

115 - RESOURCES

Change # 03-09

December 1, 2009

I. WHAT ARE THE *WORK FIRST FAMILY ASSISTANCE* RESOURCE RULES?

A. Resource Limit

A family receiving Work First Family Assistance is allowed \$3,000 in resources. Resources that can be readily converted to cash count toward the \$3,000 limit. "Readily converted" means the resource can be converted to cash with in five working days.

To simplify administration of the program, items that are *otherwise* countable but it is unlikely to be converted to cash with in five working days, are shown in the Do Not Count column of the Chart in II. Below. Do not count these items toward the resource limit.

B. Availability of Resources

A family may choose to rebut the availability of a resource. When this situation occurs, explain to the family that verification must be provided within ten workdays, of who owns the resource and that it is not available to the family. This includes legally binding agreements and resulting trusts. Possible verification sources include, but are not limited to, divorce decrees, cancelled checks, property titles, and signed statements from individuals. If verification is not provided by the tenth workday, count the resource as available to the family.

C. Whose Resources Are Counted?

1. All individuals who are receiving *Work First Family Assistance* and *those applying to be included in the case*.
2. Any parent who is not receiving *Work First Family Assistance* due to citizenship/ immigration status, because of the social security enumeration requirement, or because the parent has not cooperated with child support.

D. Jointly Owned Resources Not Included In Work First Case

If a resource is owned jointly with individuals who are not included in the Work First case, divide the resource equally among the owners **unless**:

1. There is a legally binding agreement that specifies how the resource is to be divided, **or**
2. The co-owner's consent is necessary to dispose of the property. If so, contact the owner.

- If the co-owner consents, count the family member's share of the resource.
 - If the co-owner does not consent or fails to respond, do not count the resource.
3. The *Work First* individual has a joint checking or savings account with an individual who receives SSI. Do not count the checking or savings account as a resource. The Social Security Administration states the checking or savings accounts are counted as resources to the SSI individual unless proof is provided otherwise, count as a jointly owned resource.

II. WHICH RESOURCES COUNT AND WHICH DO NOT?

- A.** To determine what resources count toward the \$3,000 resource limit, use the chart below.
- B.** Accept the family's statement of the value of the resources at application and review unless the statement is questionable **or** the estimate shows the combined total of resources to be \$2,800 or greater. A motor vehicle is defined as an automobile or other vehicle used for transportation. This may include a boat if it is the primary mode of transportation.

NOTE: Exclusion of a motor vehicle does not exclude mobile homes other than the primary physical residence.

- C.** If the caseworker encounters resources not listed, use prudent judgement and document the decision as to how the resource was counted.

RESOURCE	DO NOT COUNT	COUNT	VERIFICATION
Burial Insurance	X		
Burial Space	X		
Cash Savings		X	<ul style="list-style-type: none"> • Bank statement • Bank/Financial Institution
Cash on Hand		X	<ul style="list-style-type: none"> • Client statement
Checking Account	Amount deposited to pay the family's monthly living expenses, less any outstanding checks for living expenses	Amount not used to cover family's monthly living expenses, less any outstanding checks for living expenses	<ul style="list-style-type: none"> • Bank statement • Bank/Financial Institution • Client statement unless questionable

WORK FIRST
ASSESSMENT FOR WORK FIRST FAMILY ASSISTANCE
Change # 03-09 Resources December 1, 2009

RESOURCE	DO NOT COUNT	COUNT	VERIFICATION
Earned Income Credit	X		
Earned Income Credit - Included In the Income Tax Refund	X		
Heir Property	X		
Income Tax Refund	X		
Income Producing Property	X		
Income received from a reverse mortgage	X		
Life Estate Interest	X		
Life Insurance	X		
Lump Sum		Remaining balance of lump sum payment	
Mobile home used as the primary physical residence	X		
Mobile home not used as the primary physical residence (not income producing)	X		
Motor Vehicles (includes boats)	X		
Personal effects and household goods (Jewelry, clothing, furniture and household appliances etc.)	X		
Prepaid Burial Trust	Irrevocable and Revocable		
Radiation Exposure Compensation	X		
Real Property	X		
Relocation Payment	X		
Remainder Interest	X		
Resulting Trust	X		
Retirement Account Funds	X		
Revocable Trust Fund	X		

WORK FIRST
ASSESSMENT FOR WORK FIRST FAMILY ASSISTANCE
Change # 03-09 Resources December 1, 2009

RESOURCE	DO NOT COUNT	COUNT	VERIFICATION
Savings Account (current balance) including a Certificate of Deposit and the savings of a student which are used for school expenses	Amount deposited to pay the family's monthly living expenses	Amount not deposited to pay the family's monthly living expenses	<ul style="list-style-type: none"> • Bank/Financial Institution • Family budget signed by DSS or Economic Literacy Counselor • Bills/receipts • Bank Statement
Stocks, Bonds, Mutual Fund Shares		X	<ul style="list-style-type: none"> • View the document • Brokerage or investment firm • County attorney
Trust Fund	X		
UTMA (Uniform Transfer to Minors Account)	Owner of account not included in family unit	Owner of account included in family unit	<ul style="list-style-type: none"> • Bank Statement

III. CONTACTING A BANK OR FINANCIAL INSTITUTION

When it is necessary to contact a financial institution to determine the value of or liens against a resource, take the following actions. Complete the [DSS-3431](#) for each financial institution. The information received from the financial institution must be dated within 45 days of the date of applications or within 30 days from the date of the reviews.

- The family member must understand:
- The individual has the right not to give their consent; or revoke consent at anytime once given;
- The consent is valid for a period not to exceed twelve months; **and**
- Giving consent is not a condition of doing business with any financial institution.