Minnesota Family Investment Program

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Disclosures and Credit

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Review of Assistance Unit and Deemed Income

<u>Step 1:</u> Is there a minor child or pregnant woman in the household?

<u>Step 2:</u> If there is a minor child, is there a caregiver?

<u>Step 3</u>: Are there any mandatory assistance unit members?

<u>Step 4:</u> Are any of the mandatory assistance unit members ineligible for MFIP?

<u>Step 5:</u> If the mandatory assistance unit member is ineligible for MFIP, is their income deemed to the household?

<u>Step 6:</u> Can any of the assistance unit members opt out of the unit?

Agenda

- Income and Assets
- Work and Education Requirements
- Time Limits, Exemptions, and Extensions
- Housing Assistance Grant
- Family Stabilization Services

Overview of Minn. Stat. § 256P

- Provides a uniform statutory structure for processing eligibility and verifications for economic assistance programs

- Applies to the following programs:
 - General Assistance (GA)
 - Minnesota Supplemental Aid (MSA)
 - Housing Supports (Minn. Stat. § 256I)
 - Child Care Assistance
 - Minnesota Family Investment Program (MFIP)

MFIP: Income



Common Legal Issues

- 1. Whose income is it?
- 2. Is the income properly characterized (unearned, earned, in-kind)?
- 3. Is the income countable? Does it count towards eligibility or assistance payment amount?

Types of Income

- Earned Income

- Unearned Income

- In-Kind Income

Income Disregards

 Income (earned, unearned, in-kind) that is **not** taken into consideration when determination eligibility or assistance payments.

Earned Income

- Income in return for or as a result of employment
 - Minn. Stat. § 256P.01, subd. 3, Minn. Stat. § 256J.08, subd. 26
- Must be a legal activity

Earned Income

- Does include wages, salary, commissions, bonuses, tips, gratuities, profit from employment activities, net profit from self-employment activities, payments made for regularly accrued vacation or sick leave, severance pay based on accrued leave time, royalties, and honoraria
- **Does** <u>not</u> include work related to student financial assistance (work study), rehabilitation programs, student programs, or services programs (AmeriCorp)
- Minn. Stat. § 256P.01, subd. 3

Earned Income Disregards

- The first \$65 + one-half of the remaining earned income
- Applies anytime **earned income** is considered in determining
 MFIP eligibility **or** assistance payments
 - Minn. Stat. 256P.03, Minn. Stat. 256J.21, subd (a)(1)

Earned Income Disregards

- Mike works and earns \$2300 per month at his job.
- Applying the earned income disregard, how much of his wages will count toward determining his families eligibility for MFIP?

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Step 1: $2300 (total wages) - $65 = $2235
Step 2: $2235/2 = $1117.50
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Total counted earned income = **\$1117.50**

Unearned Income

- Unearned income is income that **does not** result from work, employment or labor.
 - Minn. Stat. 256P.01, subd. 8; Minn. Stat. 256P.06, subd. 3, cause (2)

Unearned Income Examples

- Interest and dividends from investments and savings
- Capital Gains
- Cash prizes and winnings
- Retirement survivors and disability insurance payments (SSDI)
- MSA and GA
- Child support payments received
- Workers Compensation
- Spouse support received
- Housing Subsidies
- Unemployment Insurance
- Retirement benefits (pension)
 - Minn. Stat. 256P.06, subd. 3(2)

Unearned Income Exclusions

- The first \$60 of no recurring unearned income is **excluded.**

Unearned Income Exclusions: Housing Subsidies

- First \$50 of a housing subsidy funded through the US Department of Housing and Urban Development

- If subsidy is less than \$50 the full amount of the subsidy is included

- Minn. Stat. 256J.37 Subd. 3a

Unearned Income Exclusions: Housing Subsidies

- Exceptions:
 - Assistance unit includes a participant over the age of 60
 - Minn. Stat. 256J.37, subd. 3a(b)(1)

- Assistance unit includes a caregiver who receives SSI
 - Minn. Stat. 256J. 37, subd. 3a(c)

Unearned Income Exclusions: Housing Subsidies

Exceptions, cont.

