



Bulletin

NUMBER

#16-69-01

DATE

April 18, 2016

OF INTEREST TO

County Directors

Financial Assistance
Supervisors and Staff

Tribal Directors

ACTION/DUE DATE

Please read information
and prepare for
implementation

EXPIRATION DATE

April 18, 2018

2016 Unified Asset Policy for Economic Assistance Cash Programs

TOPIC

This bulletin summarizes changes to the asset policies of the Minnesota Family Investment Program (MFIP), Diversionary Work Program (DWP), General Assistance (GA), Group Residential Housing (GRH), and Minnesota Supplemental Aid (MSA) effective June 1, 2016.

PURPOSE

To provide information and instructions on asset policy changes.

CONTACT

Submit policy questions to PolicyQuest.

SIGNED

JAMES G. KOPPEL
Assistant Commissioner

CHARLES E. JOHNSON
Deputy Commissioner

TERMINOLOGY NOTICE

The terminology used to describe people we serve has changed over time. The Minnesota Department of Human Services (DHS) supports the use of "People First" language.

I. Background

In 2014, the Minnesota Legislature passed measures to simplify and unify policies for family and adult cash assistance programs.

Those changes affect the following programs:

- Minnesota Family Investment Program (MFIP)
- Diversionary Work Program (DWP)
- General Assistance (GA)
- Group Residential Housing (GRH)
- Minnesota Supplemental Aid (MSA)

This bulletin will address the simplified and unified asset policy for cash programs.

Some policy changes in this bulletin are for informational purposes, and others require agency action. Changes requiring action are noted below.

Asset policies for cash programs are codified in statute at Minn. Stat. § 256P.02.

II. Policy Changes Effective June 1, 2016

Effective June 1, 2016, a single asset limit of \$10,000 per assistance unit will be used across cash programs (MFIP, DWP, GA, GRH, MSA). Assets subject to the asset limit are limited to cash, bank accounts, stocks and bonds, and vehicles.

Use this bulletin as a policy reference until June 1, 2016, when the Combined Manual is scheduled to be updated.

A. Uniform Asset Limit

- Asset limit for applicants is \$10,000
- Asset limit for participants is \$10,000

For MSA and GRH applicants and participants receiving SSI income, continue to follow SSA asset limits. For MSA recipients residing in LTC facilities, continue to follow MA HC asset policy.

B. Counted Assets

Include the value of all counted assets that are available to the assistance unit, and those outside the unit whose assets must be counted.

Counted assets include:

- Cash
- Bank Accounts
- Stocks and Bonds with no financial penalty
- Vehicles that are not excluded

For GA, continue to waive the value of any asset that is determined essential to the client.

1. Cash

This is the amount of cash of the assistance unit.

Required Action:

Count the value of all cash toward the asset limit.

2. Bank Accounts

Bank Accounts include:

- Checking Accounts
- Savings Accounts
- Money Market Accounts
- Debit Cards
- Certificates of Deposits

A Debit Card is a bank account issued by a financial institution that accepts direct deposits, has a dollar value and allows the card owner to make an electronic purchase or withdraw cash. This includes cards provided by a bank as a service for customers who cannot open checking or other deposit accounts. An example of a debit card is a ReliaCard. An EBT Card is not a debit card.

Count only mature Certificates of Deposits toward the asset limit. A Certificate of Deposit becomes mature on a specific date when it is due for payment and the owner is eligible to access the funds with no financial penalty.

Required Action:

Count the value of all available bank accounts toward the asset limit.

3. Stocks and Bonds

Count stocks and bonds if there is no financial penalty for gaining access to them. Retirement and pension accounts are considered stocks and bonds.

A financial penalty that would result in not counting the stock or bond can include:

- Reduction in an investment value or benefit if accessed
- Application of a surrender charge is accessed
- Penalty for early withdrawal
- Revocation of bonuses or one-time payments if accessed early
- Higher fees applied if accessed early
- Reduced interest guarantee if accessed early

Required Action:

Count the value of all available stocks and bonds, which have no financial penalty, towards the asset limit.

