

Accessing Public Benefits from the CAO for Survivors of DV or Sexual Assault

Amy Hirsch
Community Legal Services
(215) 227-2415
ahirsch@clsphila.org



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Overview of Today's Training

- NEW Expanded Child Tax Credit from IRS
- Benefits from PA Dept of Human Services
 - TANF
 - SNAP
- SSI benefits from SSA



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Overview

- Additional Pandemic Benefits offered by PA Department of Human Services:
 - SNAP Emergency Allotments
 - Pandemic EBT
 - EMA Coverage for COVID testing & treatment
 - Pandemic Emergency Assistance Fund
 - Will be paid automatically later in summer



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Expanded Child Tax Credit for 2021

\$3600 for children 0-5 years

\$3000 for children 6-17

Fully Refundable!

Partial Advanced Credit

Experts expect this to lift 4.1 million
children out of poverty in 2021



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Monthly Payments in 2021

- IRS to send **monthly** payments from July-December 2021
- \$250/month for children 6 -17
- \$300/month for children under 6
- Monthly payments account for half of the 2021 child tax credit
- The second half can be claimed when filing 2021 tax return



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Eligibility for 2021 Child Tax Credit

- NO EARNINGS REQUIREMENT!
- NO MINIMUM INCOME REQUIREMENT!
- Child must have an SSN; Mixed status families are eligible if the parent has an ITIN or an SSN.
- Not too late to file taxes now!
- CTC does **not** count as income for SNAP, TANF, MA, SSI, Subsidized Housing or other federally funded benefits



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Filing for the CTC

- File taxes now! Even if you don't normally, even if no income!
- It's not too late to file taxes now!
- Get help from Campaign for Working Families & GetYourRefund.org
- IRS will set up a "nonfiler" portal
- IRS will set up a separate portal to report changes



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2021 CTC Income Eligibility

For full benefit, the adjusted gross income in 2021 must be under:

- \$150k for married filing jointly
- \$75k for single filers
- \$112k for head of household filers

There is a phase out above these levels.

The 2021 tax year eligibility can be calculated using filers' 2019 or 2020 income.



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Child Eligibility

The following children can qualify for the child tax credit:

- Your son or daughter, including an adopted child
- Stepchildren, stepbrothers, and stepsisters
- Half brothers and half sisters
- Foster children
- Your grandchildren
- Your nieces and nephews
- A direct descendant of any of the above



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2021 CTC Related Eligibility

- Child under age 18 as of 12/31/2021.
- Filer must have provided at least half of the child's support during the last year.
- Lived with filer for at least half the year.
- Child must have valid SSN.



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You Can Help

- Spread the word—encourage families to claim the CTC by filing taxes
- Help families access VITA or other tax filing help
- Help families access the IRS “nonfiler” portal once it is available



Ongoing CTC Advocacy

- Make the Expansion & Monthly Payments Permanent
- Make it simpler for “nonfilers”— meaningful IRS customer service, data matching
- Expanding eligibility—children with ITINs, children who change households
- Notices & Appeal process



Benefits from PA Dept of Human Services—County Assistance Offices

- Benefits from PA Dept of Human Services
 - TANF
 - SNAP

Separate trainings on Medicaid and on Energy Assistance/Utility Issues



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PA Department of Human Services County Assistance Offices

- Cash Assistance: cash benefits for *very* low-income families
- SNAP/Food Stamps: money to buy food for most low-income households
- Medical Assistance: health insurance coverage for most low-income households.



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Cash Assistance

- The *only* people eligible for cash assistance from the County Assistance Office are:
 - Families with related minor children living with them, and
 - Pregnant women.
- Program is called Temporary Assistance for Needy Families (TANF).
- General Assistance was eliminated in 2012, reinstated in 2018 and eliminated again in 2019 (ongoing court challenge).



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TANF Income/Resource Limits

- **Related caretakers who are not parents can receive “child-only” grants.** Grandparents, e.g., can receive TANF for their grandkids without the grandparents’ income counting.
- There’s a 50% “earned income disregard” for *recipients*.
- Family members receiving SSI don’t count (and neither does their income).
- First \$100 (if one child) or \$200 (if 2 or more children) collected in child support does not count.
- The resource limit is \$1,000.

Maximum Grant	
1	\$205
2	\$316
3	\$403
4	\$497
5	\$589
6	\$670



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Other TANF Rules

- Work requirements:
 - Unless you are exempt for disability or caregiving duties, or have other “good cause.” Can still volunteer if exempt or have good cause.
 - There are sanctions for not participating. **Very important to appeal these.** Three sanctions result in a lifetime ban.
 - Special allowances available for transportation and child care.
- Child support cooperation requirement.



