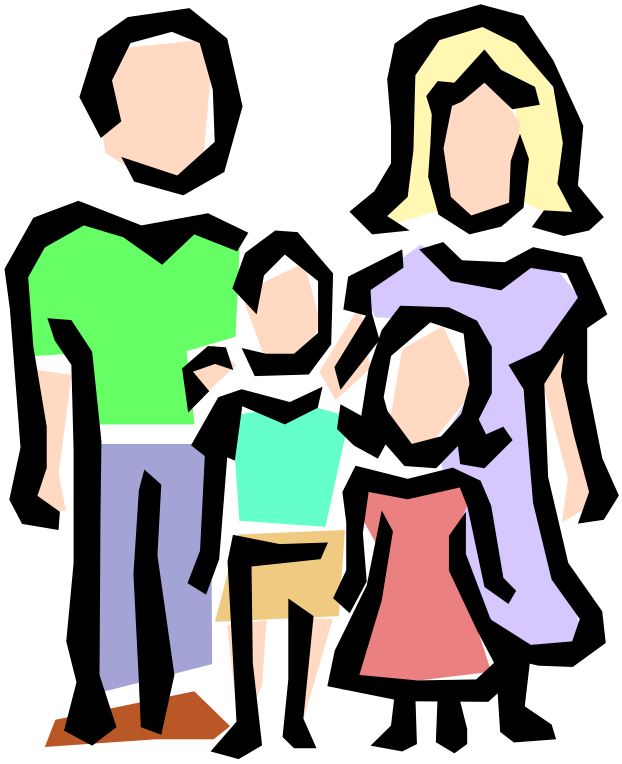

The Family Investment Program (FIP)

Comm. 108 (Rev. 1/08)

If you have questions, contact your worker in your local Human Services office. You may also call Iowa Legal Aid for help. The toll free number is: 1-800-532-1275

Iowa
Department of
Human Services

Policy Regarding Discrimination, Harassment, Affirmative Action and Equal Employment Opportunity

It is the policy of the Iowa Department of Human Services (DHS) to provide equal treatment in employment and provision of services to applicants, employees and clients without regard to race, color, national origin, sex, religion, age, disability, political belief or veteran status.

If you feel DHS has discriminated against or harassed you, you can send a letter of complaint to:

Iowa Department of Human Services, Administrator, Diversity Program Unit, 1305 E. Walnut, Des Moines IA 50319-0114; phone (800) 972-2017; fax (515) 281-4243.

(Food Assistance only) USDA - Director Office for Civil Rights, Rm 326-W Whitten Bldg, 1400 Independence Ave SW, Washington DC 20250-9410, or call 1-800-795-3272 voice or (202) 720-5964 (TDD).

What is the Family Investment Program?

The Family Investment Program (FIP) provides temporary cash assistance to families with children. The goal of FIP is to help you leave poverty and become self-supporting.

FIP is available to one-parent and two-parent families and to relatives caring for children whose parents are not in the home. FIP payments are based on the size of your family and your family's income.

Is there a time limit for FIP?

Federal law limits how long you can get FIP to a total of 60 months (five years). Months you get FIP or cash assistance in another state count toward the limit.

Months are not counted for:

- Persons on SSI
- Caretakers who don't get FIP for themselves. Caretakers are relatives who care for a child, but are not the child's parent.
- Children

If a parent gets FIP for 60 months, FIP stops for the whole family. If a caretaker gets FIP for 60 months, the caretaker is taken off the FIP grant but FIP can continue for the child.

The five years don't have to be in one block of time. For example, if you get FIP for 30 months, then go off FIP and come back on later you can still get FIP for 30 more months.

The only way you can get FIP for more than 60 months is if you can prove that you have a reason why you cannot support your family. This is called a "hardship exemption". Examples of hardship are:

- Physical or mental health problems
- Substance abuse problems
- Domestic violence

A hardship exemption can last up to six months. To get an exemption you must:

- Fill out a form called "Request for FIP Beyond 60 Months" and turn it in at the local DHS or PROMISE JOBS office.
- Give us proof of why you cannot support your family.
- Sign a 6-month Family Investment Agreement (FIA) that lists the steps you must take to overcome the hardship.

You may be able to get more than one hardship exemption if you work on overcoming your hardship and follow all of the FIP rules.

What is PROMISE JOBS?

To get a FIP check, you must work with PROMISE JOBS. PROMISE JOBS is a work and training program that will help you make a plan to support your family. This plan is called a **Family Investment Agreement (FIA).**

You will meet with a PROMISE JOBS worker to plan and write your FIA. An FIA is a signed agreement between you and the State of Iowa. It will show:

- The steps you will take to be able to support your family, and
- How the state will help with those steps.

Your PROMISE JOBS worker will talk to you about help with child care and transportation while you do your FIA activities.

