

DEPARTMENT OF HUMAN RESOURCES FAMILY INVESTMENT ADMINISTRATION	TEMPORARY CASH ASSISTANCE MANUAL	
WELFARE AVOIDANCE GRANT 1201	COMAR 07.03.03.03	DIVERSION PAYMENTS 1200

## 1201 WELFARE AVOIDANCE GRANT (WAG)

This section provides information on WAGs, including the purpose, local department plans, assessment, WAG amounts, Family Independence Plans, Rights and Responsibilities, and the WAG Agreement.

### 1201.1 PURPOSE

The purpose of a Welfare Avoidance Grant (WAG) is to meet a family's **immediate and compelling need** and prevent it from going on welfare (TCA) or to assist a family in getting off of welfare. It is a short-term, non-recurrent, cash payment that should help a family gain or maintain independence from TCA.

**NOTE:** Immediate and compelling need means that the situation is such that unless a WAG is provided the family must begin to receive or will continue to receive TCA.

### 1201.2 REQUIREMENTS

- A. A WAG is not an entitlement. A family cannot apply for a WAG.
1. The local department case manager assesses eligibility for a WAG as part of the TCA assessment process at application, interim change and redetermination.
  2. A WAG may be offered to a TCA applicant or recipient family according to the local department plan that has been approved by DHR.
    - If a non-parent caretaker relative has minor children of his/her own and they do not receive TCA, but there are other related children in the home receiving TCA, **exclude** the other related children and their TCA grant when processing a WAG.
  3. The customer must be in a situation where without the WAG, the family could not achieve independence from welfare.
- B. The assistance unit must meet technical eligibility, which is the same as technical eligibility for TCA.
- C. The assistance unit must not have the resources to meet the need.
- D. Each local department must develop a local plan for WAGs. The local plan must include:
1. The types of situations WAGs will cover;

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2. Maximum number of months the WAG will cover;
3. Maximum number of times a family may receive a WAG;
4. Verifications required to receive a WAG;
5. How the WAG is paid (to the customer and/or vendor);
6. Who is responsible for approving the WAG; and
7. A requirement for complete, clear and concise narration on CARES.

### **1201.3 ASSESSMENT**

- A. The case manager completes an assessment of the customer and the customer's situation in order to determine the services the customer needs to become independent.
- B. The assessment should include, but is not limited to gathering information about the following:
  1. Why the customer is applying for or receiving TCA
  2. Who lives in the home?
  3. How did the family manage in the past?
  4. What is the family's income and what is its source?
  5. Does anyone in the family have a job?
  6. Does the family have any resources to meet the need?
  7. What caused a change in the day-to-day situation that the customer is now applying for TCA?
  8. What is the immediate and compelling need?
  9. What is the amount required to meet the need.
  10. If issued a WAG will the family be able to support itself independent of TCA. (The family's continued need for food stamps or medical assistance should not enter into the evaluation.)
- C. Through the assessment, the case manager determines whether the customer is a candidate for a WAG.
- D. If the customer is a candidate for a WAG, the case manager explains the policy and offers the option of a WAG to the customer.

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- In cases where a non-parent caretaker relative with no minor children of his/her own is receiving TCA for other related children, the case manager must thoroughly explain the family's ineligibility for TCA for the period covered by the WAG. This allows the caretaker to make an informed decision whether to receive a WAG or continue receiving TCA.

#### **1201.4 INDEPENDENCE PLAN**

- A. Based on the information gathered through the assessment, an Independence Plan **must be** developed.
- B. The case manager and customer develop the Independence Plan.
- C. The plan outlines the family's goals and the actions the family must take to achieve their goals.
- D. The plan states the barriers the customer must overcome and the supportive services the agency will provide.
- E. The plan states the customer's and the agency's responsibilities.
- F. If the customer chooses a WAG instead of TCA, it must be indicated in the Independence Plan.

#### **1201.5 WAG AGREEMENT**

- A. If the customer chooses a WAG instead of TCA, a WAG Agreement **must be** signed.
- B. The WAG agreement must clearly state:
  1. The need the WAG will cover;
  2. Amount of the WAG;
  3. The time period the WAG will cover; and
  4. A statement regarding the family's ineligibility for TCA for any month covered by the WAG.
- C. Both the case manager and customer must sign the WAG Agreement. In two-adult households, both adults must sign the form.

#### **1201.6 RIGHTS AND RESPONSIBILITIES**

- A. Both the case manager and customer must sign the Rights and Responsibilities form – DHR/FIA CARES 9701.
- B. In two adult households, both adults must sign the form.

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### 1201.7 A WELFARE AVOIDANCE GRANT:

- A. Is paid based on an agreement signed by the TCA applicant or TCA recipient and the case manager that addresses the areas listed above.
- B. May not exceed 3 times the maximum allowable TCA grant for one month for the number of individuals in the assistance unit unless:
  - 1. There is an immediate and compelling need, and
  - 2. The maximum grant amount does not exceed 12 times the maximum allowable TCA grant amount for the number of individuals in the assistance unit.
- C. The amount of a WAG that covers any portion of a month counts as a full month of assistance.
- D. Is never prorated. The date in the month, which the customer applies, is not a consideration.
- E. Is paid to the vendor or the customer, according to the local department's WAG plan.
- F. May be issued to a family more than once, if the family has a different instance of immediate and compelling need and the need is not in a month already covered by a WAG.
- G. Must be approved and signed off by the local department's director or the director's designee before it is issued.
- H. Should not be paid when an EAFC would be more appropriate (such as evictions, utility turn-offs)

### 1201.8 A WAG RECIPIENT:

- A. May not receive TCA in any month covered by the WAG. Any application for TCA is denied for all individuals included in the WAG.
- B. May apply for non-public assistance food stamps and non-public assistance medical assistance.
- C. **Is not required** to file for or assign child support rights to the State. The case manager should encourage any family that has an absent parent to file for child support.