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Other TANF Rules

- Child support cooperation requirement:
 - 25% penalty for non-cooperation
 - Exceptions for Domestic Violence, Rape, Incest or if considering adoption for an infant
 - Use DV Verification Form for “good cause waiver” for DV, Rape, or Incest
 - Support Pass-through—first \$100 (if one child) or \$200 (if 2 or more children) collected in child support is paid to the family; rest is kept by DHS



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During the Pandemic

- Work requirements:
 - They have been recognizing that participation is not possible for most people during the pandemic
 - Worrisome that sanctions have continued
- Child support cooperation is being presumed; while courts are closed applicants should not be told to go to family court until courts reopen.
- Interviews by phone



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TANF and Domestic Violence

- CAO can excuse DV victims from TANF rules including:
 - Work requirements.
 - Child support cooperation.
 - Time limits.
 - Other rules if necessary.
- Use domestic violence verification form.



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DOMESTIC VIOLENCE VERIFICATION FORM

NAME: _____ DATE RECEIVED: _____

PLEASE READ THESE INSTRUCTIONS CAREFULLY - ONLY ONE OF THE COLORED BLOCKS MUST BE COMPLETED. BLOCK 2 OR 3 IS USED WHEN VERIFICATION IS AVAILABLE. BLOCK 4 IS USED WHEN VERIFICATION IS NOT PRACTICALLY AVAILABLE AND THE CLIENT AFFIRMS THE DOMESTIC VIOLENCE. BLOCKS 1 AND 5 ARE COMPLETED FOR ALL GOOD CAUSE BASED ON DOMESTIC VIOLENCE CLAIMANTS.

1. GOOD CAUSE CLAIM

I, _____, request to be excluded from the following TANF program or CCDC Case Law program requirement(s) because of domestic violence: support obligation, RESET, time limit (Time-Out), time limit (Extended TANF), or other TANF or CCDC program requirement (please specify) _____.

I have been asked to provide verification to support my claim. I have cooperated/consented to providing verification below.

2. RECORDS

I SUBMIT ONE OF THE FOLLOWING, IF AVAILABLE:

LAW ENFORCEMENT RECORDS SOCIAL SERVICE RECORDS
 COURT RECORDS CHILD PROTECTIVE SERVICES RECORDS
 MEDICAL/TREATMENT RECORDS OTHER (SPECIFY) _____

3. AUTHORIZATION/VERIFICATION BY A THIRD PARTY

I authorize _____ to complete the verification below and to provide it to the Department of Public Welfare for the purpose of verifying my good cause.

DATE: _____ CLIENT SIGNATURE: _____

THIS STATEMENT IS SUBMITTED BY: _____ (NAME)
 _____ (TITLE)
 _____ (ORGANIZATIONAL AFFILIATION)
 _____ (ADDRESS)

IMP CHECK ONE:

A DOMESTIC VIOLENCE SERVICE PROVIDER A LEGAL REPRESENTATIVE
 A MEDICAL, PSYCHOLOGICAL OR SOCIAL SERVICE PROVIDER AN ACCQUAINTANCE/FRIEND/RELATIVE/MEMBER OF THE CLASSMATE
 A LAW ENFORCEMENT PROFESSIONAL OTHER (SPECIFY) _____
 A COUNTY CHILDREN AND YOUTH REPRESENTATIVE

I have knowledge of the claimant's experience with and/or steps to escape domestic violence and submit this statement to verify that compliance with the TANF/CCDC program requirement(s) identified above truly places the claimant and/or household or family members at risk of further domestic violence; make it more difficult for the claimant and/or household or family members to escape domestic violence; or unfairly penalize the claimant and/or household or family members who is or has been victimized by domestic violence.

DATE: _____ THIRD PARTY SIGNATURE: _____

4. SELF AFFIRMATION

I affirm that compliance with the TANF/CCDC program requirement(s) identified above would place me and/or my household or family members at risk of further domestic violence; make it more difficult for me or a member of my family or household to escape domestic violence; or unfairly penalize me or a member of my family or household who is or has been victimized by domestic violence. I do not have and am unable to submit sufficient evidence to verify the domestic violence.


DATE: _____ CLIENT SIGNATURE: _____

5. GOOD CAUSE DECISION (GOOD USE ONLY)

EXCLUDED NOT EXCLUDED

REASON: _____ DATE: _____

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CAO DV Rules Apply to Other Violence

- **No requirement of a relationship with the abuser; assault or abuse by a stranger, neighbor, employer, colleague, friend, etc. are all included**
- **Includes Sexual Assault**
- **Includes any type of violence or threat of violence**

SNAP Benefits

- SNAP = Supplemental Nutrition Assistance Program – formerly food stamps.
- Almost all low-income people are eligible.
- SNAP benefits are issued to “households” who live together and purchase and prepare food together.
 - Exceptions: young adults under age 22 who live with parents must be part of their parents’ households. People who are both elderly and disabled can get their own SNAP even if they are purchasing and preparing with others.



