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2003

Ohio Association of Second Harvest Foodbanks

Navigating the System:

A Food Stamp Tool Kit



A Resource for Emergency Food Providers

- ◆ Who is eligible
 - ◆ Understanding client rights
 - ◆ How to appeal a decision
 - ◆ Using the Ohio Direction Card
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Introduction

According to a 2001 United States Department of Agriculture study, only 59% of Americans eligible for food stamps participate in the program. Ohio was very close to the national average, with an estimated 58% of those eligible applying.

In order to increase the effectiveness of the Food Stamp Program, it is important to encourage clients to know the system.

In order for clients to receive the food stamp benefits for which they are eligible, social service agencies can assist clients in accessing the Food Stamp Program. This booklet will help you educate clients by explaining the Food Stamp Program, direct them to more information regarding food stamps, and provide information for obtaining free or low-cost legal services.

This booklet will explain who is eligible for Food Stamps and what the resource requirements are. Then, it will go through the application and recertification process. It will explain the hearing process and what clients should do if they believe a mistake has been made in determining their benefits. The Tool Kit describes how to use the system to actually get groceries, including specifics for the elderly, homeless, legal immigrants, and disabled.

Assistance from the Food Stamp Program can make a difference in the lives of the people we serve and decrease the numbers of people worried about where their next meal is coming from. We hope this Tool Kit will be a useful tool in helping people access the food stamp system.

General Food Stamp Information

What are Food Stamps?

The Food Stamp Program is the Government's first line of defense against hunger. It is the largest federal food assistance program providing coupons or electronic benefits that can be used in place of cash in most grocery stores. The earliest traces of the Food Stamp Program were seen in Food Stamp Plan of 1939, created to ease the suffering of the Great Depression Era. The program was revived in 1961 as a pilot and made permanent in 1964. Food stamp benefits are entirely funded by the federal government with administration costs shared by federal, state, and local governments. In Ohio, the Ohio Department of Job and Family Services (ODJFS) administers the Food Stamp Program.

National Picture and Trends:

Nationally, in June 2003 (the latest data available), 21.7 million individuals participated in the Food Stamp Program. The average monthly benefit for food stamp participants was \$75 per person. According to FRAC's analysis of preliminary monthly data from USDA, the June 2003 level of Food Stamp Program participation represented a rise of nearly 2.5 million persons compared to the June 2002 level, more than 4.3 million persons compared to June 2001, and almost 4.9 million persons since July, 2000 (when program participation nationally reached its lowest point in the last decade).*

**Taken from Food Stamp Participation INcreases in June 2003 to Almost 21.8 Million Persons. United States Department of Agriculture Food and Nutrition Service, <http://www.frac.org/html/news/fsp/03june.html>.*

Ohio Picture and Trends:

In June 2003, ODJFS reported 887,138 individuals participating in the Food Stamp Program, with a statewide average issuance of \$85.42 per person. The numbers increased at one of the highest rates in the country, going up 19.2%, in the last year. However, the Ohio Association of Second Harvest Foodbanks' snapshot survey of people accessing emergency food found only 36% of income eligible individuals were participating in the Food Stamp Program. Of those surveyed who were currently receiving food stamps, the average monthly household benefit was \$168. The average monthly benefit per person was \$58.

Who is Eligible?

Resource Rules

Gross Monthly Income

Gross monthly income is a household's total income before deductions. It is everything the household receives that has value, including employment, SSI, Social Security, OWF, child support, etc. Meeting the gross income limits is the first step in eligibility. The limits (valid until September 2004) are as follows:

Size of Family Units	1	2	3	4	Each Extra Person
Maximum Monthly Income	\$973	\$1,313	\$1,654	\$1,994	+\$341

Net Monthly Income

Net monthly income is the household's income after deducting allowable expenses (see below). Meeting net income limits is the next step in determining a client's eligibility. The limits are as follows:

Size of Family Units	1	2	3	4	Each Extra Person
Maximum Monthly Income	\$749	\$1,010	\$1,272	\$1,534	+\$262

What are allowable expenses?

