## **TANF Cash Programs**

#### 1000 INTRODUCTION OF TANF CASH PROGRAMS

The Temporary Assistance for Needy Families (TANF) program recognizes family situations vary and the approach for some to meet their immediate and ongoing needs may be different. Nevada provides both assistance and non-assistance programs.

Each TANF application is evaluated with the household using Form #2136 "Temporary Assistance to Needy Families Cash Benefit Programs" to determine the category they wish to apply for. The family has the final decision which program they wish to apply for.

#### 1010 ASSISTANCE PROGRAMS

The New Employees of Nevada (NEON) and the Child-Only programs are the two Nevada TANF cash assistance programs. TANF cash assistance is defined as cash payments provided to cover a family's ongoing basic needs such as food, shelter, clothing, etc.

## 1010.1 New Employees of Nevada (TANF/NEON) Program

The NEON program is a work program for households containing work-eligible individuals. The household must meet the requirements established in the Personal Responsibility Plan. Refer to manual section A-800 for work-eligible determination.

## 1010.2 Child-Only Program

This program is designed for households who do not have a work-eligible individual. The adults do not receive assistance either due to their ineligibility (COS & COA) or because the caregiver is not the child's parent (Relative Caregiver) and not requesting assistance for themselves (CON & COK).

Categories of Child-Only households include:

- Ineligible Adult(s) Child Only Citizen (COA)
- SSI Adult relative caregiver (COS)
- Relative caregiver (CON)
- Kinship care relative caregiver (COK)

Child-Only COS, CON and COK cases must be registered in the system with the youngest child as the Head of Household (HOH).

## 1010.2.1 Ineligible Non-Citizen Adults with Citizen Children

Ineligible adults/parent(s) who do not meet citizenship requirements are not eligible members of the TANF unit but may receive TANF for other eligible household members.

The income and resources of the ineligible non-citizen parents/siblings are used to determine the eligibility of the citizen child(ren).

#### **1010.2.2** SSI Parents

Parents ineligible because of the receipt of SSI may receive TANF for other eligible household members. The income and resources of an SSI recipient are excluded in the eligibility determination.

## 1010.2.3 Non-Needy Relative Caregiver

A Non-Needy Relative Caregiver (NNRC) is a relative, other than a legal parent, who is not requesting assistance for themself and only requesting assistance for a relative child(ren). Only one non-parent caregiver may be included as a needy caregiver and they must be a relative of specified degree (see manual section A-300).

See manual section A-2600 for eligibility requirements and C-140 for payment amounts.

## 1010.2.4 Kinship Care

Kinship Care provides cash assistance to a relative of specified degree (see A-300) who is providing care for the child(ren) because of the absence of the child's parent(s) and must meet age and guardianship requirements. A Non-Needy Relative Caregiver (NNRC) may apply for and receive cash benefits for the child(ren) until all the requirements for Kinship Care are met. See manual section A-2600 for eligibility requirements and C-140 for payment amounts.

#### 1015 TRANSITIONING BETWEEN TANF CATEGORIES

A new application for assistance is not required when on ongoing TANF/NEON adult member(s) in the assistance unit is approved for SSI. Transition the TANF/NEON to the Child-Only (COS) cash program. The system will process the program change to Child-Only when entries are made to the adult member's disability (DISA) and unearned income (UNIN) screens. The TANF/NEON case must be terminated no later than the month notification is received by the case manager of the SSI approval. Deny the request for any months cash benefits were issued.

The Child-Only (COS) case must be registered in the system with the youngest child as the Head-of-Household.

**EXAMPLE:** A TANF adult recipient reports by the 5<sup>th</sup> of April that their SSI was approved last month. The adult no longer meets the requirement for TANF/NEON. Cash benefits for the adult must be terminated effective May. Benefits under the Child-Only Program (COS) may begin no earlier than May 1<sup>st</sup>.

For all other programs, a new application for assistance is required.

## 1020 NON-ASSISTANCE PROGRAMS

The Self-Sufficiency Grant (SSG), Loan and Temporary Programs are the three Nevada TANF Cash *Non-Assistance* Programs.

## 1020.1 Self-Sufficiency Grant (SSG)

The Self-Sufficiency Grant (SSG) is a one-time lump-sum payment designed to meet immediate needs until regular income is received from employment, child support or other ongoing sources. While the case manager can determine which families are most appropriate for this payment, the family must choose whether or not it is appropriate for them. SSG is an option subject to approval by both staff and the participant. The amount of the SSG payment is negotiated based on the immediate need.