PROMISE JOBS activities include:

Assessment

- Looking at your family's needs and goals so that you can become self-supporting in the shortest amount of time.

Work-Related Activities

- **Group Job Search:** A two-week group activity where you report each day and work together to find job openings, make employer contacts, complete a required number of job searches, and participate in job interviews.

- **Individual Job Search:** A plan that lists the employers you will contact and when you will make the contacts. Job searches are turned in each week.
- **Monitored Employment:** Help for you to keep your job while you work. Your PROMISE JOBS worker also may be able to help you find a better job.
- **Self-Employment:** Classes may be available in your area to help you set up your own business or increase the income you get from your self-employment business.
- **Job-Seeking Skills Training:** Classes to help you learn how to dress for an interview and for work, write a resume, find job openings, complete job applications and letters of application, schedule job interviews, handle yourself in an interview, and prepare your family for changes that may happen when you go to work outside your home.
- **Work Experience Placement:** Unpaid work experience and on-the-job training to get you ready for a job that pays a wage.
- **Unpaid Community Service:** A chance to learn basic skills while providing services to your community.

Training

- **Adult Basic Education:** Classes that help you pass GED testing or get ready for vocational training.
- **GED** (general equivalency diploma): Classes to help you earn a high school-level diploma.
- **High School Completion:** Getting your high school diploma.
- **English as a Second Language:** Classes that help you speak, read and understand English.
- **Post-Secondary Education:** Training courses that help you prepare for a specific area of employment.

Family Support Activities

- **Family Development and Self-Sufficiency (FaDSS):** A voluntary program that provides services and support in your home, to help you and your family become stable and deal with problems that keep you from becoming self-supporting.
- **Parenting Skills Training:** Training and support to be a good parent.
- **Workplace Essentials:** Classes that prepare you for work and training through an increased understanding of how to deal with problems in the home and the work place.

If you have problems that keep you from doing your FIA activities, tell your PROMISE JOBS worker.

Your PROMISE JOBS worker will answer your questions about PROMISE JOBS activities.

What is a Limited Benefit Plan (LBP)?

If you don't do what you said you would do in your FIA, you'll be choosing a Limited Benefit Plan (LBP). Your family cannot get FIP while you are in an LBP.

The first time you choose an LBP, your FIP benefits will stop right away. You must sign an FIA before you can get FIP again.

If you or the other parent in the home choose an LBP and either of you had one before, your family can't get FIP for at least 6 months. To get FIP after the six months end, you must:

- Sign an FIA
- Complete 20 hours of approved PROMISE JOBS activity
- Meet all other FIP rules

Are there other FIP rules?

Other FIP rules are:

- **Age** — Children must be under the age of 18. A child who is age 18 may get FIP only if they are going to high school and will complete high school before age 19.

- **Minor Parents** — If you are a parent under age 18, and never married (or the marriage was annulled), you must live with a parent or legal guardian or show proof of good reasons for not living with them. If you do live with your parents, we will count your parent's income to decide if you can get FIP.

  Minor parents must attend family development and parenting classes, and may have to take classes to finish high school.
- **Citizenship** — Family members must be U.S. citizens or eligible aliens.
- **Residency** — Your family must live in Iowa. Children must live with the parent or relative who applies for or gets FIP for them.
- **Social Security Number** — You must have a Social Security number for each family member to get FIP for them. If you don't have a number for a family member, you must apply for a number and give us the number when you get it.
- **Applying for Other Benefits** — You must apply for other benefits that are available to you, such as Social Security.
- **Child Support** — If a parent is absent from the home, you must give us information about that parent and help us collect child support from that parent. If you don't want to give us this information, you must prove that you have a good reason.

  When you get FIP, you give (assign) your rights to child support to the State of Iowa. If the other parent gives you support, you must turn it in to DHS. The state will keep child support collected to pay back the state for the FIP you get. The state won't keep more than the total amount of FIP you get.

  You can ask DHS to stop your FIP at any time. Child support paid after your FIP stops will be sent to you. If more support is paid than is owed to you, the state will keep the additional money to pay back the state for the FIP you got.

  Keep track of how much support the other parent pays to DHS, so you can decide if you would be better off staying on FIP or going off FIP and getting child support instead. You can find out how much child support the other parent pays by checking the report the DHS sends you every three months, or by calling the free number, 1-888-229-9223.
- **Resource (Asset) Limits** — Your family may have up to $2,000 worth of resources when you apply. After you are on FIP, you can have up to $5,000 in resources. Resources include cash, bank accounts, stocks and bonds, real estate, and motor vehicles.

  Some resources are not counted toward the limit, including the home you live in and one car for the family. If you have more than one car, part of the value of the other cars may count toward the limit.
- **Income** — Your family must meet the FIP income limits. Income includes pay from a job, social security income, unemployment benefits and any other money you get.

How do I apply for FIP?

