

# **P-2230 Benefits (continued)**

## **P-2230A Calculating Net Income and Benefits (24-16)**

Calculate the household's eligibility for a Reach Up benefit by comparing the household's total countable net income to the household's maximum benefit. The maximum benefit is also called the payment standard. It is based on the number of household members, the calculated basic need standard, their allowable housing expenses, and where the household lives. These factors are used to determine the household's total need, which is then ratably reduced to 49.6% and results in the maximum benefit.

### Basic Need Standards

Number in Assistance Group	1	2	3	4	5	6	7	8	9 or more
Basic Needs	\$644	\$942	\$1236	\$1478	\$1733	\$1907	\$2203	\$2458	Add \$236 for each additional person

## **Calculating Net Income**

### ***Net earned income***

Follow the steps below to calculate the household's net earned income (per household member):

1. Total gross wages and net self-employment
2. Subtract allowable dependent care paid for incapacitated adult or non-Reach Up member (very rare)
3. Subtract court ordered alimony and child support paid out
4. Subtract \$90 deduction or \$350 disregard
5. The result, thus far is the subtotal
6. If \$350 was used in (4) above, calculate 25% of the subtotal and subtract
7. The result is the net earned income

### ***Net unearned income***

Follow the steps below to calculate the household's net unearned income (per household member):

1. Total gross unearned income
2. Subtract balance of any court ordered alimony and child support paid out
3. Add fuel/utility allowance if applicable
4. The result is the net unearned income

### ***Total net income***

Add the net earned income with the net unearned income for all household members for the household's total net income.

### **Determine household maximum benefit**

Follow the steps below to calculate the household's maximum benefit:

1. Basic need standard for RU household size (see chart above)
2. Add the housing standard (\$450 for Chittenden County, \$400 for outside Chittenden County)
3. Add up to the special housing allowance (maximum of \$90)
4. Multiply by the ratable reduction (0.496)

### **Calculating Benefit Amount**

Follow the steps below to determine if and how much of a Reach Up benefit the household is eligible to receive:

1. Subtract the household's total net income from the household's maximum benefit.
2. If the net income is more than the maximum benefit, the household is not eligible for Reach Up. Deny or close the benefit.
3. If the net income is less than the maximum benefit, drop the cents. The household is eligible for this monthly benefit.

4. To determine the initial month of benefit, do not drop the cents, instead use the proration table below and multiple the benefit by the percentage based on the date of approval (no matter how many days in the month). Then drop the cents. The household is eligible for this initial benefit.

Proration Table

Date	%	Date	%	Date	%	Date	%	Date	%
1	100	7	80	13	60	19	40	25	20
2	97	8	77	14	57	20	37	26	17
3	93	9	73	15	53	21	35	27	13
4	90	10	70	16	50	22	30	28	10
5	87	11	67	17	47	23	27	29	7
6	83	12	63	18	43	24	23	30/31	3

## BPS Support

Use page 2 of the Reach Up Eligibility Intake Worksheet ([203RU](#)) to calculate the household's benefit amount.

### ***Calculating Earned Income Disregard for the Net Earned Income***

Example:

Donald earns \$1033.09 a month

-350.00 is subtracted from that amount  
= \$683.09

Calculate 25% of that amount:

\$683.09 X .25 = \$170.77 (round to nearest cents)

\$683.09  
- 170.77 subtracted from the previous balance  
= \$512.32 (this time do not round)

In this example, the total amount of the Earned Income Disregard is:

\$350 + \$170.77 (25%) = \$520.77 taken off their earned income.

### ***Calculating total Net Income***

Donald lives in subsidized housing and must pay for his own electric. His subsidized rent is reduced and instead he receives a Utility Subsidy of \$30 to

help offset the electric bill. This subsidy counts as unearned income in the Reach Up budget.

\$512.32 (amount of countable earned income from above after disregard)  
 + 30 (utility subsidy)  
 \$542.32 total Net Income or RUFA Income

**Reading the ACCESS RUFA budget**

The third panel of ELIG C/D RUFA shows the budget used to determine the Reach Up benefit.

12/06/23 09:51 RUFA Results - Budget				ASP1VA0			
PERIOD:	01 24	VER:	2 OF 2	PERIOD:	1 24	VER:	1
PROC:	01 31 24		12:33	PROC:	12 01 23		09:33
NET SELF EMPLOY INCOME:		\$				\$	
GROSS EARNED INCOME:	+\$	782.60		+\$			
WORK EXPENSES:	-\$			-\$			
EARNED INCOME DISREGARD:	-\$	458.15		-\$			
DAY CARE EXPENSES:	-\$			-\$			
UNEARNED INCOME:	+\$		SSI:	+\$		SSI:	
RUFA Income:	=\$	324.45		=\$			
BASIC NEED STANDARD:	\$	1286.00	FOR: 3	\$	1286.00	FOR: 3	
SHELTER EXPENSES:	+\$	450.00		+\$	450.00		
TOTAL NEEDS:	=\$	1736.00		=\$	1736.00		
PAYMENT STANDARD: 49.6%	\$	861.05		\$	861.05		
REACH UP Sanction Amt:	-\$			-\$			
RUFA Grant:	=\$	536.00		=\$	861.00		
RECOUPMENT:	-\$			-\$			
RUFA Grant Less Recoup:	=\$	536.00		=\$	861.00		
Parent Share Offset Amt:	-\$			-\$			
RUFA Reduced Grant Amt:	=\$	536.00		=\$	861.00		
INCOME TEST: GROSS: PASSED NET: PASSED				GROSS: PASSED NET: PASSED			

This screen shot shows the following:

Gross Earned Income \$782.60  
 Earned Income Disregard \$458.15  
 RUFA Income \$324.45

**Special Housing Allowance in the RUFA budget**

When a household qualifies for the special housing allowance (up to \$90), the amount is added to the Basic Need Standard instead of the Shelter Expense on the ACCESS screen.