## 1020.1.1 Purpose of SSG

The purpose of SSG is to provide an opportunity for families who would be eligible for TANF to receive temporary, short-term support without "welfare". SSG can aid families who need immediate help but is intended to preserve their independence from receipt of ongoing welfare.

#### SSG should ensure:

- Families are not placed at risk for long-term welfare dependency;
- Resources are quickly made available to resolve the family situation; and
- Jobs can be kept or accepted.

SSG is designed to help families with a temporary, non-recurring situation associated with employment. Eligibility to receive a one-time cash benefit is directly aimed at families who are either starting a job and awaiting their first paycheck, are on temporary leave from a job, or need assistance to accept a job they have been promised.

SSG is intended to be a one-time service for families; however, more than one SSG payment may be provided if a new or unforeseen circumstance appropriate for another payment occurs. Referrals will be made to community resources available to help the family build an alternative "safety net" in the future.

## 1020.1.2 Screening for SSG

A family must meet all eligibility criteria for TANF to receive SSG. Assess the family's reason for requesting assistance, the expected financial self-sufficiency that would meet the family's on-going needs, existing resources and employment prospects. The assessment must provide a reasonable assurance SSG will:

- Accomplish the immediate goal of sustaining the family until other readily identifiable resources become available;
- Prevent the family from needing TANF assistance in the foreseeable future; and
- Meet the immediate needs that cannot be met through other resources in the community, family or applicant's own means.

Examples of families that may be candidates for SSG include, but are not limited to:

- A family with a caregiver on maternity leave receiving little or no pay. The caregiver is expected to return to the same job within a few weeks and needs help with immediate short term needs.
- A family with a caregiver who has a solid job offer in Nevada or another state. The caregiver needs assistance between application and beginning employment.
- A family with a caregiver who recently became employed.
- A family who previously received public assistance for a short period of time. During this break, the family has been employed and self-supporting. The caregiver, now unemployed, has a strong prospect to return to work quickly if they can get their vehicle repaired and purchase special tools.

Caregivers who have numerous barriers to employment, an established history of traditional public assistance, and long-term, recurring crisis may require more extensive services. During the initial screening, the case manager will determine which families are appropriate for the SSG program.

## 1020.1.3 Needs Which May be Covered by SSG

The SSG payment can cover several different needs and can include, but is not limited to, the following items:

- work cards
- clothing/uniforms
- tools
- transportation

A-1020.1.2 TANF CASH PROGRAMS Screening for SSG

- vehicle repair
- driver's license
- occupational license
- mortgage/rent
- utilities
- other job-related expenses
- expenses for relocation to new employment (in-state or out-of-state)

OR

 any other expenses which, if met, would assist the family in being selfsufficient without the need for ongoing TANF.

## 1020.1.4 Eligibility

Only applicants may be approved for SSG assistance. Current recipients of TANF are not eligible; this includes persons ineligible or disqualified from receipt of TANF. Households are ineligible for SSG during an IPV disqualification period. The applicant must verify all of the following factors and the case manager must document the case record accordingly before a family can receive an SSG payment. The case manager will assist in verification when requested by the family.

- 1. The following TANF non-financial eligibility requirements must be met:
  - Household determination;
  - Citizenship;
  - Residency (Exception: Does not intend to reside in Nevada);
  - Age/relationship/domicile.
- 2. A family that is not eligible for TANF due to the time limit on assistance is ineligible for SSG.
- 3. Does not exceed the TANF countable resource limit of \$6,000.
- 4. Gross countable income of the family at the time of application cannot exceed the TANF gross income limit of 130% of the Federal Poverty Level for the applicable family size. Use actual income received in the month of application and do not consider a best estimate of future income/earnings.
- 5. Applicants must be informed they are not eligible to receive TANF for the number of months determined by dividing the SSG payment by the maximum TANF grant for the family size at the time of payment. Any part of a month counts as a full month. The ineligible period begins the month SSG is authorized. Applicants may receive TANF prior to the end of the ineligible period if a hardship exists.

- 6. Applicants must sign Form 2136-EE if they choose to receive a SSG Payment in lieu of ongoing TANF.
- 7. Supervisor approval is required for all SSG payment approvals.

## 1020.1.5 Payment Determination

Based on the assessment the case manager and family make about the family's situation, the case manager and applicant will determine the amount of assistance needed. Together they will identify an adequate and reasonable amount of payment needed to resolve the situation and prevent a future need for TANF assistance. Document in the case record how the amount of SSG payment was determined. The case manager will strive to provide the most cost-effective, appropriate solution to the applicant's needs. Consider the family's current income and resources when determining the amount of the SSG payment.

