

7. Financial Assistance

Updated 10/20/04

Applying for Government Assistance

There are many programs run by the federal and state governments designed to assist people who are unable to support themselves and their families. This section includes descriptions of the following programs:

- Temporary Assistance for Needy Families (TANF)
- Safety Net Assistance (SN)
- Home Energy Assistance Program (HEAP)
- Emergency Assistance to Families (EAF)
- Women, Infants and Children Program (WIC)
- Supplementary Security income (SSI)
- Social Security Disability Insurance (SSD)
- Earned Income Tax Credit (EITC)

Temporary Assistance for Needy Families (TANF)¹

Under federal TANF guidelines, you can receive Family Assistance (FA) which is temporary cash assistance to eligible needy families. In order to be eligible for Family Assistance in Westchester County, you need to be part of a household that contains one or more of the following persons:

- A minor child living with a parent or parents
- A pregnant woman
- A relative who is not a parent but is taking care of a minor child

Additionally you must meet all of the following criteria. You:

- Are a U.S. citizen or an eligible non-citizen with an approved status. (To determine whether you or a family member is an eligible non-citizen, please call your local Department of Social Service (DSS) office whose phone number and address are listed [below](#).) For general questions regarding alien eligibility, call 914-995-6605.
- Are a resident of New York State.
- Meet income and assets poverty guidelines. Income limits change on a yearly basis and are very complex.

To determine whether you fall under those income guidelines, please contact your local DSS service center whose address and phone number are shown below.

Mount Vernon Center 100 East First Street Mt Vernon, NY 10550-3442 914-813-6000	White Plains Center 85 Court Street White Plains, NY 10601-4201 914-995-5840
Peekskill Center 750 Washington Street Peekskill, NY 10566-5499 914-862-5000	Yonkers Center 137 Alexander Street Yonkers, NY 10701-2539 914-231-2000

Normal business hours in the four centers are from 9:00 AM to 5:00 PM Monday through Friday, except holidays. Emergency needs after 5:00 PM and on weekends and holidays are handled by an Emergency Services Team located in the White Plains Center.

If you or your other adult household members are determined by DSS to be capable of working, you and those adult household members must be working or involved in work-like activities within two years of receiving Family Assistance. Your local Department of Social Services office can also determine that your household needs to work sooner than the two-year limit.

¹ <http://www.mhwestchester.org/benefits/tanf.asp>

Safety Net Assistance (SN) ²

The Safety Net (SN) assistance program replaces the former Home Relief program. Safety Net provides help to you or to you and your family if you are not eligible for Family Assistance but still meet poverty guidelines. Safety Net Assistance is for:

- Single adults
- Childless couples
- Children living apart from any adult relative
- Families of persons abusing drugs or alcohol
- Families of persons refusing drug/alcohol screening, assessment or treatment
- Persons who have exceeded the 60-month limit on assistance
- Aliens who are eligible for public assistance but who are not eligible for federal reimbursement

Individuals can receive Safety Net assistance in cash for a maximum of two years in a lifetime. After that, if eligibility continues, it will be provided in non-cash form. Income qualifications and limits are complex, so please consult your local DSS service center whose address and phone number are shown above. For general questions regarding Safety Net Assistance, you can also call 914-995-5000 or visit a Social Services district office.

Emergency Assistance to Families (EAF) ³

This benefit helps you or a family member deal with a crisis and emergency situation that is beyond you or your family member's control. Such needs could include cash assistance with evictions, homelessness, fuel for heating, utility disconnects, or a family violence situation.

To be eligible for EAF, either as part of your ongoing public assistance or for one-time assistance, your household has to meet one of these criteria:

² <http://www.westchestergov.com/social> also
<http://www.mhwestchester.org/benefits/tanf.asp>
³ <http://www.westchestergov.com/blue>

- Your family must have a child under age 18, or a child under age 19 who attends secondary school regularly.
- Your child for whom EAF is provided must be living with an eligible relative currently or within the past 12 months.
- If you or a family member has been medically verified as pregnant, but you have no other children, you may receive EAF if your family is otherwise eligible for public assistance.

You can call 914-995-5000 or visit a Social Services district office to find out more about EAF.

Home Energy Assistance Program (HEAP) ⁴

HEAP is a federally-funded program administered by the Westchester County Department of Social Services that assists eligible, low-income, elderly and disabled persons with their home heating costs. The program can provide you with cash grants to help pay your heating bills or to provide funds for residential weatherization and other energy-related home repairs.