ELIG D RUFA (3<sup>rd</sup> panel)

07/01/24 12:55      RUFA Results - Budget				ASPIVA0			
PERIOD:	01 24	VER:	3 OF 3	PERIOD:	1 24	VER:	2
PROC:	01 13 24	21:04		PROC:	12 01 23	23:46	
NET SELF EMPLOY INCOME:	\$			\$			
GROSS EARNED INCOME:	+\$	1395.00		+\$			
WORK EXPENSES:	-\$			-\$			
EARNED INCOME DISREGARD:	-\$	611.25		-\$			
DAY CARE EXPENSES:	-\$			-\$			
UNEARNED INCOME:	+\$		SSI:	+\$		SSI:	
RUFA Income:	=\$	783.75		=\$			
BASIC NEED STANDARD:	\$	1316.00	FOR: 3	\$	1316.00	FOR: 3	
SHELTER EXPENSES:	+\$	400.00		+\$	400.00		
TOTAL NEEDS:	=\$	1716.00		=\$	1716.00		
PAYMENT STANDARD: 49.6%	\$	851.13		\$	851.13		
REACH UP Sanction Amt:	-\$			-\$			
RUFA Grant:	=\$	67.00		=\$	851.00		
RECOUPMENT:	-\$			-\$			
RUFA Grant Less Recoup:	=\$	67.00		=\$	851.00		
Parent Share Offset Amt:	-\$			-\$			
RUFA Reduced Grant Amt:	=\$	67.00		=\$	851.00		
INCOME TEST: GROSS: PASSED			NET: PASSED	GROSS: PASSED		NET: PASSED	
USER: 934 FNX: ELIG MODE: D	RPTGRP:			PERIOD: 01 24	COMMAND:		
DO: 2 IMS: GR1 RPTGRP NAME:				PANEL: 3			3

This screen shot shows the Basic Need Standard for 3 to be \$1316.

This household lives outside of Chittenden County. The Basic Need Standard for 3 is \$1236. However, this household pays \$480/month in rent. This is more than the \$400 housing standard for outside Chittenden County.

\$1236
+ \$80
\$1316

**Reviewing INQD (Money Disbursement History)**

Watch the ACCESS Eligibility Training Video ([INQD and INQB](#)) [View Benefit Disbursement.](#)

**INQD**

**** M O N Y    INQUIRY - DISBURSEMENT HISTORY    ****				ASPSIB
For Reporting Group SSN ( <u>XXX XX XXXX</u> )				
Issued from ( MM / CCYY ) to ( MM / CCYY )				
( <u>11</u> / <u>2013</u> ) to ( <u>12</u> / <u>2016</u> )				
Indicate the types desired using an X				
( X ) All types				
( - )	ANFC/RUFA including Family Bonus/Parent Share	( - )	PSE/PPSE	
( - )	IVD PA	( - )	CSE	
( - )	Food Stamps	( - )	Lund Home	
( - )	General Assistance	( - )	DEFRA	
( - )	Medicaid	( - )	EFA	
( - )	Essential Person	( - )	Administration	
( - )	Fuel	( - )	E&T	
( - )	IV-D	( - )	CC	
( - )	RCHP/WORK/ORNT/WTW	( - )	DISP	
( - )	TCC	( - )	RA	
( - )	Premium Refund	( - )		
SER: 084 FNX: <u>INQD</u> MODE: D RPTGRP: <u>XXX XX XXXX</u> PERIOD: <u>10 15</u> COMMAND: _____				

## Example of Reach Up benefit disbursements

```
01/28/16 11:35                                     ASPSIB
*** M O N Y   I N Q U I R Y   -   D I S B U R S E M E N T   H I S T O R Y   ***
For SSN: 666-74-8505
Name: RACHEL E MENDLESON                               Issued from: 08/15 - 12/17
S**Tran Nbr* Issued *Prog*CC*S*Check No* Amount *Type* From - To *E*A*Wrk
- 67745059 11/03/15 RUFA NS E EBT CASH 725.00 DO 10/01/15-11/30/15 028
- 67850698 12/01/15 RUFA XS E EBT CASH 410.00 SO 12/01/15-12/15/15 GL1
- 67989619 12/16/15 RUFA XS E EBT CASH 274.00 SO 12/16/15-12/31/15 GL1
- 68060941 01/01/16 RUFA NS E EBT CASH 410.00 SO 01/01/16-01/15/16 GL1
- 68267952 02/01/16 RUFA NS E EBT CASH 95.00 SO 02/01/16-02/15/16 GL1

* Enter L for Link Detail, any other letter for Transaction Detail
USER: 084 FNX: INQD MODE: C RPTGRP: 666 74 8505 PERIOD: 01 16 COMMAND:
```

**\*S\***

**E** = sent electronically  
**T** = To be issued  
(hasn't gone out yet)

**EBT CASH** = available  
6:30am next day  
**DD** = Direct Deposit,  
available 2 days