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#### 450 LIVING ARRANGEMENTS

An individual's or couple's living arrangement determines the APA need and payment standards against which countable income is compared when determining APA eligibility and calculating APA benefit amounts. This section describes these different living arrangements and provides guidance in determining the correct living arrangement for APA purposes.

## 450-1 APA AND SSI LIVING ARRANGEMENTS

The case worker must determine whether an individual or couple lives **independently**, **in another's household**, **or in an assisted living home**. APA and SSI also have special payment standards for individuals who are **institutionalized** in certain types of institutions for a full calendar month. (Refer to chapter 470 for policy on institutionalization.) Both APA and SSI use different payment standards depending on the individual's or couple's living arrangement.

Except for individuals who reside in assisted living homes, APA and SSI policies for determining living arrangements are identical. If an APA applicant or recipient also receives SSI benefits, the case worker must use the APA need and payment standards that correspond to the living arrangement determined appropriate by Social Security: living independently (SSI "A" living arrangement); living in another's household (SSI "B" living arrangement); or living in an institution (SSI "D" living arrangement). See manual sections 450-4 and 452-5D for the policy on APA payments for individuals residing in assisted living homes.

## 450-2 LIVING INDEPENDENTLY (SSI "A" LIVING ARRANGEMENT)

An individual or couple lives **independently** if **any** of the following situations apply:

1. The other person with whom the client lives is the client's spouse or alien sponsor whose income is deemed available to the client.

## 450-2 Continued

- 2. The client, the client's spouse, or the client's alien sponsor whose income is deemed available to the client, has an ownership interest in the shelter or property where the client lives.
- 3. The client, the client's spouse, or the client's alien sponsor whose income is deemed available to the client, is responsible for any part of the rent for the shelter or property where the client lives.

In determining whether rental liability exists, remember that landlords and tenants may not be part of the same economic household. For the purpose of determining living arrangements, a single economic household shares common living quarters and kitchen or bathroom facilities under domestic living arrangements which create a single economic unit. For example, an individual who rents a room, but does not purchase or prepare food with other household members is living independently.

4. The client lives in an assisted living home.

*Note:* While the SSI program considers an individual residing in an assisted living home to be living independently, the APA program does not, and applies a different payment standard. (Refer to section 450-4.)

- 5. The client lives in a household in which **all** members receive federal or state cash assistance payments (including Temporary Assistance, APA, SSI, Bureau of Indian Affairs General Assistance, and Veteran's Administration needsbased compensation).
- 6. The client pays at least a prorated share of the monthly household costs. A prorated share is the yearly household costs divided by twelve months and then by the number of people living in the household. Household costs include rent, food, mortgage, property taxes, fuel, gas, electricity, wood, sewage, and garbage collection charges.

#### 450-2 Continued

**Verification**. The client is responsible for providing proof that he or she pays at least a prorated share of monthly household costs. Bills or receipts may be used to verify actual household costs. In the absence of such proof, the case worker may accept a signed statement from other household member(s) that indicates the monthly household costs and the amount contributed toward those costs by the APA client.

## 450-3 LIVING IN ANOTHER'S HOUSEHOLD (SSI "B" LIVING ARRANGEMENT)

An individual or couple is **In Another's Household** and on the lower need and payment standards **only** if the individual or couple:

- 1. Lives in another person's household for the full calendar month except for temporary absences; and
- 2. Receives **both** food and shelter from others living in that household, unless any of the situations in manual section 450-2 above applies.

## 450-4 LIVING IN AN ASSISTED LIVING HOME

An assisted living home is a facility licensed by the state that provides residential care to persons who find it difficult or impossible to live by themselves. Care is provided in a residential environment and encourages independent living to the extent possible for each resident.

An individual who resides in an assisted living home for a full calendar month is subject to the Assisted Living Home payment standard. (Refer to manual section 452-5D for calculating the APA payments for residents of assisted living homes. Refer to Addendum 1 for the need and maximum payment standards that apply to assisted living home residents.

## 450-5 LIVING IN AN INSTITUTION (SSI "D" LIVING ARRANGEMENT)

An individual lives in an **institution** and is on the special payment standard for institutionalized individuals if he or she resides in an eligible institution, such as a hospital or nursing home, for a full calendar month. (Refer to chapter 470 for policy on institutionalization.)

## 450-6 POTENTIAL ISSUES INVOLVING SSI PAYMENT AMOUNTS

It may be difficult for the case worker to recognize, based on an individual's or couple's SSI benefit amount, which living arrangement SSI is applying. The SSI benefit amount for an individual or couple living in another's household (SSI "B" living arrangement) is sometimes the same as the SSI benefit amount for an individual or couple in an independent living situation (SSI "A" living arrangement).

The SSI "B" living arrangement standard is one third less than the SSI "A" living arrangement standard. However, SSA will also reduce the SSI benefit amount of an individual or couple in an independent living arrangement by up to one third of the independent living standard if the individual or couple receives inkind support and maintenance. If there is a question about which living arrangement SSI is using, the case worker shall confirm the living arrangement with the SSI Claims Representative at the servicing SSA Field Office.