

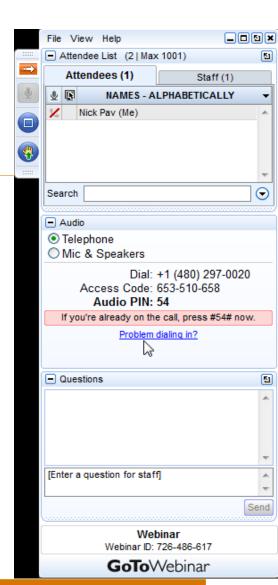
# CALFRESH FOR FOSTER YOUTH STUDENTS

An Informational Webinar for College Campus Staff

November 28, 2017

## Information to Participate

- Call-in information
  - Phone number: (631) 992-3221
  - Access code: 822-006-643
- To submit live questions, click on the "Questions" panel, type your question, and click "send"
- Presentation materials and audio will be posted at <u>www.jbaforyouth.org</u> under Training Archive



## Agenda

- Overview of Extended Foster Care
- Overview of CalFresh
- Income, Deductions & Households: Current & Former Foster Youth
- Student Eligibility Restrictions & Exemptions
- Assisting Youth with the CalFresh Application Process
- Question & Answer

## CalFresh Utilization Among NMDs

#### Findings from CalYOUTH Study

- 1 in 3 non-minor dependents (NMDs) reported having ever received CalFresh
- 4 in 5 NMDs were not currently receiving CalFresh
- Youth in care were significantly less likely than youth who exited care to have ever received CalFresh benefits (29.6% vs. 45.7%)

# Overview of Extended Foster Care

### **Extended Foster Care**

- Assembly Bill 12, the California Fostering Connections to Success Act extended foster care to age 21.
- Upon turning 18, eligible youth can continue in foster care. If they leave the system, they can re-enter up to age 21.
- Youth are considered non-minor dependents (NMDs) under dependency, transition or delinquency jurisdiction.
- Supervised by child welfare agency or probation department.

## Main Extended Foster Care Placements

Resource Family – relative home, county foster home, FFA certified home, guardianship with dependency

Short-Term Residential
Therapeutic
Program/Group Home
(under certain conditions)

Transitional Housing
Placement Plus Foster
Care (THP+FC)

Supervised Independent Living Placement (SILP)

### THP+FC

#### NMD is placed with a housing provider in one of three models:

#### **Host Family**

Provider finds and arranges for the NMD to live in a rented room with a family and the NMD receives intensive support services from the housing provider.

#### Single Site (Staffed Site)

Provider owns or leases apartments/rooms in a single facility. Employee of the provider lives on site to provide support and supervision and provider offers intensive support services.

#### **Remote Site**

Provider leases residences in various locations in the community. Provider staff check in with the NMD regularly and provide intensive support services.

## **THP+FC Payment**

Housing provider receives a payment from the county.

• Currently \$2,553 for host family; \$3,209 for staffed or remote site.

A portion is used for administrative costs and the rest is for the direct needs of the NMD.

Provider typically gives the NMD a certain amount of the direct needs money to the NMD every month but the amount varies.

• Most providers pay rent & utilities & give NMD a stipend (e.g. \$500/month) for incidentals, cell phone bill, etc.

## Supervised Independent Living Placements (SILPs)

SILPs are the most independent type of placement. Youth live on their own or with roommates or with a supportive adult.

NMDs have to be deemed ready for a SILP through the use of a SILP Readiness Assessment Tool.

If determined to be SILP-ready, NMD finds a place to live which is then approved by the social worker/probation officer.

If the NMD has appropriate money management skills, they can receive their foster care payment (\$923/month) directly.

## Transitional Housing Program for *Former*Foster Youth – THP-Plus

Young adults who were in foster care at age 18 or older are eligible for an after-care housing program called THP-Plus.

• THP-Plus is <u>not</u> a foster care placement – youth must have exited foster care

THP-Plus provides up to 24 months of affordable housing & supportive services to former foster youth ages 18-24

• In some counties up to 36 months and/or age 25 for youth enrolled in school.

#### THP+FC was modeled after the THP-Plus program

- Nearly identical housing models (single site-but not staffed, scattered site & host family).
- As with THP+FC, provider receives a payment from the county & a portion is provided to the youth.

## **Overview of CalFresh**

## What is CalFresh?

- California's Supplemental Nutrition Assistance Program (SNAP)
- Monthly electronic benefits (formerly "food stamps") to households that meet income eligibility standards
- Can be used to buy most foods at many markets and food stores
- SNAP is administered by USDA. At the state level, CalFresh is administered by CDSS and California's 58 counties have local administrative authority.
- CalFresh benefits are 100% federally funded and benefits are a federal entitlement.

