

# State-Administered General Assistance (Cash Assistance)



## Fact Sheet

### What is State-Administered General Assistance?

The State-Administered General Assistance (SAGA) program is a cash assistance program operated by the Department of Social Services (DSS). The program typically serves adults who are either permanently or temporarily **unable to work** due to a documented medical condition and whose **income and assets are below program limits**.

Individuals who applied for and are waiting to receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits from the Social Security Administration typically apply for SAGA while waiting for a decision. Those eligible for SAGA receive a small cash amount each month. Individuals cannot receive SAGA if they are eligible for any other state or federal cash assistance program.

### What are the SAGA rules about being unable to work?

To receive SAGA, a person must be either:

- unable to work for a **short-term period (2-6 months)**; or
- unable to work, including unable to participate in education or training, for a **long-term period (6 months or more)**.

Individuals may also qualify as unemployable for certain specific, non-medical reasons which include: (1) being over age 55 with a limited work history, (2) being over age 65, or (3) needed in the home to care for an child under the age of 2 or an incapacitated spouse or child. Those unable to work for a short-term period also need to have a recent connection to the labor force to qualify.

Individuals qualifying for SAGA who also have documented **substance abuse issues** must participate in substance abuse treatment to remain eligible for SAGA benefits.

### What are the income limits to be eligible for SAGA?

**Gross income limit** – For each person, the monthly gross income **cannot be more than** 300% of the maximum SSI limit for one. 300% of the maximum SSI limit for one is about \$2,250/month, although this amount changes slightly each year.

**Applied income limit** – There are also limits on the amount of “applied income” you may receive and still be eligible. Applied income is the amount of your gross income that remains after deducting certain costs. Your monthly applied income must be less than the maximum SAGA benefit available to you.

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### How are benefits calculated?

Generally, the amount of the SAGA benefit for those with no income and who have to pay for housing is \$219 per month. For those with no income or housing costs (or who are residing in a shelter), the SAGA benefit is generally \$55 per month. However, for a person without shelter costs, the benefit can increase up to \$219 per month if a DSS medical review concludes that the person is unemployable. If a person lives in a boarding home, SAGA may help pay the boarding home bill, as well. Sometimes additional benefits beyond these cash amounts are available, so it is important to tell DSS about any special needs when applying.

### What are the asset limits to be eligible for SAGA?

To receive SAGA cash assistance, a person may not have more than \$250 in assets. Up to \$4,500 of a motor vehicle's value may be excluded as a counted asset. There is no asset test for individuals aged 18-21 who are unmarried, living with a family that still receives cash Temporary Family Assistance (TFA), and no longer receive TFA because of their age.

### What else should I know?

A person must apply for SSI or SSDI benefits before receiving SAGA cash assistance. Applicants must sign a form authorizing the Social Security Administration to reimburse DSS for any SAGA benefits provided while an SSI or SSDI application is pending. This means that if the Social Security Administration finds that the person was eligible for SSI or SSDI benefits while receiving SAGA benefits, the Social Security Administration will send their SSI or SSDI back benefits directly to DSS to reimburse the State for the SAGA benefits it paid. The State will only keep the amount it paid out in SAGA benefits.

The State of Connecticut has the right to place a lien on home property to get paid back for SAGA benefits and the State can also recover the amount of SAGA benefits provided from money received in the future, such as from an inheritance, a settlement, or a judgment in a lawsuit.

### How do people apply for SAGA?

**Online**—The fastest and easiest way to apply. Visit [www.connect.ct.gov](http://www.connect.ct.gov) and click on the "Apply Now" button. The "Am I Eligible?" feature on [www.connect.ct.gov](http://www.connect.ct.gov) can also be used to check eligibility for SAGA.

**In Person**—Visit any DSS Service Center to complete an application. Office locations can be found at [www.ct.gov/dss](http://www.ct.gov/dss) under the "Regional Offices" tab, or call 2-1-1 to be referred to your nearest DSS office.

**By Mail**—To request an application, call the DSS Benefits Center at 1-855-CONNECT (1-855-626-6632). Persons who are deaf or hard of hearing and have a TTD/TTY device can contact DSS at 1-800-842-4524. Persons who are blind or visually impaired, can contact DSS at 1-860-424-5040. You can also print an application from [www.ct.gov/dss/apply](http://www.ct.gov/dss/apply).