

Making Work Advantage Work For You: How to maximize transitional benefits and resources in your community

Making ends meet can be hard. Families have to pay rent, cover childcare costs, transportation, utility bills, and pay for food and other necessities not to mention the need to save money for a rainy day. The Work Advantage housing program gives working families a good head start towards independent living by offering one full year of rental assistance while matching savings at the end of the program but what happens when the program ends?

Using transitional benefits, benefits for working families transitioning off of public assistance, and community resources can help bridge the gap between salary and the cost of living. Also, participating in educational or training programs can help boost your earning power. Below is a list of available services to make your transition from shelter to independence easier.

Childcare:

Transitional Child Care: If your public assistance closed because you got a job, you may be eligible for Transitional Child Care (TCC). TCC provides subsidies to families that have moved from welfare to work to help them pay for childcare. You can apply up to one year after your public assistance case closes. Depending on your income you may have to pay a portion of the childcare on your own. If you are interested in applying be sure to tell you public assistance caseworker at the time your case closes due to employment.

ACS / ACD Childcare: The Administration for Children's Services (ACS) Division of Childcare and Head Start (formerly the Agency for Childcare Development (ACD)) offers low cost childcare to low-income working families. Your contribution to the cost of the care is based on your income and you are eligible provided that you earn less than 200% of the federal poverty level*. You can choose your own provider from a list of licensed childcare providers whose rates are not higher than the government's standard. For more information on how to apply for this benefit call 311 or 1-718-FOR KIDS.

Head Start: Head Start is an early childhood education program for low-income children between the ages of 3 and 5 and is designed to prepare them for kindergarten. Some programs are half day and others are full day and many programs offer support services to the entire family and encourage parent involvement. For more information call 311 or 212-232-0966.

Medical Insurance:

* Please see <http://www.cms.hhs.gov/MedicaidEligibility/downloads/POV07ALL.pdf> for 2007 Federal Poverty Level guidelines

Medicaid: If your PA case closes due to income and your new job does not offer health insurance you may still be eligible for Medicaid depending on how much you are making. Ask your public assistance case worker about applying for transitional Medicaid once your case closes due to income. You can apply for up to 6 months of coverage with the possibility of a 6 month extension if your income is below 185% of the federal poverty level*. If your income remains low after the first 6 months off of public assistance you should considering applying for a regular Medicaid case or other health insurance program funded by the State. For more information on how to apply for Medicaid or to find the Medicaid Office nearest you call 311.

Child Health Plus/ Family Health Plus: New York State has a health insurance plan for children under the age of 19 and their families who do not have or cannot afford private health insurance. Depending on your income you might have to make a small co-payment for benefits received. For information on how to apply for these programs call the New York State Hotline at 1-800-522-5006.

Food:

Food Stamps: Many working people will qualify for food stamps despite their earned income. Even if you no longer qualify for regular public assistance due to earned income you may still be eligible for food stamps. If your public assistance case closes because of your income you should ask your caseworker about continuing your food stamps benefits. There are income guidelines (you must earn less than 130% of the federal poverty level) and limits on the amount of resources you can have in order to qualify depending on your family size. Currently, there is a proposal to remove the resource limits in order to qualify. For information on how to apply for a food stamps case call the HRA Infoline at 1-877-472-8411.

Food Pantries and Soup Kitchens: Families and individuals that need assistance obtaining food can call the NYC Hunger Hotline at 1-866-888-8777 for referrals to over 600 food pantries and soup kitchens throughout the City.

WIC (Women, Infants, Children Supplemental Food Program): WIC benefits assist pregnant women and children under age 5 in purchasing healthy, nutritious food. You may need a referral from a healthcare professional to demonstrate that you are in need. To be considered eligible your family's income cannot exceed 185% of the federal poverty level*. To apply call the New York State Growing Up Healthy Hotline at 1-800-522-5006.

Utilities:

* Please see <http://www.cms.hhs.gov/MedicaidEligibility/downloads/POV07ALL.pdf> for federal poverty level guidelines

Home Energy Assistance Program (HEAP): HEAP helps low income home owners and renters pay their heating bills by issuing grants to eligible families and individuals. There are two types of HEAP benefits, regular and emergency. Please note emergency HEAP grants can be offered in addition to regular HEAP benefits but unlike the regular benefits, emergency grants will need to be repaid. In some cases you may be eligible for HEAP even if your rent includes utilities or if you are living in subsidized housing and pay directly for heating costs. To find out if you are eligible call HEAP at 1-800-692-0557.