You can get an application from any county DHS office. Fill out the application and take or mail it to the local DHS office in the county where you live. The earliest you can get FIP is seven days from the date we get your application.

You will be asked to come to an interview and show proof of some things, such as your income. If you have questions about your application, ask your DHS worker.

Your application should be handled within 30 days. You will get a written notice telling you if you can get FIP. If you are approved for FIP, you'll get your first check within seven days after you get the letter.

When do I have to fill out reports?

Everyone on FIP will be sent a report to fill out twice a year. People with earnings will be sent a report to fill out quarterly (four times) a year.

What changes do I need to report as soon as they happen?

You must report any changes in your family's situation, including changes in:

- Mailing or living address
- Employment or other income when it starts or stops
- Resources
- Someone moving in or out of your home
- Receipt of a Social Security Number
- Change of school attendance of a child

Tell us about these changes within 10 days if you are on FIP or within 5 days if you are applying for FIP.

What if my family has income besides FIP?

Your family's income may be subtracted from your FIP grant. Income includes pay from work, Social Security payments, unemployment benefits or other money you get.

If you work, some of your earnings are used to figure your FIP grant. We subtract 20% and then 58% from your gross earnings. We use the remaining earnings after the deductions to figure your FIP grant.

You may also qualify for the federal and state Earned Income Tax Credit (EITC). EITC reduces taxes you must pay and may give you more take home pay on each paycheck or a refund when you file an income tax return. See your employer or call the IRS at 1-800-829-1040 for more information. EITC is not counted against your FIP.

A booklet called, *One-Time Payments,* gives important information about what to do if you get a one-time cash payment such as an inheritance, insurance or lawsuit settlement, gift or lottery winnings. If you think you will get one of these payments, ask your DHS worker for this information before you get or spend the money.

What happens if I quit my job?

You may be choosing a Limited Benefit Plan (LBP) and your FIP will stop if:

- You quit your job without a good reason, or
- You lose your job for a reason such as not showing up for work or not calling in.

If you're thinking about quitting your job, first talk to your PROMISE JOBS worker to find out what will happen to your FIP.

What happens if I get married or my children's other parent moves into the home?

Tell your DHS worker if you get married or your child's other parent moves into your home. You may still get FIP, depending on this person's income and resources.

If your child's other parent moves in, also contact your local child support recovery office. They can give you information on how this change affects child support the other parent may owe you, including information on how to stop an ongoing support order.

Can I get help if my child needs things for school?

You may be able to get help with your child's school expenses. We can help pay for things like gym shoes and some class fees. The item must be required for all students in the class and not available free of charge. We cannot pay tuition, or pay the cost of everyday school supplies like pens and notebooks.

Why is my check late?

- Did you return your report form or any information your worker asked for on time? If not, your FIP may be late or be stopped.
- Has your mailing address changed? If you move, the post office won't forward your check to your new address. You must tell us that you moved before your check can be sent to your new address.
- Is your name on your mailbox? Do doors and locks work properly so that the post office can deliver your mail? Report any problems to your landlord or the post office.

Tell your DHS worker if your check doesn't come within seven days of the day you usually get it.

What do I do if I think my check is lost or stolen?

If you think your check is lost or stolen, file a police report (or if you live in Polk County, file a report with the post office) and call your DHS worker. A "stop payment" will be put on your missing check to keep anyone from cashing it. You have to sign a paper stating the check was lost or stolen before DHS can write a new one. If you find the first check *after* payment has been stopped, *don't* cash it.

Can I have my check direct deposited?

You can have your FIP check and PROMISE JOBS payments deposited directly to an open account at a bank, savings and loan, or credit union. Once direct deposit has started, all cash payments to you will be put in your account. Talk to your DHS worker for more details.

What if I don't agree with a decision made on my case?

You have the right to appeal if your application is denied, your FIP is reduced or canceled, or you disagree with your FIA or participation in PROMISE JOBS activities. Information about appeals is listed on each Notice of Decision you get from DHS. If you wish to appeal:

- File a written appeal in your county DHS office. You may ask for help in filing your appeal.
- Talk to your DHS or PROMISE JOBS worker or your worker's supervisor to see if you can work out the problem.
- Attend the appeal hearing when it is scheduled. An administrative law judge will hold the hearing, review the facts, and rule on whether the action was correct.

Are there other programs that can help my family?

- Medicaid can help pay for medical and dental services.
- The Food Assistance program can help buy food.
- Child Care Assistance (CCA) can help with childcare costs while you work or are in training with PROMISE JOBS.

You may be able to get help from these DHS programs and others in your area that are not run by DHS, like the Women, Infants and Children (WIC) program. You can ask us how to apply.

If your FIP stops because of a Limited Benefit Plan or because of the 60-month limit, you still may be able to get Food Assistance, Medicaid and other kinds of assistance.