

New Rules for the Food Assistance Program Will Help Elderly and Disabled

As of October 1, 2008, the new name for the old federal Food Stamp Program is Supplemental Nutrition Assistance Program (SNAP). However, Iowa will continue to call its program The Food Assistance Program. Some of the changes that may be helpful to Iowans under the Food and Nutrition Act of 2008 include:

no longer counting pension and retirement accounts as a resource to decide if you can get food assistance.

no longer setting a limit on the amount of child and dependent care costs that are allowed as a deduction for figuring how much food assistance you can get.

These two changes to the Food Assistance Program will mean that more Iowans with limited income will be eligible for food assistance.

The goal of the Food Assistance Program (formerly called Food Stamps) is to help families put more food on their table. For people who are elderly or have a disability and are living on a fixed income, this is an important program. The Food Assistance Program is designed to make sure that you have enough to eat when you don't have much money to spend. Here are some basic facts on food assistance in Iowa.

Facts about Food Assistance

You can work and still get food assistance.

You can own a house and a car and still get food assistance.

You can be getting social security, supplemental security income (SSI), unemployment, or welfare and still get food assistance.

You don't have to live with children to get food assistance.

What Is Food Assistance

Food Assistance now uses plastic debit-like cards instead of the coupons that were called food stamps. This is called an electronic benefits transfer card or EBT card. This plastic card can be used to buy nutritious foods. Foods like meat and fish, vegetables and fruits, dairy products, and bread. You cannot use food assistance to buy alcohol, tobacco, paper products, or pet food.

Where Can You Use Your Food Assistance

You can use your food assistance card at most grocery stores, supermarkets, food co-ops, and farmers' markets.

Who Can Get Food Assistance

Any U.S. citizen and some lawfully present immigrants if they:

meet the food assistance program guidelines and any other rules that apply to their household, AND have, or apply for, a social security number for all household members.

People receiving benefits from SSI or Family Investment Program (FIP) automatically qualify for food assistance.

How Do I Know If I Qualify for Food Assistance There are two tests you need to take to see if you qualify for food assistance (unless you get SSI or FIP benefits and are automatically eligible).

- 1) the resource test, and
- 2) the income test that applies to your household.

What is The Resource Limit for Getting Food Assistance Resources are things you own like your home and car as well as cash you have in the bank, stocks, or U.S. savings bonds. Not all of your resources will be counted. To get food assistance, the value of your counted resources must not be more than:

\$2,000 for most households;

\$3,000 for households of one or more if at least one person is 60 years or older, or has a disability.

What Kinds of Resources Can I Have and Still Be Eligible for Food Assistance?

Your home and the land it's on, most personal belongings, and farm or business property are not counted toward the resource limit.

At least one motor vehicle per household is not counted as a resource no matter what the value of the vehicle. Other vehicles in the household might not be counted as a resource, depending on how they are used or their value.

Pension plans, whether the funds were contributed by the employer or employee, as well as tax-deferred or tax-advantage retirement accounts.

This includes 401K plans, IRA accounts, and IPERS. NOTE: this rule is new with the Food and Nutrition Act of 2008.

How Does the Food Assistance Program Consider Income?

If you are age 60 or over, or you have a disability, your eligibility will be determined based on your net household income (after taxes or household expenses are subtracted).

For a one person household, net income must be less than \$867 to qualify for food assistance.

For a two person household, the net income limit is \$1,167.

For a three person household, the net income limit is \$1,467.

NOTE: these are net income limits for October 2008 through October 2009.

Your household's income includes money that you or other members of your household receive or earn. This means money such as wages, self-employment income, unemployment insurance, social security, public assistance, pensions, child support, veterans benefits, and other payments.

Can a Person with Disabilities Who Lives With Others Get Food Assistance for Himself or Herself?

Under certain conditions, an elderly person who has a disability (and his or her spouse) living with others can still get food assistance, even though someone else buys and prepares their food. The conditions for this are:

the person is eligible for food assistance, AND the person cannot buy and fix his or her meals independently because of a permanent disability, AND the person is living in a household where income of other members is at or less than 165% of poverty (\$1,925 for household of two and \$2,915 for a household of four).

What is the amount of food assistance I will receive?

The amount of food assistance will depend on two factors:

- 1) the number of people in a household, and
- 2) the household's net income.

The more people in the household and the lower the household income, the larger the amount of food assistance. The maximum food assistance for a two person household is \$323 a month. It is \$588 a month for a household of four. (These benefit levels apply starting October 2008).

I Think I Qualify for Food Assistance. Now, How Do I Get my Food Assistance Card?

You must file an application at your local Department of Human Services (DHS) office. You may pick up your application there, or phone them and have them mail one to you. You may also see the application in both English and Spanish by going to the DHS website on the Internet:

<http://www.dhs.state.ia.us/>. Click on Food Assistance. Most households must have a person-to-person interview with a food assistance worker to go over the application and make sure you have the documents you need.

If you can't get to the office in person, you may appoint any responsible adult to act as your authorized representative. If you are elderly, or a person with disabilities, or face certain hardships, you may be able to arrange a home visit or telephone interview. For help applying, contact the Department of Human Services Food Assistance Call Center at: 1-877-937-3663 or go to your local DHS Office.

Once I've Applied, How Long Will it Take to Get My Food Assistance Card?

If you qualify, you'll get food assistance within 30 days of the date your local DHS Office gets your application. Some people can qualify for Emergency Service for Food Assistance, and get food assistance within seven calendar days.

What If I Don't Get the Food Assistance?

If you think you should be getting food assistance and did not get it, or the amount of assistance seems less than you think it should be, contact your local Department of Human Services (DHS) office. You should ask for a hearing. You can request a hearing verbally or write and ask for a hearing. You should also contact your local Iowa Legal Aid office. Call 1-800-532-1275 for the toll free telephone number of the office serving your county. Iowa Legal Aid might be able to help you with your appeal.

What are other food resources?

In addition to the Food Assistance Program, there may be other ways to make sure that you have enough food to eat. Check to see if there is a food bank or food pantry in your area. There may also be other supplemental food programs such as food commodities distribution. Senior meal sites or meals on wheels programs are also ways to help provide healthy food.

Your county Department of Human Services Office as well as your area agency on aging can help you locate these programs.

If you have questions about this article, please contact the Legal Hotline for Older Iowans 1-800-992-8161. This information is from the Legal Hotline for Older Iowans. The Legal Hotline is a project of Iowa Legal Aid that is partially funded by the U.S. Administration on Aging. The Hotline is a free, confidential service for all Iowans 60 or older with questions on non-criminal legal matters.