### 1201.9 CARES NARRATION

- A. All case activity must have clear, thorough narration detailing the customer's situation, programs applied for, and eligibility decision.

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- B. The assessment should be a guide for the narration.
- C. At minimum the CARES narration for a WAG must include:
1. The need the WAG covers
  2. The size of the assistance unit and who is included
  3. Employment information
  4. Other income, assets, contributions, any other available resources
  5. The amount of the WAG and breakdown of items covered by the WAG
  6. The dates covered by the WAG and period of ineligibility for TCA
  7. How the WAG was paid, to the customer or vendor
  8. Who approved the WAG
  9. A statement indicating that the WAG Agreement and Rights and Responsibilities forms were signed by the customer and the case manager
  10. A statement indicating that an Independence Plan was developed and signed by the customer and the case manager

**EXAMPLES:**

**EXAMPLE 1:**

Milly Stewart applied for TCA for herself and two children on April 10<sup>th</sup>. The case manager completed the assessment and reviewed the family's situation. The case manager discovered that Mrs. Stewart quit her job to take another job, offering a better salary and benefits. Mrs. Stewart was supposed to begin the new job immediately, but the job was delayed 2½ months because a new company took over. Mrs. Stewart applied for unemployment but was not eligible. The case manager discussed the options with Mrs. Stewart and offered a WAG instead of TCA.

The TCA grant amount for her family size (3) is \$565. (Effective 10/07)

Mrs. Stewart needs \$1600 to assist with her expenses for the next few months.

The WAG amount needed is \$1600 / \$565 (TCA grant amount for 3 people) = 2.83

Mrs. Stewart's family is ineligible for TCA for April, May and June.

Mrs. Stewart may not receive TCA until July if she reapplies for benefits. (A family may not receive TCA in any month for which a portion of a WAG was received.)

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**EXAMPLE 2:**

Betty Nurse lives in a rural area. She had a job at the local hospital, which is several miles away. There is no public transportation in Ms. Nurse's area. While employed, she carpooled with her neighbor. Her neighbor retired and offered to sell her his car for \$1000. Ms. Nurse only had \$300 in her savings account. She did not have good credit and was turned down for a loan. With no transportation or the resources to buy the car, Ms. Nurse was forced to leave her job and apply for TCA for herself and one child. She applied for TCA on June 3. During the assessment the case manager discovered that Ms. Nurse's job is still open and she can return to the job if she had transportation. The case manager discussed the WAG option and Ms. Nurse accepted it instead of TCA.

The TCA grant amount for her family size (2) is \$446. (Effective 10/07)

Ms. Nurse needs \$700. (Cost of car \$1000 - \$300 (resources available) = \$700)

WAG amount needed = \$700 / \$446 (TCA grant for 2 people) = 1.56

Ms. Nurse's family is ineligible for TCA for 2 months, June and July.  
If Ms. Nurse does not have the resources to pay the cost of the car registration fees, tags, and car insurance, those costs may be added to the total amount needed.

**EXAMPLE 3:**

Andy Griffin had a good job, but when his son got sick he took a week off to care for him. Upon returning to work he was fired. He found another job, but the job requires that he purchase tools, uniforms and he needs a bus pass. Mr. Griffin verified that these expenses total \$3000.00. He exhausted the money he had in savings when his son was sick. With no resources to purchase the required items he applied for TCA for himself and his 3 children on October 28.

The TCA grant amount for his family size (4) is \$684. (Effective 10/07)

Mr. Griffin needs \$3000 in order to take the job and remain independent of TCA.

WAG amount needed is \$3000 / \$684 (TCA grant for 4 people) = 4.38

Mr. Griffin's family is ineligible for TCA for 5 months, October through February.

Mr. Griffin's need exceeds 3 times the grant amount for the size of the assistance unit. However he has an immediate and compelling need, that if paid will allow him to remain independent of TCA.

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## APPENDIX 1

### Assessment Questions for Determining Eligibility for A WAG

Use these questions as a guide to obtain the information needed to determine eligibility for a Welfare Avoidance Grant (WAG).

1. Why is the customer applying for or receiving TCA?
2. Who is in the house?
3. How did the family manage in the past?
4. How much income does the family have and what is the source?
5. What caused a change in the day-to-day situation that the customer must now apply for TCA? or
6. Why hasn't there been a change in the day-to-day situation with the TCA recipient that would enable the family to get off of TCA?
7. Does the customer have a job? Evaluating a customer's job potential on his/her statement that he/she can get a job anywhere is not enough. If a job is available why didn't the individual take it?
8. What are the customer's education level, job skills and readiness for obtaining and keeping a job?
9. What is the immediate and compelling need?
  - ◆ An eviction may make the customer's life difficult, but the customer may not lose a job because of being evicted. An EAFC may be more appropriate in this instance. Explore resources the customer may have.
  - ◆ The customer's car broke down but the customer lives on a bus line. It may be inconvenient to use the bus but the customer can still get to work.
10. Is the immediate and compelling need a covered situation in the local department's WAG Plan?
11. Would a WAG help a recipient leave TCA for self-sufficiency, or just get the family off TCA for a few months?
  - ◆ What support systems does the customer have in place as the family moves to self-sufficiency?