Utility Assistance Program (UAP): Utility companies can refer families or individuals who are in danger of shutoff due to non-payment, theft of service or, meter tampering. Companies are required to report to the Department of Social Services (HRA) 15 days prior to terminating service if they are aware that the customer is elderly, blind, disabled, mentally impaired or, residing in a neglected or hazardous environment and require financial assistance for their energy bills. UAP staff will offer financial assistance for energy bills and assistance in obtaining extensions from utility companies. Clients are not to contact this program directly as referrals must come from utility companies. If you have trouble paying utilities you should call the Heat Line at 212-331-3150. If you are over 60 you should call the Department for the Aging HEAP line at 212-442-1000.

Rent:

HomeBase: HomeBase offers homeless prevention services to members of the community to prevent them from experiencing the trauma of losing their homes. Currently their services are only available in six community districts but the program is expected to expand citywide shortly. HomeBase may even be able to assist you in filing for Section 8 if you qualify. For information on the HomeBase office nearest you call 311.

Jiggetts/FEPS: If you receive public assistance and are behind on your rent and in housing court facing eviction for non-payment of the rent, you may qualify for Jiggetts or FEPS. The Legal Aid Society or Legal Services can help you apply for these programs if you are eligible. Call the Homeless Family Rights Hotline for more information at 1-800-649-9125.

“One Shot Deals”: Working families and individuals facing an emergency and therefore owing back rent (rental arrears) can apply for a “one-shot deal” at the Homeless Diversion Unit (HDU) at Public Assistance offices that deals with preventing eviction by paying rental arrears. To be eligible you must be able to demonstrate that if you receive the assistance to pay the arrears, you will be able to afford your rent going forward. Everyone has the right to apply so if you think you may be eligible you should submit an application. You will have to pay the money back at a later time. Once the application is submitted if all documentation is submitted and appointments are kept it is forwarded to the Rental Assistance Unit (RAU) for approval. For locations of HDU Offices near you call the HRA Infoline at 1-877-472-8411.

Citywide Taskforce on Housing Court Rental Arrears Hotline: If you are in Housing Court and have questions on your case you can visit the Taskforce's information table at the housing court. If you are behind on your rent and your income is high enough that you will be able to pay the rent in the future you may be eligible to receive assistance from a group of NYC charities that provide financial assistance to tenants facing eviction. To find out which has funding when you need it call the Rental Arrears Hotline at 212-962-4795.

Job Training / Placement Services:

Educational Opportunity Centers: Educational Opportunity Centers offer academic skill development, allied health and computer technology training, student internship programs, personal and career counseling, employment referrals, peer tutorials, academic and vocational assessments, and on-site GED testing. See below for a list of locations:

Brooklyn Educational Opportunity Center

111 Livingston Street
Brooklyn, New York 11201
(718) 488-9840

Manhattan Educational Opportunity Center

Adam Clayton Powell Jr., State Office Building
163 West 125th Street
New York, NY 10027
(212) 961-4400

Bronx Educational Opportunity Center

1666 Bathgate Avenue
Bronx, New York 10457
(718) 530-7000

Queens Educational Opportunity Center

92-31 Union Hall Street
Jamaica, New York 11432
(718) 526-7485

Business Link: Business Link is an HRA program that links PA recipients to employers trying to fill open positions. To learn about open positions call 212-643-2881 (select extension 2 for current job listings) or call toll free at 1-877-585-JOBS.

HRA Approved Training Programs: There are a variety of job training, job placement and educational programs that HRA approves and will count towards your WEP requirement. If you are working and looking to learn new skills to get a higher paying job or need assistance finding employment, these programs might be right for you. Visit the website at <https://a069-webapps1.nyc.gov/atp/search.cfm> to browse through available HRA programs.

Benefit Screening Programs:

If you are unsure if you qualify for benefit programs and need help seeing which you may qualify for, you can visit Benefits Checkup (<http://www.benefitscheckup.org/>) or ACCESS NYC (www.nyc.gov/accessnyc) when you visit these websites you can input your income information and your expenses and the website will estimate which benefits you may be eligible for and how to apply.

Tax Credits:

Earned Income Tax Credit (EITC): Low-income working families may be eligible for EITC. EITC has no effect on certain welfare benefits and in most cases EITC payments will not be used to determine eligibility for Medicaid, SSI, food stamps and most PA payments.

Child Care Tax Credit: Governor Spitzer authorized a City program on August 1, 2007 that helps poor families offset childcare costs; the new law will take effect this tax year. Families with gross household incomes up to \$30,000 a year who pay child care expenses for children under age 4 will qualify for a tax credit worth up to \$1700 per household although it is estimated that average amount will be about \$1000. Monies received from this tax credit can be combined with the already existing State and Federal child care tax credits. Even if the families who qualify for the Child Care Tax Credit have no income tax liability, they would still receive a \$1,000 refund check.