



Community Partners Toolkit and Resource Guide

**County of Santa Cruz
Human Services Department**



Letter to Our Community Partners

March 15, 2017

Dear Community Partners:

On behalf of the Santa Cruz County Human Services Department, I am writing to thank you for lending your support to our CalFresh outreach efforts.

The CalFresh Program is the first line of defense against hunger. We have a common goal to improve the ability of low-income people to access nutritious food by participating in CalFresh. Our department is committed to promoting the nutrition benefits of CalFresh, but we cannot do it alone. The information in this will help you share the benefits of CalFresh with those who are eligible but not participating.

As a department we have been involved in a number of ongoing community outreach events and we are partnering with various federal, state, and local agencies in getting the word out about CalFresh. We have successfully enrolled thousands of individuals into the program, yet we realize there are still a significant number of individuals that qualify, but are not receiving benefits. Together we can make a difference in the lives of these individuals.

We are glad you are joining us in supporting our department outreach efforts. With your support, we are confident that we can reach more people who are eligible but not yet enrolled in CalFresh. Our combined efforts will make a difference for individuals and families who are struggling to put food on their tables and help to reduce in Santa Cruz County.

If you have questions about the CalFresh program, please contact CalFresh Analyst Lainie Gray, phone: (831) 763-8764 or e-mail: Lainie.Gray@santacruzcounty.us.

Thank you for becoming a partner in our CalFresh outreach efforts and helping to reduce hunger in our community.

Sincerely,

Ellen Timberlake, Interim Director
County of Santa Cruz Human Services Department

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What is CalFresh?

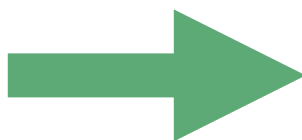
CalFresh, formerly known as Food Stamps, is a federally- funded nutrition assistance program for low-income families and individuals. The program is known nationally as the Supplemental Nutrition Assistance Program (SNAP).

In October 2010, California named its nutrition assistance program, CalFresh.



CalFresh Benefits

- ▶ Can be used at most grocery stores and farmers' markets.
- ▶ Can be used to purchase most food items, seeds, and plants to grow food.
- ▶ Cannot be used to purchase household items, cigarettes, alcohol, pet food, or prepared meals.
- ▶ Are not paper stamps - benefits are issued on an Electronic Benefits Transfer (EBT) card.



Why Promote CalFresh?

CalFresh benefits help low-income individuals and supports Santa Cruz County's local economy.

CalFresh helps low-income families and individuals:

- ▶ Stretch food dollars – those receiving CalFresh benefits spend more money on food than other low-income households.
- ▶ Fight obesity.
- ▶ Put food on the table for children – over 50% of Santa Cruz participants are children.
- ▶ Keep elderly family members independent.

CalFresh Benefits

- ▶ Supports local food retailers – the average monthly CalFresh benefit amount per person is approximately \$151, which is spent in local grocery stores.
- ▶ Generates economic activity – Every \$5 in CalFresh benefits spent locally equals a total of \$9 in community spending.
- ▶ Leverage federal funds – CalFresh benefits are federal funds. By increasing the number of people receiving CalFresh, communities can bring federal money into their communities.



CalFresh enables low-income individuals and families to make better and healthier food choices.

When families use CalFresh benefits to purchase food, they are able to allocate more of their income to other basic needs like shelter.

Residents Could be Accessing More Benefits

Residents of Santa Cruz County are not getting all of the benefits to which they are entitled.

- ▶ Santa Cruz County ranks 39th out of 58 CA counties in CalFresh participation, according to the California Food Policy Advocates (CFPA).
- ▶ Santa Cruz County may be losing roughly 28 million in CalFresh benefits annually because eligible households don't participate.
- ▶ 23,355 potentially eligible households/individuals in Santa Cruz County are not receiving benefits they may be entitled to.
- ▶ Lack of or misinformation, fear of government, and confusion about the application process are all barriers to increased participation. Your agency can help educate potential customers about the program, let them know they could be eligible, and encourage them to apply!



Myths about CalFresh

Myth: CalFresh is a welfare program.

Truth: CalFresh is a nutrition assistance program designed to help individuals and families buy nutritious food when money is tight.

Myth: Some people only receive only \$15 a month in CalFresh benefits.

Truth: While some people receive \$15, the average CalFresh benefit per person is about \$151 per month.