4. Vehicles

Vehicles are defined as:

- Cars
- Trucks
- Vans
- Campers
- Motorcycles
- Trailers

Countable vehicles include both licensed and unlicensed vehicles. Leased or rented vehicles are not owned, so they are not considered countable assets. A mobile home or manufactured home is not considered a vehicle for cash programs.

There are exceptions for when a vehicle is not counted as an asset. Exclude one vehicle per assistance unit member who is 16 years of age or older.

For vehicles that are counted towards the asset limit, the value of the vehicle is the average trade-in value listed in the current NADA online car values and car prices guide.

Accept a written statement of the vehicle's trade-in value from a car dealer licensed in Minnesota if:

- The car is not listed in the current NADA online guide
- The applicant or participant disputes the trade-in value listed in the online guide

Reimburse the client if there is a cost in securing a written statement.

Required Action:

Do not count one vehicle per assistance unit member age 16 or older.

Count the value of any additional vehicle or vehicles toward the asset limit.

C. Signed Personal Statement about Assets

The new law requires that a signed personal statement about assets must be accepted when verifying the value of countable assets, availability, vehicle ownership, or financial penalty. And it must include general penalty warnings and a disclaimer that any false or misrepresented information is subject to prosecution for fraud and perjury.

Use the new form: DHS-6054 “Signed Personal Statement about Assets for MFIP, DWP, GA, MSA, and GRH Programs”, which is scheduled to be available on May 1, 2016.

If the DHS-6054 is not used for verification of assets, clients must then submit documentation to verify countable assets.

The DHS-6054 is for cash programs only and should not be used to meet verification requirements for SNAP or Health Care Programs.

D. Verification Requirements

When verifying assets, continue to verify all bank accounts, stocks and bonds, and vehicles. Because the new law does not count stocks, bonds or certificate of deposits when there is a financial penalty, verify if there is a financial penalty to determine if it is counted. As stated above, Financial Penalty may be verified using the DHS-6054.

Required Action:

Verify all bank accounts, stocks and bonds and vehicles. Also verify if there is a financial penalty for all stocks, bonds, and certificate of deposits.

E. Real Property

Real Property is not a countable asset and does not need to be verified.

F. Participants, May/June 2016

To determine MFIP, DWP, GA, GRH, or MSA eligibility for June 2016, participants are required to verify if there is a financial penalty for the following countable assets:

- Stocks and Bonds, including retirement and pension accounts
- Certificate of Deposits

Required Action:

In May 2016, send a verification request (DHS-2919A) and Signed Personal Statement about Assets (DHS-6054) to each participant who has stocks, bonds, retirement and pension accounts, or certificate of deposits, requesting verification of financial penalty. This verification request must be made in a manner that allows for proper notice of termination.

A list of potential cases and an additional system update will be forthcoming.

G. SNAP and Health Care Programs

The new asset policy does not affect SNAP or Health Care programs.

Americans with Disabilities Act (ADA) Advisory

This information is available in accessible formats for people with disabilities by calling (651) 431-4670 (voice) or toll free at (800) 627-3529 or by using your preferred relay service. For other information on disability rights and protections, contact the agency's ADA coordinator.



Signed Personal Statement about Assets for MFIP, DWP, GA, MSA and GRH Programs

DATE

MAXIS #

TO		
ADDRESS		
ADDRESS		
CITY	STATE	ZIP CODE

WORKER NAME	PHONE NUMBER	EXT
AGENCY		
ADDRESS		
CITY	STATE	ZIP CODE

Purpose: We need a signed personal statement telling us details about any items that are checked below:

- Bank accounts, debit accounts, or certificates of deposit you own (account type, location, balance, any financial penalties for accessing, etc.)

- Stocks, bonds, pensions or retirement accounts you own (type, location, estimated value, any restrictions on access, etc.)