- Assistance unit includes a caregiver who is **suffering from an illness, injury, or incapacity** that has been certified by a qualified professional when the illness, injury, or incapacity is expected to continue for more than 30 days and severely limits the person's ability to obtain or maintain suitable employment; Minn. Stat. 256J.37 Subd. 3a (b)(2)
 - Assistance unit includes a caregiver whose **presence in the home is required due to the illness or incapacity of another member** in the assistance unit, a relative in the household, or a foster child in the household when the illness or incapacity and the need for the participant's presence in the home has been certified by a qualified professional and is expected to continue for more than 30 days.Minn. Stat. 256J.37 Subd. 3a (b)(3)

Unearned Income Exclusions

- Child Support
 - Disregard the first \$100 **received** for assistance units with 1 child
 - Disregard the first \$200 **received** for assistance units with 2+ children
 - Minn. Stat. § 256P.06, subd. 3(xvi)

- Unemployment Benefits received by

- a minor, or
- adult 18 years of age and enrolled in a secondary school; or
- adult 18 or 19 years of age, a caregiver, and is enrolled in school at least half-time;
 - Minn. Stat. § 256P.06, subd. 3(vii)

Unearned Income Exclusions: Non-Recurring Income

The following types of non recurring income are **always excluded**:

- tax refunds, tax rebates, or tax credits;
- a reimbursement, rebate, award, grant, or refund of personal or real property or costs or losses incurred when these payments are made by:
 - a public agency;
 - a court;
 - solicitations through public appeal;
 - a federal, state, or local unit of government; or
 - a disaster assistance organization;
- provided as an in-kind benefit; **or**
- earmarked and used for the purpose for which it was intended, subject to verification requirements under section 256P.04.
 - Minn. Stat. § 256P.06, subd. 3(ix)

Whose income <u>does not</u> counts?

- **Earned income** received by
 - Children under 6 years old
 - Caregivers under 20 years of age enrolled at least half-time in school
 - Minors enrolled in school full time
 - Minn.Stat. 256P.06, subd. 2(a)
- **Earned income + Unearned Income** of a **new spouse** for 12 consecutive months from the date of a marriage
 - Combined household income cannot exceed 275% of FPG
 - Applies even when both spouses are already members of the assistance unit
 - -Minn. Stat. §§ 256J.45, subd. 2(14), and 256P.06, subd. 2(b)
- Earned income + Unearned Income of an SSI recipient
 - Minn. Stat. § 256J. 37, subd. 1

In-Kind Income

- Income, benefits, or payments which are provided in a form other than money or liquid assets, including the forms of goods, produce, services, privileges, or payments made on behalf of an applicant or participant by a third party.
 - Minn. Stat. § 256J. 08 Subd. 49

- Always excluded for MFIP when determining eligibility and assistance payment.

Hypos

Shannon is a single-mother with 3 minor children. Her family receives MFIP. She was recently approved for SSI benefits and received a retroactive payment of \$10,000. She wants to know if the \$10,000 will impact her MFIP grant?

New fact: What if instead she received \$10,000 in retroactive SSDI?

New fact: If her back pay is a combination of SSI and SSDI benefits?

Нуро

Sallie started working for a company that pays her for mileage and parking expenses incurred as part of her work. Sally is worried this will impact her MFIP benefits. Advise.

Нуро

Michelle's parents are willing to loan her \$2500 to help her finish school. They are concerned this may impact her MFIP benefits. Please advise.

Нуро

Jenny just received a favorable decision in a housing case. Her award is \$20,000. She receives MFIP. She is debating on whether to get this in cash or have the landlord buy her a \$20,000 home. Please Advise.

Prospective Budgeting vs. Retroactive Budgeting

- Prospective Budgeting = Anticipated Income
- Retroactive Budgeting = use income received in a past month to determine the assistance unit payment for the current month
 - "Payment month is the second month after the budget month."
 - Minn. Stat. § 256J. 08, subd. 81
 - <u>Example:</u> Income the house receives in January is used to determine the assistance payment for March

Transitional Standard and Family Wage Level

- Transitional Standard

- Basic benefit amount (food + cash) for a family without earned income
 - Minn. Stat. 256J.08, subd. 85

- Family Wage Level

- 110% of the transitional standard
 - Minn. Stat. 256J.08, subd. 35

- DHS CM 0020.09

MFIP: Income Tests

Initial Income Test

- Prospective budgeting
- Determines eligibility
- Minn. Stat. § 256J.21, subd. 3