HEAP assistance is available if you rent or own your own home. The level of assistance depends on your household income, the rent you pay and your source of heat. If you pay a utility bill, the HEAP payment is sent directly to the utility company.

You can also receive one-time emergency HEAP benefits. They are provided for eligible applicants when these criteria are met:

- An emergency must be heat-related, and utility service must be disconnected currently or scheduled for disconnection, or the household is without heating fuel, or the household has a heating fuel supply that will last less than seven days of requesting assistance and/or heating equipment needs repair.
- If an applicant heats by oil and the oil is due to be disconnected and the electricity is needed to run the heating equipment, this is called

⁴ <http://www.westchestergov.com/social> also
<http://www.mhwestchester.org/benefits/tanf.asp>

"heat related" and the applicant would be entitled to an emergency benefit.

Benefits are targeted to households containing members who are elderly, disabled or children under eight years of age.

If you are on TANF Assistance and Food Stamps, you can apply for HEAP at your local Westchester County DSS Service Center whose address and phone number are shown [above](#). For general questions regarding HEAP, you can call 914-995-5619.

If you are over the age of 60, permanently disabled or receiving SSI, you can apply for HEAP (Monday through Friday, 8:30 AM to 4:30 PM) at the Westchester County Department of Senior Programs and Services <http://www.co.westchester.ny.us/aging/> located at:

9 South First Avenue, 10th floor
 Mount Vernon, NY 10550-3414
 914-813-6300

You can also apply for HEAP at any Social Services district office or at one of the local Westchester Community Opportunity Program (WESCOPE) offices, or contact them for information at 914-592-5600

- Pregnant women (through pregnancy and up to 6 weeks after birth or after pregnancy ends).
- Breastfeeding women (up to infant's 1st birthday)
- Non-breastfeeding postpartum women (up to 6 months after the birth of an infant or after pregnancy ends)
- Infants up to their 1st birthday..
- Children up to their 5th birthday.

Eligibility for WIC

- You must meet the income criteria. To determine whether you fall under those income guidelines, please contact your local DSS service center.
- Children may participate as long as they are under five years old and are determined to be at "nutritional risk." There are two kinds of nutritional risk:
 - Medically-based risks, such as anemia, underweight, maternal age, history of pregnancy complications, or poor pregnancy outcomes; and
 - Diet-based risks such as inadequate dietary patterns.

How to Apply

WIC Offices are located in Health Department District Offices in Yonkers, White Plains, and Port Chester. To find out more about the WIC Program or to make an appointment, contact one of the WIC Offices listed below.

WIC Offices:

Women, Infants & Children Program (WIC) ⁵

What Is Provided?

- WIC is a health and nutrition program that provides vouchers which can be redeemed for supplemental food, as well as nutrition education and health and social service referrals to low-to-moderate income pregnant women, new mothers, infants, and children under five years of age.

Population Served:

The WIC target population are low-income, nutritionally at risk:

<p>Yonkers WIC Office 20 South Broadway Yonkers, New York 10701 Phone: (914) 231-2510</p>	<p>Westchester County Department of Health Main WIC Office (Info only) New Rochelle, NY 10801 Phone: (914) 813-5231</p>
<p>White Plains WIC Office 112 East Post Road, 1st Floor White Plains, New York 10601 Phone: (914) 995-6350</p>	<p>Westchester County Department of Health WIC Program 1 Gateway Plaza, 1st floor South Main Street Port Chester, NY 10573 Phone: (914) 690-1646</p>

⁵ <http://www.westchestergov.com/health/WIC.htm>

Supplementary Security Income (SSI) ⁶

To get SSI, you must be 65 or older or blind or disabled. Children as well as adults can get these benefits due to blindness or disability.

Disability is a physical or mental impairment that keeps a person from performing any “substantial” work and is expected to last 12 months or result in death. A job that pays \$800 per month (\$1,330 if blind) is generally considered “substantial work”.

Blind means you are either totally blind or have very poor eyesight (corrected vision of 20/200 or less in the better eye or field of vision less than 20 degrees).

- If you have a psychiatric disability you will need to have your psychiatrist fill out a medical report form. The form will ask your psychiatrist for a psychiatric history of your condition.

Your psychiatric condition must be considered “severe” and must interfere with basic work-related activities for your claim to be considered.

