



Starting a Business: Practical Guidance for Public Assistance Recipients

Data current as of
November 2017



Income Limits

Supplemental Nutrition Assistance Program (SNAP)

Household Size	Gross monthly income (130 percent of poverty)
1	\$1,307
2	\$1,760
3	\$2,213
4	\$2,665
5	\$3,118

Household Size	Gross monthly income (130 percent of poverty)
6	\$3,571
7	\$4,024
8	\$4,477
Each additional member	+\$453

Income Limits

Transitional Aid to Families with Dependent Children (TAFDC)

Household size	Private housing	Public or subsidized housing
1	\$378	\$418
2	\$478	\$518
3	\$578	\$618
4	\$673	\$713
5	\$772	\$812

6	\$872	\$912
7	\$971	\$1,011
8	\$1,067	\$1,107
9	\$1,165	\$1,205
10	\$1,263	\$1,303
Each additional	+ \$103	+\$103

Income Limits



MassHealth Standard Plan

Household Size	Yearly Income
1	\$16,039.80
2	\$21,599.20
3	\$27,158.60
4	\$32,718.00

Household Size	Yearly Income
5	\$38,277.40
6	\$43,836.80
7	\$49,396.20
8	\$54,955.60

Income Limits



SSDI & SSI income limits

- SSDI beneficiaries : \$1,170 per month.
- SSI beneficiaries :
 - Earned income: no limit, but for every dollar you make over the first \$85 per month, your SSI benefits for that month will be reduced by \$0.50.
 - Unearned income: effectively, the income limit is the SSI monthly payment amount (\$735/month for an individual and \$1,103/month for a couple).
- Earnings around SGA (currently \$1,180; \$1,970 for blind individuals) will trigger a continuing disability review.

Asset Limits

Benefit Program	Asset limit
SSDI	None
SSI	\$2,000/individual or \$3,000/couple
SNAP	None if categorically eligible household
	\$3,250/household that includes at least one member who is 60 or older and/or disabled; or \$2,250/all other households
TAFDC	None
MassHealth Standard	\$2,000/individual or \$3,000/couple

Housing Benefits – Continuing Eligibility

Massachusetts Rental Voucher Program

- A person may stay in MRVP-covered housing **until** 6 months after both of the following conditions are met:
 - That participant's income exceeds 50% of the median income in their area (e.g., \$51,700 for a family of four in Boston); and
 - The tenant's share of the rent is greater than or equal to the total monthly rent specified in the lease and Voucher Payment Contract.

Alternative Housing Voucher Program

- There are two limitations on continuing eligibility for AHVP:
 - One must remain a tenant in good standing, meaning one must be complying with all the terms of the Local Housing Authority repayment agreement; and
 - A tenant's rent share cannot equal or exceed the contract rent.

Housing Benefits – Continuing Eligibility



Section 8 Housing Choice Voucher Program


- In Boston, the Boston Housing Authority will suspend the subsidy once thirty percent (30%) of the Family's Monthly Adjusted Income equals or exceeds the **lower** of the Gross Rent (rent to owner plus any utility allowances) or the Payment Standard (currently \$,1563 for a one bedroom in Boston).
- The Family Self Sufficiency Program allows HCVP recipients to sign a five year "Contract of Family Participation" that outlines the work activity in which the participant plans to engage. As participants earn more money, the public housing agency establishes an escrow account for the increased funds, which the participant receives at the end of 5 years.

State Aided Public Housing

- A person currently living in public housing will remain eligible for public housing even as income rises. However, rent will always be 30% of the income.

	Sole Proprietor	General Partnership	Corporation	Limited Liability Company
Owned/ managed	Individual	Partners	Shareholders /Directors & officers	Members
Formation costs	Min. \$0	Min. \$0	Min. \$275	\$500
Administrative burden	Low	Low	High (filings, governance documents)	Medium (filings, operating agreement)
Taxation	Pass-through	Pass-through	Entity or pass-through	Entity or pass-through
Liability	Unlimited	Unlimited	Limited	Limited

Additional resources

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- Community Enterprise Project, A Legal Overview of Engaging in Self-Employment while Receiving Public Assistance in Massachusetts, <http://clinics.law.harvard.edu/tlc/files/2015/05/UPSTEP-FINAL.pdf>

Benefits

- Social Security Administration – (800) 772-1213; (800) 325-0778 (TTY), www.ssa.gov
- SSA 2017 Red Book, www.ssa.gov/redbook
- Massachusetts Department of Transitional Assistance – (877) 382-2363, www.mass.gov/dta
- Massachusetts Rehabilitation Commission – (800) 245-6543 (Voice/TDD), www.mass.gov/orgs/massachusetts-rehabilitation-commission
- LandAJob – (855) 245-8991, www.landajob.org
- BenePlan – (877) YES-WORK (937-9675), www.beneplan.org

Small Business Advice

- Jamaica Plain Neighborhood Development Corporation, www.jpndc.org
- SCORE Boston, www.boston.score.org