<u>Monthly Income Tes</u>t

- Determines monthly payment amount
- Prospective budgeting for the first two months
- Retroactive budgeting after the first two months
- Minn. Stat. § 256J.21, subd. 4

Initial Income Test

- To be eligible for MFIP, the assistance unit's countable income minus the earned income disregards in paragraph (a) and section 256P.03 must be below the family wage level according to section 256J.24, subdivision 7, for that size assistance unit."
 - Minn. Stat. 256J.21, subd. 3

Initial Income Test

- "The agency shall determine initial eligibility by considering **all earned and unearned income** as defined in section 256P.06." Minn. Stat. 256J.21, subd. 3
- Earned Income Disregard
- Disregarded from **earned income** dependent Care Costs Made
 - Up to \$200 per month for children less than 2 years of age
 - Up to \$175 per monthly for children 2 year of age or older
 - Minn. Stat. § 256J.21, subd 3 (a)(2)
- Court ordered child support or spousal support payments made is disregarded from the **earned and unearned income** of the person with the legal obligation to pay
 - Minn. Stat. § 256J.21, subd (a)(3)

Initial Income Test

- Earned Income Disregard Minn. Stat. 256P.03, subd. 2
- Disregarded from gross **earned income** dependent Care Costs Made
 - Up to \$200 per month for children less than 2 years of age
 - Up to \$175 per monthly for children 2 year of age or older
 - Minn. Stat. § 256J.21, subd 3 (a)(2)
- Court ordered child support or spousal support payments made is disregarded from the earned or unearned income of the person with the legal obligation to pay
 - Minn. Stat. § 256J.21, subd (a)(3)
- An allocation for the unmet need of an ineligible spouse or an ineligible child under the age of 21 who lives with the caregiver **and** whom the caregiver is financially responsible will be deducted from the caregivers **earned or unearned income** Minn. Stat. § 256J.21, subd (a)(4); Minn. Stat. § 256J.36

Monthly Income Test

- Used to calculate ongoing eligibility and assistance unit payment amount

- To continue to be eligible for MFIP, the computation under the Monthly income test must be at least \$1

- Minn. Stat. 256J.21, subd. 4

Monthly Income Test

Household with Only Earned Income

- 1. Apply Income disregards and exclusions
- 2. Subtracting the remaining balance from the Family Wage Level
- 3. If the difference is equal to or greater than the MFIP transitional standard the assistance payment (what the family gets) is equal to the transitional standard
- 4. If the difference is less than the MFIP transitional standard, the assistance payment is equal to the difference.

Monthly Income Test

Household with no Earned Income

- 1. Apply unearned income disregards and exclusions
 - a. Child support disregard Minn. Stat. 256J. 21 subd. 4 (b)
 - b. Allocation for unmet needs of ineligible spouse or child Minn. Stat. 256J. 21 subd. 4(c)
- 2. Subtracted the resulting unearned income from the MFIP transitional standard.
Monthly Income Test

Household with Earned Income and Unearned Income

- 1. Subtract the net earned income in the budget month from the Family Wage Level.
- 2. If the difference computed in Step 1 is MORE THAN the Transitional Standard, subtract the unit's unearned income in the budget month from the Transitional Standard. The difference is the total MFIP grant.

If the difference computed in Step 1 is LESS THAN the Transitional Standard, subtract the unit's unearned income in the budget month from the amount of the difference. The remaining amount is the total MFIP grant.

Нуро

Molly is a single mother of a three year old son. She receives \$700.00 per month in SSDI benefits based on her disability. She wants to know if she is eligible for MFIP?

<u>https://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_C</u> <u>ONVERSION&dDocName=cm_002009&RevisionSelectionMethod=Latest</u> <u>Released</u>

Significant Change

- If retroactive budgeting doesn't accurately reflect the household income. Households can request a significant change.
- A significant change is a
 - A cash supplement
 - Available up to 2 months in any 12-month period
 - For when when a household experience a large loss in gross income, (typically due to employment or child support changes)
- Minn. Stat. §§ 256J.08, subd. 83; 256J.34, subd. 4. See also DHS CM § 8.06.15 (08/2019), Removing or Recalculating Income.