Allowable expenses are households bills that can be taken out of the household's income before food stamp benefits are determined. Allowable expenses include:

- √ **Shelter costs** such as rent, mortgage, and utilities;
- √ **Medical expenses** for those 60 years of age or older, or those who are considered disabled;
- √ **Child or elder care costs;** and
- √ Legally-obligated **child support.**

Personal Resources

Personal resources, such as savings, cash and stocks, cannot exceed \$2,000. For households with one or more disabled or members ages 60 or older, the resource limit can not exceed \$3,000.

The State of Ohio no longer counts the value(s) of a household's vehicle(s).

Other Governmental Assistance

If a person in the household is receiving SSI or OWF, their personal resources will not be counted when figuring benefits.

Work Rules

Able-Bodied Adults Without Dependents (ABAWD's), ages 18 to 50, must work at least 20 hours a week or participate in an employment and training program in order to receive food stamp benefits. *Able-bodied* means that the client is not currently pregnant, over 50, or medically certified as physically or mentally unfit to work.

If ABAWD's are offered suitable employment, the job must be accepted. ABAWD's who are not employed or enrolled in a work training program must find employment or join a training program in order to be eligible for food stamps. They can be eligible for up to 3 months of benefits in 3 years in order to deal with temporary joblessness or extreme need.

Clients between the ages of 16 and 60 must be registered to work and participate in a work training program if asked to do so by the food stamp office.

Application Process

The application process differs from county to county, and from case worker to case worker. If someone is interested in applying for food stamps, they have to go to the County Department of Job and Family Services (CDJFS). It is best to call ahead to verify when and where to go, and the documentation that is needed. These phone numbers and a web link to locate local CDJFS offices can be found on pages 17 and 18.

Primary Application

There is a primary application that can be a quick screen for eligibility, although it just takes basic information and your signature to officially begin the application process. At this time, even if you do not have all your information, sign and date the application to begin the process. After the primary application is complete, applicants can ask for an interview that day or schedule an appointment for a later date. If a scheduled appointment is missed, the client will receive a *Notice of Missed Interview*, and they have 30 days from the date of application to schedule another appointment or they will be denied.

In-Depth Interview

When applicants meet with the case worker, they will complete a longer application. An interview will go into more details of the applying household's resources. The case worker will need to review all identification and documentation (see next page). If the applicant does not have everything, they will be asked to bring or send in all missing information. If the applicant does not bring in all the required information, the application can be delayed.

Can't Get to the Office?

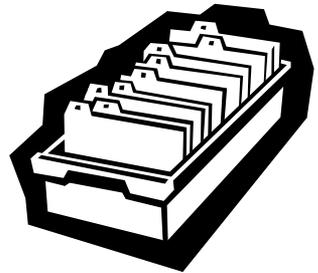
There are rules to help clients who find it impossible to travel to the food stamp office interview because of health problems, transportation issues, work situations or other hardships. On a case-by-case basis, these applicants can use an authorized representative to apply on their behalf, or apply over the telephone.

Documentation

According to the United States Department of Agriculture, the average application took 5 hours and 2 visits to the food stamp office to complete. 55% of clients surveyed who had applied for food stamps in the Ohio Association of Second Harvest Foodbanks Survey reported having to return to the office more than once. To cut down on the number of office visits, it is important for clients to bring all their documentation with them to every appointment. When you submit any documentation, make sure you ask for a dated receipt from the CDJFS to confirm it has received them.