The payment will be the amount necessary to resolve the crisis unless there is a compelling need for additional monies as determined by the supervisor and office manager.

## 1020.1.6 Payment Authorization

Procedures for issuance of the payment are as follows:

- The case manager must request supervisory approval for all payments.
- If the family requires an amount in excess of \$1,000, fully document the circumstances to the office manager for approval.

## 1020.1.7 Time Limits and Period of Ineligibility

- If a family receives an SSG payment, determine the number of months the household will be ineligible for any TANF cash assistance by dividing the SSG payment by the maximum TANF grant for the family size at the time of payment. Any part of a month counts as a full month. The ineligible period begins the month SSG is authorized. Applicants may receive TANF prior to the end of the ineligible period if a hardship exists.
- 2. The number of months covered by a SSG payment do not count as time limit months toward the Nevada 24-month time limit or the 60-month lifetime limit.

## 1020.1.8 Hardship

A family that has received a SSG payment may qualify for TANF prior to the end of the ineligible period if a hardship exists which causes the caregiver to lose the ability to support the family such as, but not limited to:

- Sudden onset of disability/incapacity of the caregiver or of a family member requiring the caretaker's presence in the home;
- Loss of a job through no fault of the caregiver; or
- Bona-fide job offer did not materialize.

# 1020.1.9 Circumstances Under Which More Than One SSG Payment May Be Made

A family may qualify for an additional SSG payment if a new or previously unknown barrier exists which may preclude the caregiver from retaining a job or other income/resources needed for self-sufficiency. When a second application is submitted either before or after the end of the SSG ineligible period, the family circumstances must be thoroughly evaluated to determine whether the issuance of another SSG is in the best interest of the family. There may be issues not previously known to the family which require an additional payment shortly after the issuance of the first SSG. These may include, but are not limited to:

- Uniform or special shoes required for a job;
- New or additional car repairs are needed;
- Loss of home due to fire/flood/condemnation:
- Any other unforeseen circumstances which, if not met, would jeopardize the family's ability to remain self-sufficient.

However, a careful evaluation must be made as to whether the additional SSG payment will solve a short-term problem and enable the family to remain self-sufficient over the long term. If it appears an additional payment may only forestall an application for TANF, an additional SSG should not be granted and the family must be evaluated for other TANF cash programs.

## 1020.1.10 Treatment of "Diversion" Payments Received From Another State

If during the screening process, it is determined the applicant received a diversion payment from another state, the case manager will apply the other state's ineligible period.

## 1020.2 Loan Program

Eligible households will receive a monthly payment designed to meet the family's needs until an anticipated future source of income is received. The Loan Program **shall not** be considered as a way to extend financial assistance from other TANF programs.

## 1020.2.1 Future Source of Income

For the Loan program to be considered, **each** adult household member must have a reasonable expectation of a future source of income to provide for the repayment of the loan.

- A household receiving Interim Assistance Reimbursement (IAR) is not eligible
  to receive benefits from the TANF Loan Program. IAR households receive a
  monthly payment from their county agency while SSI is pending. A written
  agreement is required to have the household's SSI lump sum, if awarded, go
  directly to the county for reimbursement.
- A household whose TANF lifetime or Nevada time limit months have ended, or will end in the application month or approval month, are not eligible to receive benefits from the TANF Loan Program.
- If the household or a member of the household has an Intentional Program Violation or Sanction, please refer to B-900 to determine eligibility status of the household member or the assistance unit.

## 1020.2.2 Repayment Agreement

All adult household members must read and sign the Loan Agreement, Form 2135-EE, to acknowledge the loan program requirements, including repayment upon receipt of the anticipated income. The case manager must explain each adult member is individually responsible for repaying the entire loan. The responsibility for repayment follows the adult(s) who signed the repayment agreement.

When a TANF Loan adult member receives the anticipated income and does not repay the Loan benefits issued, benefit reductions, *will only* be taken from:

- Current or future TANF/NEON benefit payments where the adult member(s) who signed the repayment agreement is in the home and is currently receiving or begins to receive TANF/NEON; OR
- The parent(s) who signed the Loan Repayment Agreement is in the home, receiving Supplemental Security Income (SSI) and TANF Child-Only (COS case) benefits for the child(ren).

Benefit reductions will **not** be taken from:

 TANF/NEON or Child-Only cases when the agency has verification the parent(s) who signed the repayment agreement is deceased; OR

- Non-Parent Relative Caregiver (CON, COK) cases, because the relative caregiver and the child(ren) are not responsible for the parent(s) debt; OR
- Cases where Loan benefits were issued to an adult household member and their minor child(ren) and the child(ren) are now eligible for TANF/NEON as a caregiver for their own minor child(ren).