Myth: CalFresh is only available to families with children.

Truth: You do not need to have children to receive CalFresh; benefits are available to individuals as well as families.

Myth: I have a job; I can't receive CalFresh.

Truth: Individuals with jobs may still be eligible to CalFresh.

Myth: I am not a citizen of the United States; I can't receive CalFresh.

Truth: Individuals who are Legal Permanent Residents (LPRs) of the United States may be eligible to CalFresh. Children born in the United States to undocumented individuals may be eligible to benefits. Applying for and receiving CalFresh benefits does not impact anyone's application to become a citizen or LPR.

Myth: I have a car/home/retirement account; I am not eligible to CalFresh.

Truth: CalFresh regulations change routinely; in 2010 and 2011, the regulations concerning property were removed. There is no property/resource limit for CalFresh.

Myth: I receive Women, Infant and Children (WIC) benefits; I can't get CalFresh.

Truth: You can receive CalFresh, WIC and food from a local food bank all at the same time.

Myth: I have a criminal record; I can't get CalFresh.

Truth: CalFresh does have regulations concerning drug and fleeing felons, but the only way to know if you are eligible is to apply.

Who Qualifies for CalFresh?

Most households qualify for CalFresh if they meet eligibility requirements and their income is within certain limits. However, only a County Benefits Representative (BR) can make a final decision about an applicant's eligibility for CalFresh.

Remember everyone has the right to apply for benefits.

Households consist of:

- ▶ An individual living alone.
- ▶ An individual living with others but who buys food and cooks meals separately.
- ▶ A group of individuals living together who buy food and cook meals together.
- ▶ Parents living with their children 21 years old or younger (married or unmarried, with their own children or not).
- ▶ Adult children (22 years or older) living with their parents can have a separate household as long as they buy and cook their meals apart from the parents.
- ▶ A woman or a woman with children living temporarily in a battered woman's shelter.



There are two basic eligibility criteria:

1. At least one person in the household must be a United States citizen or a Legal Permanent Resident (LPR).
2. At least one person in the household must NOT be receiving Supplemental Security Income (SSI/SSP).

Families and individuals that do not meet these basic eligibility criteria (e.g. a family whose members are all undocumented immigrants), can call 2-1-1 for additional food resources.

Eligibility is determined for most applicants based on their financial situation, including all income:

- ▶ Earned – The amount of money an individual makes per month.
- ▶ Unearned – The amount of benefits received monthly (e.g. Social Security Income, Unemployment Income, and Disability Income).

In addition, review the following sections in this toolkit that may apply to a particular household:

- ▶ Immigrants
- ▶ Homeless households
- ▶ Students
- ▶ Ex-offenders (Fleeing and Drug Felons)

Expedited Service

(Emergency CalFresh)

Expedited Service (Emergency CalFresh) is the rush issuance of emergency benefits due to a household meeting certain eligibility criteria. Households who qualify can receive their CalFresh benefits within 3 business days after applying. In order to qualify, the household must meet the criteria listed below:

A household has less than \$150 in monthly gross income and \$100 or less in liquid resources,

OR

Monthly housing costs (including utilities) are more than the sum of the household's gross income and liquid resources for the month,

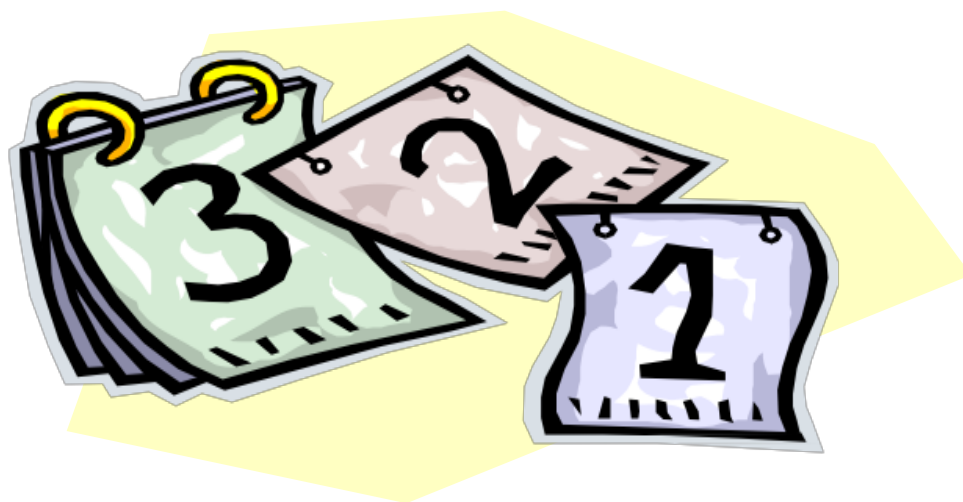
OR

The household is a migrant farm family with less than \$100 in resources.