What to Bring

- ✓ **Proof of all household income** (Social Security benefit payments, OWF income verification, paycheck stubs, etc.)
- ✓ **Social Security Cards** for each member of your household
- ✓ **Rent receipts, and proof of utility bills, home insurance and property taxes**
- ✓ **Proof of medical expenses**, for those 60 or older (medical bill(s))
- ✓ **Proof of where you live** if it is reasonably possible to get verification (lease agreement, deed, notarized letter, etc.)
- ✓ **Proof of identity of everyone in household** (driver's license, State ID, school ID, etc.)
- ✓ **Proof of age of everyone in household** (Birth Certificate, U. S. Passport, etc.)
- ✓ **Proof of citizenship for everyone in household** (Birth Certificate, U.S. Passport, Green Card, etc.)
- ✓ **Proof of disability benefits** (SSD payment stub, etc.)
- ✓ **Proof of other assets and resources** (bank records, savings account book, etc.)



Next Steps

The County Department of Job and Family Services has 30 days from the application file date to determine eligibility. All information and documentation must have been filed by this time. Information will be mailed to the household explaining the decision. If the client is going to receive food stamps, the office will include a date and time for the client's orientation. At orientation, a video will be shown introducing the operations of the program. A demonstration of how to load the benefits and use the Ohio Direction Card should be performed. At this time, the client will choose the 3 stores where they will be able to load their benefits.

Reporting Changes

Once the household has begun receiving food stamps, certain changes affecting food stamp benefits must be reported. Make sure you ask your case worker what changes have to be reported. If changes are not reported, benefits can be decreased or terminated. Changes can be reported by phone, in person, or in a *Food Stamp Change Report* mailed to the food stamp office.

Recertifying

Households have to recertify after a specific time period to assure the correct amount of benefits is being received. Working families recertify every 6 months. Seniors generally go in once a year. Clients will be notified by mail of the date and time of their recertification appointment. Clients must contact their case worker to arrange a different time if they can not make the scheduled one. Case workers are hard to get a hold of. **Clients must be persistent.** If a recertification appointment is missed, the client will lose their benefits. If this happens, they should simply reapply.

Expedited (Emergency) Food Stamps

In situations of extreme need, households may receive food stamps within 72 hours of application. If the client does not agree with the decision reached by the food stamp office they have a right to a County Conference within 2 days.

Turned Down? The Hearing Process

If an applicant is denied food stamps or a recipient disagrees with an action or inaction by the food stamp office they have the right to a State Hearing. A State Hearing is a formal hearing with the client, the Food Stamp Office, and a State Hearing Officer.



It is very important to encourage clients to pursue a state hearing if they believe their benefit allotment is incorrect.

Due to the numerous and frequent changes in the food stamp program, client benefits will often increase once the case is reviewed.

To request such a hearing, the household may call or write their case worker or, preferably, contact the Bureau of State Hearings at:

**Ohio Department of Job and Family Services
State Hearings Unit**

**P.O. Box 182825
Columbus, OH 43218-2825**

Phone: 866-635-3748, extension 1

Fax: 614-728-9574

E-mail: BSH@odjfs.state.oh.us

If a client's benefits are being lowered or stopped, they will receive a notice in the mail with instructions on how to request a *State Hearing*. The client has 90 days to request such a hearing from the mailing date on the notice of action. If they request a hearing within 15 days, their benefits may continue at the current level until after the hearing. However, if the hearing decision rules against the client, and lowers or stops their benefits, the client will have to pay back the benefits they received in error.

After requesting a hearing, the client will be informed by mail of the date, time, and place of the hearing. Clients can request copies of the rules that will be used to decide the case. At the hearing, clients will speak with a hearing officer from the Ohio Department of Jobs and Family Services and a Food Stamp Agency worker. Clients can bring someone else with them to the hearing (friend, relative, etc.). Additionally, someone else may request a hearing for you. **This is an official hearing.** For this reason, clients are encouraged to bring a legal representative with them.

