>SIGNATURE OF APPLICANT OR AUTHORIZED REPRESENTATIVE</th>
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<table>
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<tr>
<th>DATES</th>
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<table>
<thead>
<tr>
<th>AGENCY SIGNATURE</th>
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<table>
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<tr>
<th>DATE RECEIVED</th>
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### Other information (Answer questions below.)

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
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<tbody>
<tr>
<td>22. For recertifications only: Did anyone move in or out of your home in the past 12 months?</td>
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<td>23. For children under the age of 19, are both parents living in the home?</td>
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<tr>
<td>24. For MSA recipients only: Does anyone in the household have any of the following expenses?</td>
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<tr>
<td></td>
<td>Yes</td>
<td>No</td>
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<tr>
<td>Representative Payee fees</td>
<td></td>
<td></td>
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<tr>
<td>Guardian or Conservator fees</td>
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<td></td>
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<tr>
<td>Physician-prescribed special diet</td>
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<td></td>
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<tr>
<td>High housing costs</td>
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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)
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.
• 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 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  CM 23.12
• Guardian/Conservator Fees  CM 23.15
• Representative Payee Fees  CM 23.21
• Home Repairs  CM 23.06
• Home Furnishings & Appliances  CM 23.09
• 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 **at least annually**

• Special diets include **only**: 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.**
• 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.
• 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 recipients living in their own home 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)
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

$794  SSI benefit
$81   MSA benefit
+$392 MSA Housing Assistance

$473  Total MSA benefit
$1,267 Total monthly income

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

SNAP $194

County or Tribe authorizes

Utilities and other Household Needs $760 (Eff.)

General Assistance $105

Authorized Provider $174

Housing Support $934 (Room and Board)

SNAP

$194

Authorized Provider

= $934 Housing Support Room and Board

Housing Support

= $934 Housing Support Room and Board

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

SNAP $120

SSI Income $794

Housing Support $105

County or Tribe authorizes $689

Person keeps $105 of income for monthly personal needs allowance $245 (Room and Board)

Authorized Provider $483 (Services – if LTH)

Utilities and other Household Needs $760 (Eff.)

Housing Support Room and Board $934

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

Federal

SSI
$794

State

Housing Assistance
(Special Needs Payment)
$392

$81

MSA

$1267
Self directed to personal expenses

SNAP

Federal

SELF DIRECTED TO PERSONAL EXPENSES

State
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.
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?

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

See COVID-19 resources for people with disabilities

Chat with us. Monday to Friday, 8:30 am to 5 pm.

Call 1-866-333-2466. Monday to Friday, 8:30 am to 5 pm.

Email us. Emails are answered Monday to Friday.
Housing Benefits 101

**MSA Housing Assistance**

updated January 1, 2021

**Minneapolis Supplemental Assistance (MSA) Housing Assistance** is a benefit that helps people with disabilities afford their housing. It gives an additional $80 to people on MSA who spend more than 80% of their income on housing.

If you are an MSA, you should ask your caseworker if you qualify for MSA Housing Assistance. There are many people on MSA who would qualify for MSA Housing Assistance if they applied.

**Important:** Starting July 1, 2020, if you get MSA Housing Assistance, you get more. The new amount is $80 per month, which is more than twice as high as the old amount. Every year, this amount will be adjusted on July 1st, to be half of supplemental benefits earned Federal Benefit Rate (FBF).

**Who Can Get It**

You can only get MSA Housing Assistance if you qualify for MSA. To qualify for MSA, you must both:

- Have a disability, be blind, or be age 65 or older, and
- Either get Supplemental Security Income (SSI) or get an SSI payment only because you have countable income that is too high for SSI.

If you do not get SSI, you must still have a disability, low income and low assets, but your income must be slightly above FBF. Income levels:

See Disability Benefits 101 for more details about MSA eligibility.
Disability Benefits 101

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

 población

*Your MSA Grant Calculation (individual with at least $1 in SSI):

Choose Your Living Situation:
- Living alone
- Sharing a place (eat your own food and have your own lease)
- Sharing a place (share food and/or don't have your own lease)

Do you pay your fair share of food and rent?
- Yes

Is **MSA Housing Assistance** part of your MSA benefit?
- Yes

Do you get MA-Waiver services?
- No

Your MSA Assistance Standard: $855.00

MSA Housing Assistance: + $392.00
Thank you!

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