MFIP: Assets



Assets vs. Income

General Rule: Cash (from any source) is considered income in the month received and an asset following month (in any left over)

Assets vs. Income - Example

In October, Colin received \$20,000 in retroactive SSDI benefits. The same month he spends it as follows:

- \$2,000 on past due rent,
- \$1,000 on a new mattress,
- \$5,000 to pay down a student loan, and
- \$2,000 to pre-pay his rent for the next 3 months.

In November, \$10,000 of the retro SSDI benefits remains in his back account.

MFIP: Assets

The equity value of an assistance unit's personal property listed in clauses (1) to (5) must not exceed \$10,000 for applicants and participants. For purposes of this subdivision, personal property is limited to:

(1) cash;

(2) bank accounts;

(3) liquid stocks and bonds that can be readily accessed without a financial penalty;

(4) vehicles not excluded under subdivision 3; and

(5) the full value of business accounts used to pay expenses not related to the business.

Minn. Stat. § 256P.02, subd. 2.

MFIP Assets: Equity Value

" 'Equity value' means the amount of equity in personal property owned by a person and is determined by subtracting any outstanding encumbrances from the fair market value of the personal property." - Minn. Stat. § 256P.01, Subd. 5.

MFIP Assets: Equity Value

Motor Boat

- Fair Market Value \$5,000
- Loan Balance \$2,000
- Equity Value is \$3,000

Legally Available

The property is presumed to be legally available to the applicant or participant unless the applicant or participant documents that the property is not legally available.

- Minn. Stat. 256P.02, subd. 1(c)

MFIP Asset Limits

- All real property is excluded.
- Personal Property limit of \$10,000 per household.
 - Minn. Stat. 256P.02, subd. 2

Alisha owns a home worth \$ 75,000. Will this impact her eligibility for MFIP?

Ann and Joe are married and jointly own their home. She just obtained an Order for Protection against Joe. She is afraid to live in home for several months pending the outcome of the criminal charges against Joe. They are receiving MFIP. Will the county count the home against her asset limit?

MFIP Excluded Assets

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- Liquid stocks and bonds that have financial penalties Minn. Stat. 256P.02, subd. 2(3)
- Legally Unavailable Personal Property. Minn. Stat. 256P.02, subd.1
- 1 motor vehicle per assistance unit member aged 16 or older, regardless of its value.
 - Additional vehicles are assessed by trade-in value.
 - Minn. Stat. § 256P.02, subd. 4.

Jenny just received a favorable decision in a housing case. Her award is \$20,000. She is debating on whether to get this in cash or have the landlord buy her a \$ 20,000 home.

What are the advantages and disadvantages of each option? How would this impact her MFIP grant?

- Sally in the process of obtaining a divorce. The marital home was sold for \$150,000. Her cash portion of the home is \$ 50,000. She plans on downsizing. She is on MFIP.
- What are her options?
- Will the county count the \$ 50,000 to her asset limit?

Marie and Donald have a car with a \$9500.00 trade-in value. They also have a second car with a \$5,000 trade-in value. Their assistance unit consists of Marie, age 25 and Donald age 24 and Sandy age 1

- Jean has a joint checking account with her elderly mother. There is \$ 2,000 in the account. Jean is a MFIP recipient. How will the county view this account?
- The county will count the full \$2,000 to Jean's MFIP asset limit.
- "When a person personal property is jointly owned by two or more persons, the agency shall assume that each person owns an equal share, except that either person owns the entire sum of a joint personal checking or savings account." Minn. Stat. 256P.02, subd. 1

Work and Education Requirements



"Universal Participation"

- Federal TANF law includes mandates that recipients "work" or try to work. 42 U.S.C. §§ 602(a)(1)(A) (ii), (iii); 607; Minn. Stat. § 256J.55, subd. 1

- A state's TANFS program success is measured by the "participation rate," the number of participants who work a particular number of hours per week, on average. 42 U.S.C. § 607.

- Participation rates are tied directly to federal funding.

- States face a financial penalty if their participation rates drop below 50% of single parents and 90% of 2-parent families.

"Universal Participation"

- Most participants must have an *"employment plan"* approved by the county, even if the plan doesn't call for work. Minn. Stat. § 256J. Subd. 2

- **Exemption:** A once-in-a-lifetime work exemption is available to parents with a child under 12 months. In 2-parent families, only 1 parent can claim the exemption in a given month. Minn. Stat. § 256J.561, subd. 3.