## **General Eligibility for CalFresh**

The amount of CalFresh benefits a household gets depends on how many people are in the <u>household</u>, monthly <u>gross income</u> and, after taking allowable <u>deductions</u>, monthly <u>net income</u>.

#### CalFresh Household:

 People who purchase and prepare food together.

#### **Gross Income:**

 All non-excludable income from any source, including earned & unearned income. For most households, monthly gross income must be at or below 200% of Federal Poverty Level (FPL).

#### **Deductions:**

 Households can deduct certain expenses from their gross income to determine their net income.

#### **Net Income:**

 Monthly income after deductions are taken into account. For all households, monthly net income must be at or below 100% of FPL.

## **CalFresh Income Limits**

Household Size	Gross Income – 200% FPL	Net Income – 100% FPL
1	\$2,010	\$1,005
2	\$2,708	<b>\$1,354</b>
3	\$3,404	\$1,702
4	\$4,100	\$2,050
5	\$4,798	\$2,399
6	\$5,494	\$2,747
7	\$6,190	\$3,095
8	\$6,888	\$3,444

Income limits effective October 1, 2017 to September 30, 2018

## **CalFresh Maximum Benefits**

Household Size	Maximum Monthly Allotment
1	\$194
2	\$357
3	\$511
4	\$649
5	\$771
6	\$925
7	\$1,022
8	\$1,169

Maximum benefits effective October 1, 2017 to September 30, 2018

## Income, Deductions & Households

**Current & Former Foster Youth** 

## **Deductions for Determining Net Income**

#### **Deductions**

\*Earned income has an allowable deduction of 20% (wages, salaries)

\*Standard Deduction (\$160 for households of 1-3 people)

Excess Shelter (monthly shelter cost in excess of 50% of household's income after all above deductions are considered; must not exceed maximum of \$535)

Homeless Household Shelter

\*Standard Utility Allowance (when utility costs are separate from rent payment – current allowance is \$397)

Limited Utility Allowance

Telephone Utility Allowance

\*Dependent Care (actual cost of payments necessary for dependent care if care enables household member to accept or continue employment or training or education preparatory for employment)

Medical Deduction

\*More common deductions for NMDs

## What Kinds of Income Aren't Counted?

#### In-kind benefits

• (any gain or benefit that is not in the form of money – i.e. meals, clothing, housing provided by employer, etc.)

#### **Vendor payments**

• (money paid to third party for a household expense by a person or organization outside of the household)

#### Deferred educational loans

#### Grants and scholarships

#### Cash donations from a charitable organization

• of not more than \$300 in a calendar quarter

#### Income received too infrequently/irregularly to be reasonably anticipated

• but not more than \$30 in a quarter

## Households Apply for CalFresh Benefits

#### How are shared living situations handled?

In shared living arrangements where meals are purchased and prepared **together**, the Head of Household would apply for CalFresh benefits on behalf of the entire household (i.e. foster/relative caregiver, guardian homes).

In shared living arrangements where meals are purchased and prepared separately, each individual may apply for CalFresh benefits separately (i.e. THP+FC, renting a room in a SILP).

## Counting Income for Current and Former Foster Youth

#### What is counted as income?

**Earned income** 

• Wages...UNLESS employment is listed as a goal in the youth's TILP (in this case employment income is disregarded)

**Unearned** income

 Any foster care or program stipend received <u>directly</u> by youth (i.e. the entire foster care payment or THP-Plus rate paid to the provider is not counted)

### **Treatment of Gift Cards**

Some transitional housing providers give youth gift cards instead of cash/check stipends. How are these gift cards counted (or not counted)?

#### **Counted as income:**

 Credit card company prepaid gift cards (i.e. American Express, Mastercard, Visa, etc.) that *can* be reasonably anticipated by the youth

#### Counted as a resource:

 Credit card company prepaid gift cards that *cannot* be reasonably anticipated by the youth

#### **Excluded from income** and resources:

• Fstablishmentspecific gift cards (i.e. Target, Chevron, Safeway, etc.)

## **Educational Assistance & Gift Card Policy**

#### Information for campuses:

When providing students educational assistance (e.g. stipends, book vouchers, gift cards, emergency funds, etc.), the lender/third party may "earmark" the funds to be used for educational purposes (so that they would be excluded from income).