## 1020.2.3 Inability to Repay – Undue Hardship

Upon a finding by the Division Administrator of undue hardship which causes an inability to repay the TANF loan, repayment of the loan will be waived. The office manager or supervisor will document the case circumstances in a memorandum to the Chief of Eligibility & Payments, requesting determination of undue hardship.

Examples of Undue Hardship include:

- 1. The division has received verification the parent(s) who signed the Loan Agreement, Form 2135-EE are deceased.
- 2. An unexpected emergency, which exhausts the proceeds of the anticipated income prior to repayment of the loan.
- 3. Loss of proceeds from the anticipated income after receipt due to a natural disaster, i.e., fire, flood, etc., and the payer of the anticipated income is unable to reissue the proceeds.
- 4. Any other extenuating circumstance which is deemed to create an undue hardship by the Administrator.

## 1020.3 Temporary (TEMP) Program

An eligible household is limited to receiving no more than four months of payments designed to meet an immediate episode of need.

#### 1020.3.1 Episode of Need

An episode of need is defined as an unforeseen circumstance such as a flood, earthquake, etc.

Requests to approve the TEMP Program for families experiencing a valid episode of need that can be resolved in four months or less are to be submitted to the Chief of Eligibility and Payments for a final decision.

Individuals who have used their 60 months lifetime limit of TANF benefits or are in the Nevada 12-month sit-out period, have a self-imposed situation and are not eligible for the TEMP Program.

A household applying for the TEMP Program who had a NEON case that was terminated/closed due to either non-cooperation with NEON Work Requirements or Child Support Enforcement, cannot use the case terminating/closing as a reason for an episode of need. This is considered a self-imposed situation and they are not eligible for the TEMP Program.

## 1020.3.2 Disposition

Benefit payments are limited to no more than four months per episode of need. An initial prorated payment in an amount equal to or greater than \$10 counts as the first month.

The eligibility period will be limited to four months. The case manager may change the date to an earlier date, but not a later date. The system automatically ends Temporary benefits the first day of the last month of the eligibility period.

#### 1030 ELIGIBILITY

Use the following chart to determine which elements of eligibility apply to each TANF Cash category:

Barreland	Manual	Assistance		Non-Assistance		
Requirement	Reference	Program		Program		
		NEON	CHILD	SSG	TEMP	LOAN
AGREEMENT OF COOPERATION	A-800	Yes	Yes	No	No	Yes
APPLICATION PROCESSING	A-100	Yes	Yes	Yes	Yes	Yes
VERIFICATION & DOCUMENTATION	A-200	Yes	Yes	Yes	Yes	Yes
HOUSEHOLD DETERMINATION	A-300	Yes	Yes	Yes	Yes	Yes
CITIZENSHIP	A-400	Yes	Yes	Yes	Yes	Yes
RESOURCES	A-500	Yes	Yes	Yes	Yes	Yes
BUDGETING	A-600	Yes	Yes	Yes	Yes	Yes
INCOME	A-700	Yes	Yes	Yes	Yes	Yes
EMPLOYMENT & TRAINING ACTIVITIES	A-800	Yes	No	No	No	No
EMPLOYMENT & TRAINING SUPPORT SERVICES	A-800	Yes	Maybe	No	No	No
RESIDENCE	A-900	Yes	Yes	Yes	Yes	Yes
SOCIAL SECURITY NUMBERS	A-1300	Yes	Yes	Yes	Yes	Yes
MANAGEMENT	A-1400	Yes	Yes	Yes	Yes	Yes
CHILD SUPPORT	A-1600	Yes	Yes	No	No	No
REMINDERS	A-1700	Yes	Yes	Yes	Yes	Yes
CASE DISPOSTION	A-1800	Yes	Yes	Yes	Yes	Yes
ASSESSMENTS	A-2000	Yes	Yes	Yes	Yes	Yes
PERSONAL RESPONSIBILITY PLAN	A-2100	Yes	Yes	No	No	No
DOMESTIC VIOLENCE	A-2200	Yes	Yes	Yes	Yes	Yes
IMMUNIZATIONS	A-2300	Yes	Yes	Yes	Yes	Yes
TANF / TIME LIMITS	A-2400	Yes	No	No	No	Yes
TANF ANNUAL REDETERMINATION	B-100	Yes	Yes	No	No	Yes

Families not meeting the requirements of the program category they applied for are ineligible.