- Vehicles you own (make, model, year)

By signing: I declare under the penalties of perjury that I have examined this form and to the best of my knowledge, it is a true and correct statement of every material point. I understand that any false or misrepresented information is subject to prosecution for fraud and/or perjury. I understand that a person convicted of perjury may be sentenced to imprisonment of not more than five years or payment of a fine of not more than \$10,000, or both.

SIGNATURE OF APPLICANT	DATE	SIGNATURE OF SPOUSE OR OTHER ADULT	DATE
SIGNATURE OF AUTHORIZED REPRESENTATIVE	DATE	SIGNATURE OF AUTHORIZED REPRESENTATIVE	DATE

Discrimination is against the law.

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by a human services agency. You can contact any of the following agencies directly to file a civil rights complaint.

The **Minnesota Department of Human Services, Equal Opportunity and Access Division**, prohibits discrimination in its programs because of race, color, national origin, creed, religion, sexual orientation, public assistance status, age, disability or sex. Contact the Equal Opportunity and Access Division directly only if you have a discrimination complaint:

Minnesota Department of Human Services
Equal Opportunity and Access Division
P.O. Box 64997
St. Paul, MN 55164-0997
651-431-3040 (voice) or use your preferred relay service

The **Minnesota Department of Human Rights** prohibits discrimination in public services programs because of race, color, creed, religion, national origin, disability, sex, sexual orientation, or public assistance status. Contact the Minnesota Department of Human Rights directly:

Minnesota Department of Human Rights
Freeman Building, 625 North Robert Street
St. Paul, MN 55155
651-539-1100 (voice)
800-657-3704 (toll free)
711 or 800-627-3529 (MN Relay)

The **U.S. Department of Health and Human Services' Office for Civil Rights** prohibits discrimination in its programs because of race, color, national origin, age, disability and in some cases religion and sex. Contact the federal agency directly:

U.S. Department of Health and Human Services
Office for Civil Rights, Region V
233 North Michigan Avenue, Suite 240
Chicago, IL 60601
312-886-2359 (voice)
800-368-1019 (toll free)
800-537-7697 (TTY)

In accordance with Federal civil rights law and **U.S. Department of Agriculture** (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, sex, religious creed, disability, age, political beliefs, or reprisal or retaliation for prior civil rights activity in any program or activity conducted or funded by USDA.

Persons with disabilities who require alternative means of communication for program information (e.g. Braille, large print, audiotape, American Sign Language, etc.), should contact the Agency (State or local) where they applied for benefits. Individuals who are deaf, hard of hearing or have speech disabilities may contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, (AD-3027) found online at: http://www.ascr.usda.gov/complaint_filing_cust.html, and at any USDA office, or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

1. mail: U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410;
2. fax: (202) 690-7442; or
3. email: program.intake@usda.gov.

This institution is an equal opportunity provider.

The purpose of the fillable form field directly below is to enter a contact's phone number in their area that can assist with the request to interpret this document.

Attention. If you need free help interpreting this document, call the above number.

ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اتصل على الرقم أعلاه.

កំណត់សំគាល់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រែឯកសារនេះដោយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទតាមលេខខាងលើ ។

Pažnja. Ako vam treba besplatna pomoć za tumačenje ovog dokumenta, nazovite gore naveden broj.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces hu rau tus najnpawb xov tooj saum toj no.

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ຟຣີ, ຈົ່ງໂທໄປທີ່ໝາຍເລກຂ້າງເທິງນີ້.

Hubachiisa. Dokumentiin kun bilisa akka siif hiikamu gargaarsa hoo feete, lakkoobsa gubbatti kenname bibili.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, позвоните по указанному выше телефону.

Digniin. Haddii aad u baahantahay caawimaad lacag-la' aan ah ee tarjumaadda qoraalkan, lambarka kore wac.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, llame al número indicado arriba.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi số bên trên.

LB3-0001 (3-13)



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