MPP 63-502.2(e)

# Student Eligibility Restrictions & Exemptions

## What About Student Restrictions on CalFresh Eligibility?

Students enrolled half-time in institutions of higher education are generally not eligible for CalFresh, unless they meet certain criteria or are exempt from the requirement.

However, youth participating in extended foster care are exempt from the CalFresh eligibility restrictions on students. Additionally, many former foster youth are exempt.

## CalFresh Student Eligibility

#### **CalFresh Student:**

- Between the ages of 18 and 49
- Enrolled at least half-time in an institution of higher education
- In order to qualify for CalFresh, must meet student eligibility requirements <u>or</u> be exempt from these requirements.



## Student eligibility requirement:

Work 20 hours per week or 80 hours averaged monthly

## Several exemptions, such as but not limited to:

- A parent with a dependent child under 6
- Participating in a program to increase employability
- Physically or mentally unfit for employment

## **CalFresh Student Exemption Criteria**

- Employed for a minimum of 20 hours per week
- Approved for work study for the current term and anticipate working during term
- A parent with a dependent child under age 6
- A parent with a dependent child age 6-12 and for whom lack of adequate child care prevents from attending class and working 20 hours per week or participating in work study
- Enrolled full-time in a higher education institution and a single parent with a dependent child under age 12
- Participating in Extended Foster Care\*
- Receiving Cal Grant A or B at a community college, CSU or UC; unmarried, 25 years or younger; & income of less than \$50K/year
- Receiving a Chafee Education & Training Voucher\*

## CalFresh Student Exemption Criteria, Cont.

- Participating in a foster youth campus support program
  - i.e. Guardian Scholars, FYSI, CAFYES/Next Up\*
- Participating in a campus support program
  - i.e. EOPS, EOP, DSPS, CARE, McNair, Puente Project, MESA\*
- Workforce Innovation and Opportunity Act (WIOA) programs\*
- Those who are physically or mentally unfit for employment
- High school students
- Those enrolled in higher education institutions less than half time as defined by the institution
- Those enrolled in schools and training programs which are not institutions of higher education

# Assisting Youth with the CalFresh Application Process

## **CalFresh Application Process**

To apply for CalFresh, go to <a href="www.benefitscal.org">www.benefitscal.org</a> to find out which online portal your county uses

Submit application (today)

Complete an interview (about 1 week)

Submit documents to verify eligibility (within 30 days) Submit semiannual report to reconsider eligibility (6 months after application was submitted)

Submit annual report to reconsider eligibility (1 year after application was submitted)

30 day application process

## **Application Tips for Youth**

Once the application is submitted, the youth must complete an interview (over the phone unless otherwise arranged):

- The youth can reschedule the interview if they miss the call or are unable to conduct the interview at the scheduled time.
- Oftentimes, the interview will be an incoming call from a blocked number, so be sure the youth picks up their phone and is checking their messages often.

Youth will be asked for a number of verification documents. Some of these things, you can help with...

## **Suggested Verification Documents**

Eligibility Factor	Suggested Verification
Unearned income	For youth in SILPs, a check stub from their foster care payment check
	For youth in THP+FC, a letter on letterhead from the organization providing placement, indicating the monthly stipend amount provided to the youth
Earned income	Check stub from paycheck earned from employment
	If working and employment goal is on TILP, a copy of current Transitional Independent Living Plan (TILP)
Financial aid	Documentation of financial aid
Student	Work study award letter from financial aid (work study)
Exemptions	Student Aid Report (Cal Grant, Chafee ETV)
	EOPS/EOP mutual responsibility contract or print-out from college indicating participation in other support program (campus support programs)
	If verification not available, student may self-certify via a sworn statement or affidavit

## Information & Resources

#### Key information provided by the California Department of Social Services:

- On CalFresh student eligibility All County Letter 17-05: http://www.cdss.ca.gov/Portals/9/ACL/2017/17-05.pdf?ver=2017-02-15-111331-970
- Treatment of NMD income All County Information Notice I-68-17: http://www.cdss.ca.gov/Portals/9/ACIN/2017/I-68-17.pdf?ver=2017-10-02-151226-987

#### Other CalFresh resources:

- FAQ by John Burton Advocates for Youth:
  <a href="http://www.jbaforyouth.org/frequently-asked-questions-calfresh-non-minor-dependents/">http://www.jbaforyouth.org/frequently-asked-questions-calfresh-non-minor-dependents/</a>
- LSNC website: <a href="http://calfresh.guide/">http://calfresh.guide/</a>

### **Question & Answer**

- To submit a question, type it into the box in your control panel on the righthand side of the screen and hit send.
- Future questions:

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