The worker will explain the action being taken and the client will then have a chance to respond. At the hearing, the client needs to bring with them all the necessary documentation to have their case heard. **At these hearings, having too much information on hand is better than not having enough.**

A written decision should be received by the client within 60 days. If the client contests the decision of the hearing, they can ask for an Administrative Appeal by contacting the Ohio Department of Job and Family Services Office of Legal Services or use the form that came with the state hearing decision to request an appeal. If they lose the administrative appeal, they may file an appeal in court, called Judicial Review . (Contact information provided on page 10.)

Legal Rights

Throughout the hearing process, you may have a representative to help you at the hearing. This representative may be a lawyer, social worker, friend, relative or other person who can help you with your case. For more information about food stamps and your rights, go to the Ohio State Legal Services Association web site at www.ohiolegalservices.org. If you think you need legal assistance, call 1-866-LAWOHIO to be connected to your local legal aid program and find out if you qualify.

How Do Food Stamps Work?

Getting Benefits on the Ohio Direction Card



Once a household has been approved for food stamp benefits, they will be issued an Ohio Direction Card. The card holder must be especially careful to protect the chip where all the information is stored on the card. It works much like a calling card, where benefits are loaded onto a card and automatically decrease as money is spent at a store.

The household must choose a 5-digit code as a password. Clients must also choose 3 specific stores where they will be able to load their benefits each month. Households have 30 days to load their benefits onto their card or they will lose them. Once loaded onto the card the benefits can be used at any store.

Benefits carry over from month to month if not used.

The card will lock if the wrong code is entered three times in a row. The county office will have to be contacted in order to unlock the card. If the client goes to the County Department of Job and Family Services where his or her case worker is located, someone at the desk should be able to help.

If the card is stolen, lost or damaged, call the *Helpline* at 1-800-944-3273. The card will be replaced in 2 business days or more. The *Helpline* can also inform clients of their card balance and let them change the locations where they load their benefits. The *Helpline* can be called for no charge from a pay-phone.

What can you buy with Food Stamps?

- √ Food stamps can be used to purchase grocery items except alcoholic beverages, tobacco, restaurant food, personal care products, or household items.
- √ Food stamps cannot be traded or sold.
- √ Food stamps can also be used to buy seeds and plants to grow food in home gardens.

Using the Ohio Direction Card at Stores

A store must have a *Point of Sale* terminal in order for the client to use food stamp benefits at that location. At the store, the client inserts their Ohio Directions Card into a *Point of Sale* machine and then enter their password. Once the password is verified, the balance available on the card will be displayed on the machine monitor. After the grocery total is rung up, the machine will display the total. The client presses "Yes" to accept that total. If the machine displays the message "*Short \$xx.xx,*" the balance on the card is not sufficient to cover the purchase amount. Grocery items can be returned or the remainder can be paid for with cash.

Stores should be able to do a manual transaction if the system is down after they have contacted the Ohio Direction Card Customer Service Center. However, such purchases are limited to \$50. If there is a problem using the benefits at the store, the client should contact his or her case worker at the local County Department of Job and Family Services.

Populations with Special Circumstances:

Senior Citizens

There are rules that help make the system more accessible for seniors. If the face-to-face interview requirement is waived, seniors can authorize a representative to apply for food stamps on their behalf, or a home or telephone interview can be scheduled.

Other rules increase the amount of benefits received by seniors. Seniors, persons 60 years of age and older, can have up to \$3,000 in resources. Deductions are available for medical expenses over \$35. There is no cap on the shelter costs for households with elderly residents; any shelter costs over 50% of the household income are deducted.

Even with these rules, seniors find that the amount they receive in stamps is not worth the effort. Nationally, seniors living alone received an average of \$45 a month in food stamps, and households with elderly members received \$112 monthly. Many seniors are frustrated by how much their food stamp benefits drop with every cost-of-living adjustment in their SSI and SSD benefits.

If you are not sure if you qualify, APPLY.