Homeless clients are eligible to receive emergency CalFresh.

Applicants only need to show proof of identification and work registration (if applicable) to get approval for their first month of CalFresh.

All other verifications can be postponed.



Income

To be eligible to CalFresh a household's income** (before taxes) must be below the gross monthly income guidelines. See the chart below.

A household includes all individuals who buy and prepare food together.

Household Size	Gross Monthly Income Modified Categorical Eligibility (MCE) 200% of the Federal Poverty Level (FPL)	Maximum Monthly CalFresh Benefit
1	\$2,024	\$192
2	2,744	353
3	3,464	505
4	4,184	642
5	4,904	762
6	5,624	914
Each additional member	+720	+144

Effective October 1, 2018 - September 30, 2019

Exceptions to the Rules

- ▶ If a member of the household receives SSI/SSP, his/her income is not counted against the household and he/she is not counted in the household size.
- ▶ If a member of the household is undocumented, their income is “pro-rated” and only part of the income is counted in the budget.
- ▶ If a member of the household is elderly (60 years or older) or disabled, the household does not need to meet the gross income test (only the net income test).

*****See the next page for a list of what is and is not counted as income in CalFresh***

Net Income Test

- ▶ In addition to the gross income test, households must also qualify under a “net income test”. This means that after expenses, monthly income must fall at or below 100% of the FPL. During the application interview the Benefits Representative (BR) will review the household's monthly housing, utilities, medical, child care and child support expenses to determine if net monthly income is at or below 100% of the FPL.
- ▶ The amount of expenses (and allowable deductions) determines the amount benefits the household receives.

The minimum benefit amount a household can receive monthly is \$15

What is and is not considered income in CalFresh?

Considered Income for CalFresh

- ▶ Social Security Administration (SSA)
- ▶ Social Security Disability Insurance (SSDI)
- ▶ Retirement income
- ▶ Wages
- ▶ Alimony
- ▶ Unemployment Benefits
- ▶ CalWORKs
- ▶ Self-employment income
- ▶ Veteran's Affairs payments



Not Considered Income for CalFresh

- ▶ Supplemental Security Income (SSI)
- ▶ Financial Aid for students
- ▶ Earned Income Tax Credit (EITC)
- ▶ Child earnings when the child is:
 - 17 years old or younger, and
 - Enrolled in primary or secondary school at least half-time, and
 - Under the parental control of a household member.

Resources

Resources are not counted when determining a household's eligibility to CalFresh

The items listed below **do not** count as a resource for CalFresh and are not used to determine eligibility to the program:

- ▶ **Vehicles**
- ▶ **Homes**
- ▶ **Lots**
- ▶ **Retirement Accounts**
- ▶ **Life Insurance Policies**
- ▶ **Personal Property**

Property/Resources are used to determine eligibility for CalWORKs cash-aid.



Eligibility Information for Immigrants

Who is eligible?

- ▶ Undocumented immigrants are not eligible for CalFresh, but they can apply for and receive benefits for other members of their household who are citizens or Legal Permanent Residents (LPRs), such as children.
- ▶ Some groups of immigrants – regardless of their immigration status, may be eligible as well, such as:
 - ▶ Refugees
 - ▶ Asylees
 - ▶ Victims of domestic violence

Sponsored Immigrants

A LPR whose sponsor signed an affidavit of support (Form I-864) on or after 12/19/97 may have part of his/her sponsor's income counted in the CalFresh case, UNLESS his/her income is below the 130% limit even with the sponsor's support.

Effect on CalFresh application on obtaining residency or citizenship

- ▶ Receiving CalFresh has no effect on someone's application for United States citizenship or residency.
- ▶ CalFresh recipients are not considered "Public Charge" because CalFresh is a nutrition program; it is not welfare or cash aid.

Confidentiality

A Benefits Representative (BR) verifies residency information with the United States Citizenship and Immigration Service (USCIS).

