

INCOME/RESOURCES MAXIMIZATION 2024: A CHECKLIST OF BENEFITS AND RESOURCES

TAFDC for Families with Children

- Earned income disregards for wages
- Sept clothing allowance of \$450 per child
- child care vouchers for work, education, and training and job search
- categorical eligibility for SNAP
- categorical eligibility for MassHealth
- access to education and training
- transportation benefits

Social Security Disability

- SSDI for those with work history
- SSI for those with no or low-wage work
- Earnings disregards
- Categorical eligibility for:
Medicare with SSDI after 24 month
MassHealth with SSI
- SNAP eligibility – medical expense deductions, no cap on shelter costs

Transitional (Post-TAFDC) Benefits

- child care vouchers from DTA for 24 months, then EEC provided vouchers
- 6 months transportation assistance or reimbursement (employment/Ed/Training)
- Transitional MassHealth: 12 months if TAFDC stopped due to of earnings, 4 months for other reasons

EAEDC (Emergency Assistance for Elders, Disabled and Children)

- Cash assistance even if homeless
- Categorical eligibility for MassHealth
- SNAP eligibility

Criminal Record Sealing

MassHealth

- TAFDC, EAEDC, SSI categorical eligibility
- at least 12 month categorical eligibility after leaving TAFDC due to increased earnings (as long as child under age 19)
- at least 4 month categorical eligibility after leaving TAFDC for any other reason
- MassHealth continuing if eligibility met

Child care

- DTA vouchers for employment or training while on TAFDC
- DTA Transitional vouchers for work for two years after TAFDC
- Income eligible child care vouchers from EEC

Other Health Care

- CarePlus
- Medicare Savings Programs/Buy-ins
- ConnectorCare
- Health Safety Net
- Premium Assistance (if paying for employer provided health insurance or in college)
- Prescription Assistance

Child Support

- \$50 pass-through while on TAFDC
- Payments directly to families leaving TAFDC
- Enforcing and improving existing orders
- Modifying orders for non-custodial parents no longer able to make payments

Veterans

- VA benefits for service and non-service connected disabilities
- VA health care
- Chap 115 MA monthly cash assistance and assistance for some emergencies
- Twice Yearly Chap 115 Annuity
- Supportive Services for Veterans' Families

Unemployment Benefits

- Cash Assistance incl. Dependents benefits
- Section 30 continuing benefits for training

Transportation Benefits

- TAFDC - current and former recipients engaged in education and training (up to 6 months) and/or employment (4 months)
- Automobile assistance programs
- MassHealth transportation (PT-1)
- the Ride and other MBTA subsidized reduced fare options for students, seniors, folks with disabilities and/or vision impairments, folks on safety net benefits

SNAP

- Categorical eligibility with TAFDC, EAEDC, SSI, MassHealth
- Elder and disability deductions for medical expenses, no cap on shelter costs
- Deductions for child support payments
- Eligibility for ABAWD
- Healthy Initiative Program (HIP) for increased SNAP (\$40 per person, up to \$80 per household) when SNAP used at farmers' markets for fresh produce

WIC

- Nursing mothers, parents with infants, children 5 and under

Education/Training:

- Through DTA while on TAFDC/SNAP
- Individual Training Accounts (ITAs) through One Stops
- DUA Section 30 continuing UI benefits

Utilities

- Discounts: electric, gas, some phone co.'s
- Arrearage Management Program & New Start
- Affordable Connectivity Program for Internet*
- Shut off prevention/protections:
 - Winter Moratorium
 - Elder/Infant/Disability

Fuel Assistance

- If responsible for paying heating bills
- If heat is included for private renters

Tax Credits

- Federal and State EITC
- Child credits, for care and education
- COVID and Related Credits*

Housing

- Self-sufficiency programs in public housing and Section 8 with earnings disregards
- See www.masslegalhelp.org for state and local agencies providing emergency funds to prevent homelessness (RAFT, etc.)

Bankruptcy

- Chap 13 and Chap 7, clean slate for most debt including SSA overpayments

Student Loans

- Income based repayment plans
- Predatory loans from private colleges
- Disability discharge if on SSA or VA

* Benefits that are ending in 2024