People with Disabilities

Many of the problems and regulations that exist for the elderly also hold true for people with disabilities. To be considered disabled, the person should be receiving federal disability income such as SSI or SSD. Like the elderly, a person with disabilities can appoint a representative to apply in their place. If unable to appoint such a representative, a home or telephone interview can be scheduled. To be eligible, the client must meet the standard income and resource requirements. There is no cap on the shelter costs for households with disabled members; any shelter costs over half of the household income are deducted. Those with disabilities who would benefit from alternative communication of program information (braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

Gross Monthly Income Where Senior(s) or Disabled are a Separate Household

Gross monthly income is a household's total income before deductions. Recent changes in the Food Stamp Program allow seniors and the disabled if living alone or with another senior or disabled person to have a higher *gross monthly income*. These limits (valid until September 2004) are as follows:

Size of Family Units	1	2	3	4	Each Extra Person
Maximum Monthly Income	\$1,235	\$1,667	\$2,099	\$2,530	+\$432

The Homeless

Homeless persons *are* eligible for food stamps. A fixed address is not necessary in order to receive benefits. Identification is preferred but a friend or employer can come in and vouch for the person and where they reside. Homeless persons are given the standard \$143 shelter deduction if they have any shelter costs (they will not have to verify exact costs). Food stamps can be used to purchase meals at certain establishments. Food stamp offices must help homeless persons find a way to get their food stamps without a mailing address. Most will have the person pick up the card at the office. After initially receiving the card, a homeless participant will be able to renew benefits at stores in the standard way.

If you are not sure if you qualify, APPLY.

Legal Immigrants

Legal immigrants, and migrant/seasonal farm workers may be eligible for food stamps. Household members born in the United States can be eligible. Legal immigrants might be eligible after 40 quarters of qualifying Social Security work, or with a US military connection.

If you are not sure if you qualify, APPLY.

Client Rights

What are my rights when I apply for food stamps?

*Adapted from the National Law Center on Homelessness and Poverty:
Food Stamp Fact Sheet, <http://www.nlchp.org/fsfact.htm>*

- √ You have the right to receive an application when you ask for it.
 - √ You have the right to turn in your application the same day you receive it.
 - √ You have the right to receive your food stamps or be notified in writing that you are not eligible for the program within 30 days after you turn in your application.
 - √ You have the right to have a fair hearing if you disagree with any action taken on your case.
 - √ You have the right to receive food stamps within 24-72 hours if you have less than \$100 on hand.
 - √ When you apply for food stamps you should be provided with a clear written statement explaining what must be done in order to complete the application process.
 - √ If you are elderly or disabled, and you or your appointed representative cannot go to a food stamp office to apply for benefits, the food stamp office should interview you over the telephone or visit you at the location where you are staying.
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CDJFS Phone Listing

For complete listing, please visit: <http://www.state.oh.us/odjfs/county/cntydir.stm>

Adams	937-544-2371
Allen	419-228-2621
Ashland	419-289-8141
Ashtabula	440-998-1110
Athens	740-592-4477 or 800-762-3775
Auglaize	419-738-4311
Belmont	740-695-1074
Brown	937-378-6104
Butler	513-887-4000
Carroll	330-627-2571
Champaign	937-652-1346
Clark	937-327-1700
Clermont	513-732-7111
Clinton	937-382-0963
Columbiana	330-424-1471
Coshocton	740-622-1020
Crawford	419-562-0015
Cuyahoga	216-987-6640
Darke	937-548-3840
Defiance	419-782-3881 or 800-342-0160
Delaware	740-833-2300
Erie	419-626-6781
Fairfield	740-653-1701 or 800-450-8845
Fayette	740-335-0350 or 800-845-3272
Franklin	614-462-4000
Fulton	419-337-0010 or 800-344-3575
Gallia	740-446-3222
Geauga	440-285-9141
Greene	937-562-6000
Guernsey	740-432-2381
Hamilton	513-946-1000
Hancock	419-422-0182
Hardin	419-675-1130 or 800-442-7346
Harrison	740-942-2171
Henry	419-592-0946
Highland	937-393-4278
Hocking	740-385-5663 or 800-599-6935
Holmes	330-674-1111
Huron	419-668-8126 or 800-668-5175
Jackson	740-286-4181
Jefferson	740-282-0961
Knox	740-397-7177
Lake	440-350-4000