What is an Employment Plan?

A Employment Plan is:

- developed by the job counselor and the participant
- identifies the participant's most direct path to *unsubsidized employment*
- lists the specific steps that the caregiver will take on that path, and
- a timetable for the completion of each step, and
- subsequent steps that support long-term economic stability
 - Minn. Stat. 256J, subd. 5

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- a timetable for the completion of each step, and
- subsequent steps that support long-term economic stability
 - Minn. Stat. 256J, subd. 5

What can be included in an Employment Plan?

Required hours of work activities:

- Single Parent Families
 - 130 hours per month if no children under six years of age
 - 87 hours per month if any children under six years of age
- Two-parent families
 - A combined total of at least 55 hours per week of work activities.
- Minn. Stat. 256J.55, subd. 1(c)(1) (3)

Family Violence Waiver

TANF regulations give each state the authority to waive normal program requirements (including the five-year limit) for persons who are experiencing or have experienced domestic violence and for whom program requirements would be made more difficult because of domestic violence.

- 45 C.F.R. § 260.52 (c); 45 C.F.R. § 260.54; and 45 C.F.R. § 260.55.

Family Violence Waiver

- Under a family violence waiver, activities likely to assist a participant and the participant's family be safer are written into the plan.

- The hours a participant is working on safety activities (that are written into the employment plan) are credited towards participation hours.

- A participant cannot be required to move to a different household than the abuser, take legal action, seeking counseling, or pursue employment
 - DHS MFIP Employment Services Manual, sect. 8.24

Child Care Assistance - Minn. Stat. §119B

- Child care assistance is available to MFIP participants who are participating in authorized activities.

Sanctions: Employment

- Participants who fail to development of an employment plan or follow a prescribed employment plan will receive a **financial sanction**.
- If the participant does not come into compliance, financial sanctions will be imposed the first month after the month the sanction occurred.
 - 1st month = 10% grant reduction
 - 2nd 6th months = shelter costs vendor paid & remaining amount will be reduced by 30%
 - 7th month = case is closed
- Months do not need to be consecutive
- If the case closes, it must be closed for 1 month. Before the case can re-open the household must be in compliance for 30 days.

Minn. Stat. 256J.46

Sanctions: Good Cause

Sanction will not be imposed if "good cause" exist. Good cause includes the following:

(1) appropriate child care is not available;

(2) the job does not meet the definition of suitable employment;

(3) the participant is ill or injured;

(4) a member of the assistance unit, a relative in the household, or a foster child in the household is ill and needs care by the participant that prevents the participant from complying with the employment plan;

(5) the participant is unable to secure necessary transportation;

(6) the participant is in an emergency situation that prevents compliance with the employment plan;

(7) the schedule of compliance with the employment plan conflicts with judicial proceedings;

(8) a mandatory MFIP meeting is scheduled during a time that conflicts with a judicial proceeding or a meeting related to a juvenile court matter, or a participant's work schedule;

(9) the participant is already participating in acceptable work activities;

(10) the employment plan requires an educational program for a caregiver under age 20, but the educational program is not available;

(11) activities identified in the employment plan are not available;

(12) the participant is willing to accept suitable employment, but suitable employment is not available;

(13) the participant documents other verifiable impediments to compliance with the employment plan beyond the participant's control

Minn. Stat. 256J.57, subd. 1(1) - (13)

Sanctions: Employment

- Sam receives MFIP. Her employment plan requires her to look for work and turn in a job search logs to her employment counselor by the first of each month for the previous month.
- Sam received a letter stating that she failed to comply with her employment plan because she did not turn in job search log for September by October 1st.
- The notice said her benefits will be reduced starting with her November benefit check. What should she do?

Sanctions: Employment

"A sanction must not be imposed when a participant comes into compliance with the requirements for employment and training services...ten days prior to the effective date of the sanction."

