
Emergency And Special Assistance Programs

received by any member of the AG beginning with date of application and ending 29 days later must be counted in determining eligibility for Emergency Assistance.

When considering countable income to determine eligibility, the Worker must use the following guidelines:

- Verification must be requested for
 - earned income that has not been verified in the 30 days prior to the date of application,
 - unearned income that has not been previously verified and
 - changes in income.
- The total countable gross income of all members of the AG is compared to the Monthly Allowable Income Schedule in Appendix A.
- Income received prior to the 30-day-period of consideration is considered an available asset if retained in the 30-day-period of consideration.

NOTE: When an AG is determined income eligible and is authorized for payment, the AG is considered to be eligible as of the date of authorization and the next 29 days. Income eligibility is not redetermined within that period if the AG applies for an additional item of need. AG's who were determined ineligible for payment will have their eligibility redetermined each time they reapply.

b. Determination of Countable Income

(1) Income Exclusions

The following sources of income are excluded for determining eligibility for emergency assistance:

- All student loans, grants, scholarships, and college work study programs.

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- Any payments made to volunteers under Title II, RSVP, Foster Grandparents, and others (and Title III SCORE and ACE) of the Domestic Volunteer Service Act of 1973.
- Payments under the Alaskan Native Claims Settlement Act.
- Any payments received or funds held in trust for members of any Indian tribe under Public Laws: 98-64, 97-458, 98-123 and 98-124 referred to as "Indians Judgment Funds." Also, any funds from payment of relocation assistance to members of the Navajo and Hopi tribes under Public Law 93-531.
- Payments under Title I of the Domestic Volunteer Service Act of 1973 (VISTA, ACTION, University Year of Action, Urban Crime Prevention Program).
- Payments to volunteers in a program administrated through the U.S. ACTION Agency.
- Payments from the Senior Companion Program funded under Title XX.
- The value of food coupons and commodities including Food Stamp benefits.
- The value of supplemental food program for women, infants and children (WIC) public Law 94-105.
- Value of National School Lunch Program, public law 90-302.
- Payment, allowances or reimbursements for transportation and attendant care costs Under Title VI of the Rehabilitation Act of 1973, Title II, Public Law 95-607.
- Payments from Community Service Employment Program (CSEP) as authorized under Title V of the Older Americans Act.
- **Economic Stimulus Tax Rebate for 2007**

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- Reimbursement for expenses incurred in connection with employment and/or training limited to mileage, tools and clothing.
- Reimbursement for medical expenses or transportation costs incurred to obtain medical treatment.
- Grants and loans from HUD Community Development Block Grant Funds made to individuals to rehabilitate their private residence.
- All WIA payments, except those considered as wages for on-the-job training.

(2) Income Deductions

The only income deductions permitted are for those persons who are self-employed. After the Worker determines the amount of gross income to be received by the AG within the next 29 days after the date of application, twenty five percent is deducted from the gross amount as the cost of doing business. The remainder is countable income to be compared to the income chart. Self-employment will consist of persons who receive regular income from self-employment or in a service type business, persons involved in seasonal self-employment, cash-crop farmers, and persons who care for other persons such as, but not limited to, personal care and adult family care.

(3) Total Countable Income of the Assistance Group

The total countable income of the entire AG must be considered, regardless of when the income is actually received in the 30-day period of income consideration.

EXAMPLE: An individual who made application on November 1st received a pay on October 31st and will receive another pay on December 1st. These two paychecks are not considered countable income. Only income received between November 1st and November 30th is considered as countable income. Any income received prior to the date of application and retained in the 30-day period may be considered an available asset.

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EXAMPLE: An individual makes application for Emergency Assistance on November 1st. His anticipated countable income exceeds the maximum, but will not be received until November 15th. His emergency will occur on November 10th, but he is ineligible because his income exceeds the maximum.

The Worker must use care in determining the actual dates the income is to be received.

6. Assets

In determining eligibility for Emergency Assistance, the Worker must evaluate the availability of assets owned by members of the AG.

a. Excluded Assets

The following assets owned by AG members are excluded and not considered potentially available to eliminate or prevent the emergency:

- Homestead real property.
- Property which is producing income consistent with its current market value.
- Proceeds from the sale of a home or insurance received as a result of a destroyed home, when these proceeds are to be retained for the purchase or rebuilding of a new home or for repairs to a partially destroyed home.
- Assets not readily available because of legal proceedings.
- Burial trust fund up to \$2,000 for each person in the AG.
- General household belongings such as furniture, appliances, clothing, etc.
- One automobile per AG.
- **Funds from the Economic Stimulus Tax Rebate for 2007 are excluded as an asset until the 1st day of the 3rd month following the month of receipt.**

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b. Potentially Available Assets

The following assets owned by members of the AG are considered potentially available unless, as explained below, the assets cannot be converted or accessed in time to eliminate or prevent the emergency:

- Cash
- Savings and checking accounts, CD's, Christmas Clubs and any other account in a financial institution.
- Stocks and bonds
- Livestock not being used to produce income consistent with its sale value nor house pets
- Automobile(s) when there is more than one automobile owned per AG
- Cash surrender value of life insurance policies
- Personal collections of value such as firearms, paintings, coin collections, etc.
- Non-homestead real property
- Business equipment not being used to produce income consistent with its current market value
- Recreational vehicles and equipment. See Section 11.1 for the definition. Personal recreational equipment such as toys, fishing equipment, etc., are excluded.

c. Determining the Availability of Assets

After the Worker determines that the applicant or any other AG member owns countable assets, he must evaluate whether such assets can actually be used in time to eliminate or prevent the emergency.

In making this evaluation, the Worker must consider the type of asset(s) involved and whether or not it can be used toward the item of need(s) in time to eliminate or prevent the emergency.

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(1) Liquid Assets

Assets, such as, but not limited to, cash on hand, checking or savings accounts, CD's or any other liquid instrument or account must be considered available as an asset and the AG is expected to use these assets toward the emergency.

NOTE: The application is denied if members of the AG refuse to use this asset.

Cash is defined as funds or money in the form of currency or any negotiable instrument that is in the possession of the applicant or any member of the AG at the time of application.

Income received prior to the date of application, and still available at the time of application, is considered cash. The Worker may request verification such as receipts or verbal statements that such cash is unavailable for use toward the emergency.

EXAMPLE: A member of the AG receives a \$400 paycheck the day before the application date. This paycheck is not counted as income, however, the Worker can request verification of how much of the \$400 is available in the form of cash. If the Worker determines that cash is available, the member must use the cash toward the amount required to eliminate the emergency.

Cash must always be considered an asset and must not be confused with income. However, the Worker must make sure that the AG is not faced with an additional emergency need as a result of using the asset toward the emergency.

EXAMPLE: The applicant reports having \$75 cash at the time of application. He has requested payment of an overdue electric bill and submitted a termination notice in the amount of \$75. The Worker must deny the application for the electric bill because the cash must be used to pay the bill. However, the Worker must determine that the AG is not faced with an additional emergency need during the 30-day period as a result of using the cash to pay his electric bill.