Lawrence	740-532-3324
Licking	740-349-6225
Logan	937-599-5165
Lorain	440-284-4500
Lucas	419-213-8999
Madison	740-852-4770 or 800-852-0243
Mahoning	330-740-2600
Marion	740-387-8560
Medina	330-722-9283
Meigs	740-992-2117
Mercer	419-586-5106
Miami	937-335-7142
Monroe	740-472-1602
Montgomery	937-225-6347
Morgan	740-962-4616 or 888-257-9159
Morrow	419-947-9111 or 800-668-6458
Muskingum	740-454-0161
Noble	740-732-2392 or 800-905-2732
Ottawa	419-898-3688
Paulding	419-399-3756
Perry	740-342-3551
Pickaway	740-474-7588
Pike	740-947-2171
Portage	330-297-3750
Preble	937-456-6205
Putnam	419-523-4580
Richland	419-774-5400
Ross	740-773-2651 or 800-413-3140
Sandusky	419-334-3891
Scioto	740-354-6661
Seneca	419-447-5011 or 800-825-5011
Shelby	937-498-4981
Stark	330-452-4661
Summit	330-643-8200
Trumbull	330-675-2000
Tuscarawas	330-339-7791 or 800-431-2347
Union	937-644-1010 or 800-248-2347
Van Wert	419-238-5430
Vinton	740-596-2581 or 800-482-2920
Warren	513-695-1420
Washington	740-373-5513
Wayne	330-287-5800
Williams	419-636-6725
Wood	419-352-7566
Wyandot	419-294-4977

Sources

America's Second Harvest

Hunger in America 2001; <http://www.hungerinamerica.org/>
Red Tape Divide: State-by-state review of food stamp applications
http://www.secondharvest.org/policy/food_stamp_study.html

Food Research Action Center

<http://www.frac.org>
2002 Eligibility Limits
http://www.frac.org/html/federal_food_programs/programs/fsp_limits2002.html
Food Stamp Rules for the Elderly
<http://www.frac.org/html/news/fsp/fsruleselderly.htm>
Immigrant Provisions in Food Stamp Program
http://www.frac.org/html/news/immigrant_1100rules.html

National Law Center on Homelessness and Poverty

Food Stamp Fact Sheet; <http://www.nlchp.org/fsfact.htm>

Ohio Association of Second Harvest Foodbanks

Food Stamp Survey 2001
www.oashf.org

Ohio Department of Job and Family Services

"*You have a right to a state hearing*" booklet
Food Stamp Certification Handbook
http://dynaweb.odjfs.state.oh.us:6336/dynaweb/work/FSH/@Generic_BookView;cs=default;ts=default
Office of Family Stability (links to Food Stamp information and application)
<http://www.state.oh.us/odjfs/ofam/cmmandfsa.stm>

Ohio State Legal Services Association

For more information about food stamps and your legal rights: <http://www.ohiolegalservices.org>. To be connected to your local legal aid program, call 1-866-LAWOHIO.

Urban Institute

Recent Trend Testimony
<http://www.urban.org/TESTIMON/zedlewski7-19-00.html#n11>

USDA Food and Nutrition Services

Food Stamp Pre-Screening Eligibility Tool:
<http://209.48.219.49/fns/>

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The Food Stamp Program has many rules and regulations, but they must not serve to discourage clients from applying.

Helping clients understand the complexities of the program will empower them to get the assistance they deserve.

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614.221.4336; Fax 614.221.4338
www.oashf.org

To learn more about food stamp benefits
and your legal rights go to
the Ohio State Legal Services Association web site at
www.ohiolegalservices.org.

To be connected to your local legal aid office,
call 1-866-LAWOHIO.

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