See Appendix pages 23 and 24 for US Citizenship and Immigration Services statements regarding Public Charge.

Eligibility Information for Students

Who is considered a student for purposes of CalFresh?

- ▶ An adult between the ages of 18-49 who is:
 - ▶ Not incapacitated, and
 - ▶ Enrolled at least half-time in an institution of higher learning.

Who is not considered a student?

- ▶ An individual that is:
 - ▶ Under 18 or 50 or over
 - ▶ Mentally or physically unfit
 - ▶ Attending high school
 - ▶ Enrolled in non-credit college or in community service courses.
 - ▶ Participating in on-the-job (OJT) programs
 - ▶ Enrolled less than half-time
 - ▶ Enrolled in a technical or trade school which does not require a high school diploma

Student Eligibility

In order to be eligible, a student must meet one of the following:

- *Work a minimum of 20 hours a week or an average of 80 hours per month.*
- *Approved for federal or state work study or enrolled in WIOA, EOPS, EOP or other programs that increase employability.*
- *Have parental responsibility for a child under the age of six (6) or enrolled full-time and a single parent with responsibility for dependent child under age 12.*
- *Receive CalWORKs*

- ▶ Student Financial Aid does not count as income in CalFresh.
- ▶ Students under age 22 who live with their parents must apply with their parents as part of the household.

Individuals with Felony Records

As of April 1, 2015, individuals with drug felony records are eligible to receive CalFresh.

Who is not eligible?

- ▶ Individuals that are in violation of their parole or probation and/or fleeing felons.

Income of parole or probation violators and fleeing felons is counted as part of the eligible household's income.

Important Reminder



*If an individual is not eligible for CalFresh
(SSI recipient, undocumented, fleeing felon)
others in the household could
still be eligible to receive benefits.*

The Application Process

Step 1: The Interview

There are four (4) easy ways to apply for CalFresh benefits:

1. APPLY ON-LINE

Applications can be completed on-line by going to www.getcalfresh.org.

2. BY PHONE

Call 1-888-421-8080 for personal assistance, Monday - Friday, 7:30-5:00, or 24/7 for automated help.

3. IN PERSON

Visit the Santa Cruz County Human Services Department Customer Service Center locations:

1020 Emeline Avenue, Santa Cruz
18 West Beach Street, Watsonville

4. BY MAIL

Customer Services Center
Human Services Department
P.O. Box 1835
Santa Cruz, CA 95061

Paper applications are available at both County of Santa Cruz Human Services Department Customer Service Center locations.



State law allows applicants the opportunity to turn in an incomplete application if unable to wait for their appointment. In order for the county to accept the application it must contain the following:

Name

Address

Signature



Step 2 – The interview

The application interview is an official and confidential discussion of the household's circumstances, which directly relate to the determination of CalFresh eligibility and benefit issuance.

- ▶ After submission of the initial application, a Benefits Representative (BR) will call the applicant to schedule an interview. Interviews are completed either:
 - Face-to-face at the local Human Services Department, or
 - Over the telephone.
- ▶ During the interview the applicant will be informed of the following:
 - Expedited Service rules
 - Right and Responsibilities
 - Work registration and participation requirements
 - How to complete and submit the Semi Annual Report (SAR 7)
 - Application processing timeframes
 - How benefits are calculated
 - What verifications they are required to provide and how to submit them, such as:
 - Identity
 - Non-citizen status
 - Income
- ▶ If the applicant does not attend the interview appointment, they will be sent a Notice of Missed Interview. **It is the customer's responsibility to contact the county to reschedule the appointment.**
- ▶ When the application is approved or denied, the applicant will receive a Notice of Action informing them of the action.

Step 3 - Verifications

CalFresh applicants will be asked to provide verification or proof of some of the information they include in their applications.

The following is a list of documents most applicants are required to provide:

Type of verification	Items accepted
Identification	Driver's license or state identification card, birth certificate, baptismal certificate, student/work identification card, voter registration card
Income	Pay stubs, statement from employer, copy of check, self-employment records, Social Security award letter, Unemployment award letter
Residency	Mortgage statement, rent receipt, utility bill with current address
Non-citizen	United States Citizenship and Immigration Services (USCIS) cards (green card), USCIS letters (Notices of Action)
Students	Financial Aid paperwork

The above list is not all-inclusive. Applicants having trouble obtaining official documents may self-certify.