- Additionally, in order to receive SSI benefits, there are limits on income.
- There are also limitations on the cash value of your assets.
- If you are disabled but work, Social Security has special rules and incentives to assist you in maintaining employment. For more information about work incentives, ask any Social Security office for the publication: “A Summary Guide to Social Security and Supplemental Security Income Work Incentives for People with Disabilities.”

There is also a helpful web site that will assist you in determining whether you can be eligible for a “Pass Plan” which will assist you with work-related expenses. Please click on <http://www.nls.org/pass-art.htm>.

What Are the Benefits?

There are special rules regarding SSI amounts for various living situations, and it’s best to call Social Security at 800-772-1213 to get information in making a determination for your specific situation. You can also log on to <http://www.ssa.gov/pubs/11146.html> to get the various SSI payments for your particular living situation.

How Do I Apply For the Benefit?

You should call or visit your local Social Security office:

Address	Serves
5 Stevens Avenue Mt. Vernon, NY 10550 (914) 663-9306	Mount Vernon, Tuckahoe
85 Harrison Street New Rochelle, NY 10801 (914) 636-6915	Eastchester, Harrison, Larchmont, Mamaroneck, New Rochelle, Pelham, Port Chester, Purchase, Rye
1 Park Place, 3 rd floor Peekskill, NY 10566 (914) 739-0830	Northern Westchester
297 Knollwood Rd White Plains, NY 10605 (914) 682-6205	Central Westchester
20 South Broadway, 10 th Fl Yonkers, NY 10701 (800) 772-1213	Ardsley, Bronxville, Dobbs Ferry, Hastings, Yonkers

You can also call Social Security at 800-772-1213 for an appointment with a Social Security representative who will help you apply. Parents or guardians can apply for blind or disabled children under 18.

⁶ MHA SSI website <http://www.mhwestchester.org/benefits/ssi.asp>

Social Security Disability Insurance (SSD) ⁷

For purposes of entitlement to disabled worker's benefits, disability is defined by Social Security as:

"The inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months. A person must not only be unable to do his or her previous work but cannot, considering age, education, and work experience, engage in any other kind of substantial gainful work which exists in the national economy."

If you have a psychiatric disability or another type of disability and it has been determined by Social Security that you are unable to engage in "substantial gainful activity", you may be able to receive Social Security Disability (SSD) benefits.

Most people need 20 Social Security credits (5 years of work) to qualify for SSD benefits. Younger people need fewer credits to be eligible for disability benefits or for their family members to be eligible for survivor benefits if they die

What Are the Benefits?

SSD benefits are cash payments to you or your family member based on computations of your average monthly earnings. Additionally you can be eligible for [Medicare benefits](#). After you receive disability benefits for 24 months, you will be eligible for Medicare. You will get information about Medicare from Social Security several months before your coverage starts.

Your disability benefits generally will continue for as long as your impairment has not medically or psychiatrically improved and you cannot work. They will not necessarily continue indefinitely.

Social Security will review your case periodically to make sure you're still disabled. In addition, you are responsible for promptly reporting if your

⁷ MHA SSD website <http://www.mhawestchester.org/benefits/ssd.asp>

medical or psychiatric condition improves, if you believe that you can work or when you actually do return to work.

How Do I Apply For the Benefit?

You can apply at one of the Social Security offices listed above. You can also call Social Security at 800-772-1213 for an appointment with a Social Security representative who will help you apply.

Earned Income Tax Credit (EITC) ⁸

What is the EITC?

The EITC is a tax credit on earned income. The credit is available to working families with modest incomes. EITC money usually will not affect other types of assistance (such as TANF, food Stamps, SSI, public housing or Medicaid).

What are the EITC Benefits?

STATUS	Max Income to be Eligible	Money You Could Get Up To
Single; (age 25-65) no children	\$11,230	\$ 496
Single; 1 child	\$ 29,666	\$ 3,311
Single; 2 or more children	\$ 33,692	\$ 5,465
Married; (age 25-65) no children	\$ 12,230	\$ 496
Married; 1 child	\$ 30,666	\$ 3,311
Married; 2 or more children	\$ 34,692	\$ 5,465

How do I Get the EITC?

- File the Federal Income Tax form 1040 or 1040A and attach Schedule EIC.
- File the State Income Tax Return and attach Form IT-25.

⁸ IRS website for EITC:
<http://www.irs.ustreas.gov/individuals/article/0%2C%2Cid=96406%2C00.html>

For More Information:

- Call IRS toll free at 1-800-829-1040
- <http://www.irs.ustreas.gov/individuals/article/0%2C%2Cid=96406%2C00.html>