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Alternative Aid

Help for an emergency
 that prevents you from getting or keeping a job

This is an important program for low-income working families – but many don't know about it. It **helps families with children who are *not* on TANF** resolve emergencies that prevent them from getting or keeping a job. For example, the program provides help with car repairs, childcare, uniforms, housing-related emergencies, or even dental work if those things are needed to help you get or keep a job. Aid is given in the form of a voucher and can equal up to three months worth of TANF benefits (\$1,455 for a family of 3).

Who is eligible for Alternative Aid?

You're eligible for Alternative Aid if you **meet** the asset and other non-income **eligibility requirements for TANF** (such as deprivation), and you have a job or are looking for one. For example, looking at the chart below, if there are 3 people in your family and your gross income is less than \$2,227, (133% of the Federal Poverty Level) you may be eligible for Alternative Aid.

| Family Size | Gross Monthly Income* |
|-------------|-----------------------|
| 2 | \$1,766 |
| 3 | \$2,227 |
| 4 | \$2,688 |
| 5 | \$3,149 |
| 6 | \$3,610 |

** If you get child support, deduct the first \$50 from your income before checking the amounts on this chart.*

The best way to find out if you are eligible is to apply.

How much help can I get?

The amount of help you get depends on how many people are in your family and which day of the month you apply for assistance. The first month's benefit will be prorated depending on the day of application. Here are the maximum limits on how much help you can get:

| Family Size | Alternative Aid up to: |
|-------------|------------------------|
| 2 | \$1,089 |
| 3 | \$1,455 |
| 4 | \$1,833 |
| 5 | \$2,199 |
| 6 | \$2,568 |

The amount you actually receive depends on both which day of the month you apply and how much other income you have. 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 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 \$2,227. 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 can get. The maximum TANF benefit for her family of 3 would be \$485 a month. This means that the most Alternative Aid that she could get is \$1,455 ($\$485 \times 3 \text{ months} = \$1,455$) unless she has high housing costs – see below.

Next, let's see what her benefit will actually be. She applied on the 15th day of the month so her first month's benefit will be prorated. She could get \$243 for the first month and \$485 for each of the following two months for a total potential benefit of \$1,213. We then deduct her "countable" income from that maximum amount of help she can get. At this point, the program will ignore her wages entirely. It will also ignore \$50 of her child support. That leaves only \$200 a month in "countable income." We deduct this \$200 from the maximum of \$1,213, and find that she can get \$1,013 in help.

Can families with high housing costs qualify for more AA?

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 \$200 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 \$600 because of their high housing costs. Their rent or mortgage payments (including property taxes and insurance) must be equal to or more than 75% of their income.

For example, the basic TANF grant for a family of 3 *without* special housing needs is \$485 a month. A family receiving AA would qualify for three times that amount, or \$1,455. If that family is eligible for special housing payment, they would qualify for as much as 3 times \$685, or up to a total of \$2,055.

How often can I apply for Alternative Aid?

You can apply once every twelve months.

IMPORTANT NOTE: If you use only a portion of the amount to which you are entitled, you have the remaining 3 months to use any remaining portion. For example, you are a household of 4 and are eligible for up to \$1,833. Your car breaks down in January and the repair only costs \$500. You will have \$1,333 remaining through March in case another qualifying emergency arises. And come January of the following year, you could apply again for the full \$1,833.

We believe there is an argument that the \$1,333 remains available to you throughout a full 12 months after application. If you are denied access to any unused balance after the first three months, please contact us.

What if I received 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 some of the amount that you received. 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 received Alternative Aid, you do not have to repay the Alternative Aid benefits.

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

Families who have reached the 60 month life time 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.

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: <http://www.maine.gov/sos/cec/rules/10/144/ch331/144331-9.doc>