Deductions/Expense Verifications

The following chart contains a list of verifications that are required to allow a deduction/expense.

Deduction/Expense	Verification items
Child Support	Court order, paystub showing garnishment
Dependent care/Child Care	Provider statement
Medical Expenses	Medical bills, pharmacy bills

If the required verification is not provided, the application will be processed, but the deduction/expense will not be allowed.



Fingerprinting is no longer a requirement for CalFresh, but is a requirement for the CalWORKs program.

Step 4 – Approval or Denial

Santa Cruz County is required to notify all applicants of the decision on their case within 30 days of date of their application.

Applicants are notified of the decision with an approval or denial Notice of Action. Applicants that are approved for benefits will receive an approval Notice of Action that also includes the benefit amount.

If an applicant is eligible for CalFresh, they will receive an Electronic Benefits Transfer (EBT) card and select a Personal Identification Number (PIN). Benefits are “loaded” onto the EBT card on a monthly basis. After the first (and sometimes second) month, benefits will be made available on the same day of every month, corresponding with the last number of their case number.

▶ **Example:** *Case #5512345 will receive their benefits on the 5th of every month.*

What if the application is denied?

CalFresh applications may be denied for various reasons; the reason for the denial is explained on the denial Notice of Action. Applicants who do not understand the reason for the denial should contact the office for an explanation.

Applicants can request a hearing if they believe they were unjustly denied or if they believe they were issued the incorrect amount of benefits. Hearings may be requested by following the instructions on the back of every Notice of Action.



Helping Households Stay on CalFresh

*It's important not only to apply and receive CalFresh benefits;
but to continue receiving benefits.*

Households should be reminded that:

- ▶ Semi Annual Reporting (SAR) households must complete and submit a Semi Annual Report (SAR 7) once a year:
- ▶ If the SAR 7 is not received by the HSD office, households will be discontinued and households will lose their CalFresh benefits.
- ▶ The SAR 7 is mailed to the household and can be returned by mail, at www.benefitscal.com or in person.
- ▶ Households must sign and return the SAR 7 even if there are no changes in their income or expenses since the last report.
- ▶ Customers that need assistance in understanding and completing the SAR 7 may request assistance by contacting the Community Food Hotline at (831) 662-0991 or visit or call the HSD office.

Others:

- ▶ CalFresh households should notify Eligibility staff any time there is a change in their income or expenses, as this may make the household eligible to increase in benefits.
- ▶ Individuals who are employed and receive paystubs should keep them in a safe location; copies will need to be submitted with the SAR 7.
- ▶ Recertification – CalFresh benefits are “certified” for one year at a time; households must complete a recertification yearly. Households will be advised of their certification via the Notice of Action – Notice of Expired Certification (NEC).



The following households are not required to complete SAR 7's.

- Homeless
- Season/migrant farm workers
- All the adult members are elderly or disabled and have no

Online Resources

Online CalFresh application:

www.getcalfresh.org

Prescreening tools available on the internet:

- California Department of Social Services
<http://www.calfresh.ca.gov/PG849.htm>

Local, State and National Resources:

- Santa Cruz County Human Services Department:
<http://www.santacruzhumanservices.org/>
- California Department of Social Services (CDSS) CalFresh
<http://www.calfresh.ca.gov/>
- E-Benefits California at <http://www.benefitscal.org/>
- United States Department of Agriculture (USDA) Food and Nutrition Services – Supplemental Nutrition Assistance Program (SNAP)
<http://www.fns.usda.gov/snap/>

Other agencies:

- Santa Cruz County 2-1-1
<http://www.unitedwaysc.org/211-santa-cruz-county>
- California Food Policy Advocates at <http://cfpa.net/>
- California Association of Food Banks at
<http://www.cafoodbanks.org/>

Other resources:

- Ebtnearme.org
- Eatfresh.org
- Freshebt.com

Creative Outreach Ideas

Put information about CalFresh in your monthly newsletter or mailings to your clients. We can provide articles and updates about CalFresh.

Host an Application Event during the holidays, fairs, or large family events. Let us know beforehand and we will provide the materials.

Become a Registered User for Get CalFresh.

Go to demo.getcalfresh.org to try the application.

Recruit volunteers to read this toolkit and talk to families about CalFresh in your waiting rooms.

Hold a cooking demonstration. Show your clients how easy it is to eat nutritious food with the CalFresh Program.