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How Much SNAP Will I Get?

- SNAP grants depend on household size, income, and certain expenses, especially shelter and child care expenses.
- SNAP amounts increased by 15% through 9/30/2021 because of the pandemic.

Maximum Grant	
1	\$234
2	\$430
3	\$616
4	\$782
5	\$929
6	\$1114



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SNAP Emergency Allotments

- Extra SNAP during the pandemic—as long as there is a federal public health emergency and a state emergency declaration.
- Currently at least \$95/month per SNAP household; can be more—If getting less than the maximum allotment, get raised to maximum allotment.
- \$712 Million in special SNAP EAs for lowest income SNAP Households in PA as a result of litigation by CLS and Morgan Lewis—distributed in April, May and June 2021.
- \$1 Billion/month nationally in EAs for poorest households.



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Expedited SNAP

- People can get “expedited” (emergency) SNAP within 5 days of application if they:
 - Have less than \$100 on hand and less than \$150 in gross monthly income, or
 - Their shelter costs (including utilities) are more than their monthly income and cash on hand.
- No verification is needed except for a photo ID.
- People need to complete the process for ongoing SNAP, and can’t get expedited SNAP again if they don’t do so.



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SNAP can help with education expenses

- Adults who get SNAP but not TANF can get the same special allowances and child care subsidies to attend school or job skills training that TANF families get
- Need to get an Employment Development Plan before paying out of pocket for any expenses



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ABAWDS and SNAP

- SNAP time limits for certain individuals—**not currently in effect nationally because of the pandemic.**
- Affects people aged 18-49 who are “able bodied” and unemployed and don’t have children living with them; **even when in effect, is waived in most parts of PA.**
- Can only get SNAP 3 months out of 36.



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SSI Benefits

- SSI = Supplemental Security Income—from SSA
- Must be 65 or older, or disabled and low-income
- Resource limit of \$2,000/1 person or \$3,000/2 people
- Automatically get Medicaid and small state supplemental payment
- SSI benefits are much higher than TANF:
 - 1 person: \$794/month plus \$22.10 SSP
 - 2 people: \$1,191/month plus \$33.30 SSP



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Application and Appeals: DHS

- Apply at County Assistance Office or CAO, by mail, or online – www.compass.state.pa.us
- during pandemic, CAOs closed to public but have drop boxes
- Interview needed for cash and SNAP (normally in person for cash; by phone during pandemic)
- Need to provide proof of (“verify”) statements on application
 - Can ask for “collateral contact” or “self-attestation”
- CAO must approve or deny application within 30 days
- **If denied, APPEAL!**



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Fighting the System

Our motto: APPEAL NOW, THINK LATER!

Why?

- Get a neutral decision if you can't work things out with the welfare office.
- More time to get proof! You can submit proof the CAO wants any time until a hearing. An appeal gives you time to get paperwork and/or legal help.



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Appeal Deadlines

- To keep benefits coming –15 days
 - Depends on mailing date – read notices carefull
 - Expanded period during pandemic
- For cash and Medicaid – 30 days (extended to 90 days for MA during the pandemic)
- For SNAP – 90 days
- Clock starts ticking on the date proper notice is mailed.
 - Check envelope postmark
 - Notices written in English to known limited English proficient family is NOT proper notice



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How to Appeal

- Fill out the appeal page in the notice
- If you didn't get a notice, ask for a blank form at the CAO or use CLS's form.
- Keep a copy.
- Hand it in or mail it certified.
- Get and keep a receipt.



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Hypotheticals

Sandy is a single mom with two children. One child is receiving SSI. There is a child support order for \$500 in place, but she's only receiving about \$250 per month. She lost her job and her Unemployment Compensation ran out in March. She just spent the last of her savings to pay her \$700 rent for May.



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Can Sandy get TANF?

- How much?
- What will she need to do to establish eligibility?
 - Work requirements?
 - Child support cooperation?
 - What if she gets a job?
- Can she get Child Tax Credit?



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Can Sandy get SNAP?

- What income will count?
- What expenses should she be sure to report?
- Expedited?



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Hypothetical

Tanya is 84, and is getting Social Security Retirement of \$600/month. She is having a lot of trouble making ends meet.

What other benefits might Tanya be eligible for?



What should Sandy and Tanya do if their applications are denied?



QUESTIONS?



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