-Minn. Stat. 256J.46, subd. 1(b)

Sanctions: Child Support Cooperation

- MFIP participants must comply with child support enforcement. Minn. Stat. §256J.46, subd. 2

- Refusing to cooperate will result in a financial sanction.
 - 1st month = 30% grant reduction
 - 2nd 6th months = shelter costs vendor paid & remaining amount will be reduced by 30%
 - 7th month = case is closed

Sanctions: Child Support Cooperation

Good Cause for non-cooperation exists when pursuit of child support enforcement services would reasonable result in:

(1) **physical or emotional harm to the child** for whom support is sought;

(2) **physical harm to the parent or caregiver** with whom the child is living that would reduce the ability to adequately care for the child; or

(3) **emotional harm to the parent or caregiver** with whom the child is living, of such nature or degree that it would reduce the person's ability to adequately care for the child

- Minn. Stat. 256.47, subd. 10

Family Stabilization Services (FFS) - Minn. Stat. 256J.575

- Family stabilization services serve families who are not making significant progress within the regular
 MFIP employment and training services track due to a variety of barriers to employment.
- FSS services are available to:
 - A participant who suffer from an illness, injury, or incapacity which severely limits the person's ability to obtain or maintain suitable employment.
 - A participant whose presence in the home is required as a caregiver because of the illness, injury, or incapacity of another member in the assistance unit
 - A participant who is applying for Supplemental Security Income or Social Security disability insurance;
 - A participant who is a noncitizen who has been in the United States for 12 or fewer months; and
 - A participant who is age 60 or older.
- FSS requires increased protective procedures before a sanction for non-cooperation can be imposed.
- Fully state funded, and participants are not counted in the TANF work participation rates

MFIP Time Limits



TANF Lifetime Limits

- Federal law requires states to impose a lifetime limit of 24 to 60 months on the receipt of family cash assistance for adult caregivers (18 and older). 42 U.S.C. § 608(a)(7)
- Minnesota has the maximum limit of 60-month. Minn. Stat. § 256J.42, subd. 1.
 - Months of TANF received in other states count as months used in Minnesota.
 - Months do not need to be consecutive.

Exemptions vs. Extensions

Exemptions = a month a household receives MFIP cash assistance that does not count towards the 60 month limit

Extensions = extra months of cash assistance that a household receives beyond the 60 month limit (state funded)

Exemptions

Exemptions include any month when:

- the caregiver lives on an Indian reservations where at least 50% of the adults are unemployed
- The caregiver is 60 or older
- The caregiver is 18 or 19 and complying with an MFIP employment plan that includes education
- Household is experiencing family violence, if the caregiver is complying with an MFIP employment plan developed with a domestic violence advocate (family violence waiver
- The household includes an individual with a severe enough level of disability to qualify for certain disability services.
- Any month the assistance unit receives a "food only grant" (no cash or HAG)

Minn. Stat. §§ 256J.42, subds. 1(a), 3, 4, 5(a), (d); 256J.425, subd. 5., 256J.24, subd. 5a

Extensions

MFIP EXTENSIONS are available when:

- A caregiver has a serious illness or injury severely limiting their ability to obtain or maintain "suitable" employment,
- A caregiver is needed in the home to care for an ill, injured, or incapacitated household member
- A caregiver or adult in the household who meet special medical criteria
- A caregiver has been granted a family violence waiver and are complying with the terms of their employment plan,
- A caregiver has an IQ below 80 **or** a learning disability that severely limits their ability to obtain or maintain suitable employment,

A caregiver who is assessed by a vocational specialist as "unemployable,

- For a 1 parent household, the caregiver is engaging in "work activities" at least 30 hours per week that includes least 25 hours per week of employment but continue to qualify financially for MFIP.
- For 2-parent households, the caregiver are engaging in 55 hours of "work activities" that includes at least 45 hours of employment.

Minn. Stat. § 256J.425

Extensions

- If a participant is in sanction the 60th month, the participant will **NOT** be eligible for an extension.

- Minn. Stat. 256J.425. subd. 1(a)

Housing Assistance Grant



Housing Assistance Grant (HAG)

- A monthly \$110 cash supplement with no restrictions on its use.
- Available to families without regard to whether they are homeless, doubled up, or living in shelters.
- It is issued even when the household's cash portion is suspended due to excess income.
- Months were a household receives the housing assistance grant count toward the 60-month limit.
- HAG is not subject to sanctions
- Households can opt out of the HAG.

Housing Assistance Grant (HAG)

The following households are not eligible for the HAG:

- Households subject to the *Housing Subsidy* unearned disregard of \$50 under Minn. Stat. 256J.37 Subd. 3a

- Households where the caregiver is not a mandatory unit member, and
 - Is ineligible for MFIP, or
 - opts to be off the grant.