

Alternative Aid: help for an emergency that prevents you from getting or keeping a job

Alternative Aid is an important program from the State of Maine's Department of Health and Human Services (DHHS) for low-income working families – but many don't know about it. Apply to find out if you qualify!

What Does Alternative Aid Do?

It helps families with children who are not on TANF but who have a work-related emergency. The emergency must prevent you from getting or keeping a job. For example, the program will help you with: car repairs, childcare, uniforms, housingrelated emergencies, or even dental work if those things are needed to help you get or keep a job.

How Is Alternative Aid Paid?

Aid is given in the form of a voucher and can equal up to three months worth of TANF benefits for your household.

Who is eligible for Alternative Aid?

You are eligible for Alternative Aid if you meet the asset and certain other eligibility requirements for TANF. You must have a job or you must be looking for one.

To see if you are eligible for Alternative Aid, add both your gross earned income (income from a job before taxes are taken out) and unearned income (such as SSI, SSDI, child support, veteran's benefits, etc.) together. If you get child support, deduct \$50 from your monthly child support before adding your earned and unearned income. If the result is equal to or less than the 133% of the <u>Federal Poverty Limit</u> for your family size, you may be eligible.

However, the best way to find out if you are eligible is to apply.

Alternative Aid: How much help can I get?

The amount of help you get depends on how many people are in your family. Here are the *maximum limits* on how much help you can get (Add \$900 to each figure if you spend 50% or more of your income on housing):

Family size	Alternative Aid up to:
2	\$1,491
3	\$1,995
4	\$2,511
5	\$3,012
6	\$3,522

The amount you actually get depends on how much other income you have and how much you need to avoid the emergency. Once you are eligible, your earned income and the first \$50 you get in child support don't count when figuring how much help you can get. *And remember, Alternative Aid doesn't come as a cash benefit.* It comes in the form of vouchers for services or items that your family needs.

Here's an example of how Alternative Aid works:

Susan needs Alternative Aid to replace the engine in her car so that she can get to work. She has two children. Susan gets child support of \$250 a month and gross wages of \$1,500 a month.

First, let's see if she is eligible. The Program's monthly eligibility limit for her family of three is \$2,552. The program will count only \$200 of her child support and the full \$1,500 of her wages putting her below the eligibility limit for a family of 3. So, she is eligible.

Second, let's see how much help she could get. The maximum TANF benefit for her family of 3 would be \$665 a month (or \$965 if she has high housing costs). This means that the most Alternative Aid that she could get, if she doesn't have high housing costs, is \$1,995 (\$665 x 3 months = \$1,995).

Next, let's see what her benefit will actually be. As stated above, when calculating the benefit amount, the program ignores her earned income (wages) entirely, as well as

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\$50 of her child support benefit. This leaves her with \$200 of "countable income." DHHS will then subtract \$200 from \$1,995 to get \$1,795, therefore Susan can get \$1,795 in Alternative Aid.

Can families with high housing costs qualify for more Alternative Aid?

Yes. Families may be eligible for additional help if they have high housing costs. Families on TANF with high housing costs may qualify for up to an additional \$300 a month as a "special housing needs" payment. Since families receiving AA can get up to 3 times the monthly TANF benefit in a 12-month period, they may get an additional \$900 because of their high housing costs. Their rent or mortgage payments (including property taxes and insurance) must be equal to or more than 50% of their income.

For example, the basic TANF grant for a family of 3 without special housing needs is \$665 a month. A family receiving AA would qualify for three times that amount, or \$1,995. If that family is eligible for special housing payment, they would qualify to have \$900 added to their AA voucher, and receive up to a total of \$2,895 in AA.

How often can I apply for Alternative Aid?

You can apply once every twelve months.

How long can I get Alternative Aid?

You can get Alternative Aid for the month in which you apply. You can also use the benefit for the next two months (three months total), until you have spent your total award. Remember, AA is a voucher program, so you tell DHHS how you wish to spend your award.

For example, you get approved for Alternative Aid in the amount \$1,500 in April. You only need to use \$400 in April for car repairs. In May, you are not sure how to pay your rent, so you use some of your remaining \$1,100 in AA to pay your \$900 rent, leaving you with \$200 left in AA. In June, your work boots break and you need new ones to be able to work, you can ask DHHS to use your AA benefit for that purchase. Any funds not used in the three months after you are approved will no longer be available to you. You can apply for Alternative Aid again after 12 months.

If I get Alternative Aid, can I apply for TANF if I still need help?

Yes, if you still need help after receiving Alternative Aid, you can apply for TANF. If you apply for TANF within 3 months of getting Alternative Aid, you will have to repay the amount that you received in Alternative Aid. BUT you can repay it by having it deducted from your TANF check a little at a time. If you apply 3 or more months after you got Alternative Aid, you do not have to repay the Alternative Aid benefits at all.

What if I have reached the 60 month Time Limit for TANF benefits?

Families who have reached the 60 month lifetime limit for TANF benefits can still get Alternative Aid if they are otherwise eligible.

Where do I apply for Alternative Aid?

You can apply at the DHHS office nearest to you, by calling DHHS, or by applying online via <u>MyMaineConnection.gov</u>. If you apply in person or online, use a TANF application. Write on the application that you are applying for Alternative Aid. You may also have to complete a form that says you understand the purpose of Alternative Aid. If you have questions about how to apply for AA, contact Maine Equal Justice.

How can I find out more about Alternative Aid?

- Call Maine Equal Justice at 1-866-626-7059, ext. 205.
- You can also read the Department of Health and Human Services rule related to the Alternative Aid program at: <u>http://www.maine.gov/sos/cec/rules/10/144/ch331/144331-9.doc</u>