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representative of the discrepancy and should have requested verification of the SSI and RSDI incomes.

**Note:** Some adult residents of group homes receive RSDI under a parent's claim number. Without the correct claim number (SSN) the SVES inquiry may not reveal the recipient's RSDI income.

Verification would have shown that the recipient received RSDI income only.

**SUA**

At the time of the TAFDC/FS reopening, the application showed that the recipient paid for heating and cooling expenses. The recipient provided a Landlord Verification (LLV) and a gas bill to verify these expenses. However, the landlord

had checked off nonheating under the Utility Information section of the LLV, indicating that the recipient did not pay for heating or cooling expenses. In addition, the billing rate listed on the gas bill was R-1-- Residential Nonheating.

During the Quality Control review, the recipient wrote a statement attesting that she did not have an air conditioner and did not otherwise pay for cooling expenses. The AU Manager allowed the household the heating/cooling SUA of \$528 for the review month resulting in an overpayment error.

**What's an AU Manager to Do?**

The AU Manager could have prevented the error by carefully observing the information on the Landlord Verification and the gas bill. There was an obvious discrepancy between what the recipient had written on the application form and what the landlord recorded on the LLV. Whenever there is discrepant information, the AU Manager must request additional verification. In this particular case, the AU Manager had verification that the recipient did not pay for gas heat. After verifying whether or not the recipient paid for cooling expenses, the AU Manager would have been able to assign the correct SUA to the case.

For more details on Questionable or Contradictory Information, see 106 CMR 361.620 and 106 CMR 361.630.

**From the Hotline**

- Q.** A 65-year-old man is applying for TAFDC and food stamp benefits for himself and his grandchild. He has reported that he is in receipt of a reverse mortgage. What exactly is a reverse mortgage, and how should I consider this money when calculating the TAFDC grant and the food stamp benefit amount?
- A.** A reverse mortgage is a loan that enables homeowners aged 62 or older to draw money out of the equity in their home without creating a monthly payment obligation. There are typically no income or credit requirements to qualify. The reverse mortgage does not become payable until the senior homeowner no longer occupies the property as his primary residence.

Because the reverse mortgage is actually a loan, any income from this source is considered excluded income in the Food Stamp Program. Refer to 106 CMR 363.230 (E) for more details.

This money is also noncountable for TAFDC. Refer to 106 CMR 204.250(LL) for further details.

NOTE: Although this homeowner is not in receipt of EAEDC, the income is noncountable in the EAEDC Program as well. Refer to 106 CMR 321.250(II).

**Q.** A food stamp recipient recently moved out of her home due to a fire. She is currently staying with a friend and is paying this friend \$200 per month for rent. While she intends to return to her home, in the short run she cannot stay in her home because it is no longer inhabitable and requires repairs. Even though she is no longer living in her private residence, she is still responsible for her mortgage. Can I combine her rental payment along with her mortgage amount when determining her shelter deduction?

**A.** Yes. The calculated shelter deduction will not exceed \$417 per month (unless the individual is elderly or disabled), but you may combine both payments so that the individual can get the maximum allowable shelter deduction. In addition to your recipient's monthly rent, shelter expenses for a vacated home may be included in the shelter deduction if this individual intends to return to her home, any current occupants in the home are not claiming a shelter deduction for food stamp purposes and the home is not leased or rented during her absence. Refer to 106 CMR 364.400 (G) for more information on the shelter deduction in the Food Stamp Program.

Also, if this food stamp recipient is incurring a utility expense at both properties, only one SUA may be applied, whichever is highest. Refer to 106 CMR 364.400(G)(4) for more details.

## From the Forms File

### New Form

09-414-0307-05

*FS-NOMI(3/2007)*

*Notice of Missed Interview*

In response to USDA's Program Access Review findings and to be in full compliance with federal regulations, the Department has developed a Notice of Missed Interview for use in all TAOs. State Letter 1323 and Field Operations Memo 2007-16 transmit changes related

to the *Notice of Missed Interview*. The Spanish version is on the reverse side.

### Revised Forms

25-170-0307-05

25-171-0307-05 (S)

*FSA-1 (Rev. 3/2007)*

*Food Stamp Benefits Application*

The ethnicity and race section of the Food Stamp Application (FSA-1) form has been revised to comply with new federal regulations that require state agencies to collect race and ethnicity data about recipients of benefits from federal programs. This data collection will provide the federal government with sufficient information to permit effective enforcement of Title VI of the Civil Rights Act of 1964, which prohibits discrimination on the basis of race, color and national origin in programs receiving federal financial assistance.

The Right to an Interpreter section that was inadvertently deleted from the last revision of the FS Application form has been restored.

09-250-0307-05

09-251-0307-05 (S)

*RR-FSP-1B (Rev. 3/2007)*

*Your Rights, Responsibilities and Food Stamp Penalty Warning*