

Categorical Eligibility Asset Test Questions

1. How does categorical eligibility work for the rest of the household/filing group when the HH is an IA or the HH is serving a disqualification. The HH is not cat-el but spouse or significant other is and the children obviously because they contribute in determining the guidelines.

If the head of household is serving an OFSET disqualification – that person is not categorically eligible. This means you look at their resources. The other people in the household can be categorically eligible and we would not look at their resources. You would however code the case with an “N” and enter the non-categorically eligible person’s resource total into the case. In a case where there is a person serving an IPV – the entire case is not cat el and the code would be “N” as well and the resources of the IPV person is looked at. Please see SNAP.E.2

A case with an IH can most certainly be categorically eligible. Being an IH is not a disqualification – it is an eligibility factor. Noncitizen status does not preclude you from this determination. You need to determine whether or not the case is categorically eligible or not and put the appropriate code on the system.

2. When referring to an asset test, does this include income and resources or only available resources?
Only resources. You would exclude anything that is counted as income for that month because you can’t count money twice. (Reference OAR 461-140-0010 and Counting Client Assets A.1)

3. If the head household is OFSET disqualified and they have \$2500 in a bank account which is solely theirs, does it make the whole group over-resources for SNAP?

Yes the household is over resources, and the case would be denied.

Would we treat it differently if it was jointly owned?

It would be treated differently. The entire resource is not counted when it is jointly held by someone who meets categorical eligibility. (Reference OAR 461-135-0505)

4. Could they change the head of household mid-certification to avoid the household losing Cat El status due to the current head of household being disqualified from OFSET?
Head of household should only change at certification or recertification as part of the interview process with the client.

5. Do vehicles count towards the new \$25,000 asset test?
The asset test only includes liquid assets which include bank accounts and cash on hand. Items that a client would need to sell, like a vehicle, are not considered “liquid”.
6. If they are getting SSI and have an IPV, do they lose their categorical eligibility status and have to meet the new asset test?
The Intentional Program Violation would over ride the receipt of SSI benefits, and the household would not be categorically eligible.
7. Do the resources of an ineligible student count towards the categorical eligibility asset test?
No. They are not included in the financial group.
8. Does a home equity line of credit count as a liquid asset?
A home equity line of credit is considered a loan. A loan is an excluded asset.
9. Do we need to ask for verification or bank statements to verify they are under the \$25,000 asset test to meet categorical eligibility?
No verification is required unless it is questionable.
10. If a client is categorically eligible due to receiving other benefits specifically ERDC (which doesn't have a resource limit) – are they still CAT EL even if they have \$30,000.00 in liquid assets?
They would meet categorical eligibility based on the receipt of specific program benefits, in this example ERDC, and would not be subject to an asset test for the SNAP program.
11. What about business accounts for self –employed clients? How is this treated with the new asset test?
What if they are paying their household bills out of their business account?
If the account is identified as a business account it would not be included in the individual’s asset test. However, if the business account is comingled with their personal bank account or not specifically identified as a business account then you would use the balance of the account to determine if the household meets categorical eligibility.
12. If a person spends down their bank account would we request a copy of their bank statement to verify the information? Does it matter how the money is spent?
No verification is required for how the individual spent the money. If it is questionable, verification can be requested for the balance remaining in the bank account.

13. Does it matter if the case is PA or NA for determining categorical eligibility?
A PA (Public Assistance) case is appropriately recognized by the system as automatically meeting the criteria for categorical eligibility.
14. What if a person has just been awarded SSD and has now received their lump sum of \$26,000 and it is time to recertify them, do they get the 9 months to spend it down like they do for medical, or would they be over resources?
The individual would be over the liquid asset test, and would not be categorically eligible. However, once they spent enough money to put them below the \$25,000 limit they could apply for SNAP benefits again and be determined categorically eligible.
15. What if an SSI client has \$350,000.00 in a 401k. Would this count towards the asset test for categorical eligibility?
Retirement accounts are an excluded resource, and are not considered when determining if a household meets the \$25,000 liquid asset test.
16. Will the automated notice sent out when using the OR reason list the amount of resources we counted like the "OI" reason code does for income coded?
The notice does not include any information about the amount of resources a household has.
17. What if the client has no income pending SSD benefits, but has a PERS account with \$57,000 which she pays her mortgage payments with. Would this retirement money be considered available and count towards the asset test?
The account is not considered a liquid resource. Payments received on a regular basis from the account should be treated as unearned income.
18. What about a couple where one receives SSI and the other receives SSB. The SSB person has \$30k in liquid resources. Can they still be categorically eligible?
The household is not automatically categorically eligible, only the person receiving SSI. The first step is to determine if the \$30,000 is in a joint account. Any joint resource that is held by a categorically eligible and non-categorically eligible household member is excluded. If the resource is solely owned by the person receiving SSB then the household does not meet categorical eligibility and they would be denied.
19. How are inheritances treated for the liquid asset test? What if they are receiving monthly payments?
If the inheritance is in the form of cash or in a bank account that is accessible then it would be used to determine if they are over the \$25,000 limit. If it exceeds \$25,000 then they would not be considered

categorically eligible. Monthly payments would be treated as an income source, not a resource.

20. Starting Jan 1, should we be coding any resource amount on the FSUP screen?

Yes. As a best practice, anything that you have used to make an eligibility determination on a case should be coded on the computer system

21. What about a lottery winner mid-cert, are they required to report this?

There is no change to the reporting requirements for clients. A household in Simplified Reporting is not required to report a change in their resources during the certification period. A lottery winning is considered a lump sum, which is treated as a resource.

22. Will CAPI be updated with the resource questions?

Not at this time.

23. What if a client calls in to report new asset lump sums or winnings – would we ignore it until recert since they weren't required to report it?

If a client does voluntarily report information that would put them over the asset test, then you must take action on the case. We accept client statement for resource amounts, so this report would be considered verified upon receipt.

24. As for the CAPI app, when reviewed (audited) if info on CAPI and info in our systems don't match it is counted as an error. Will the reviewers consider this going forward?

CAPI does not include anything about resources. The eligibility worker will need to address the asset test during the interview. The narrative must include information if the client does not meet the test, but does not need to include information about cases that have been determined categorically eligible.

The reviewer should site an error if an application (415F or 539) has liquid assets that exceed \$25,000 and the narration does not include any information about why the person was still considered categorically eligible.

25. If a client reports that they have a job in SRS it is not verified upon receipt, not unless they turn in paystubs, so will we treat reported resources differently?

A client's statement is all that is necessary to verify liquid assets, so once a client reports resources above the \$25,000 we must take action. A client that reports new income must verify that income with pay stubs or verification from the employer.

26. The DHS 854 doesn't state they have to report a 1 time lump sum, so would they then get an OVP due to being over CAT EL?

Clients who are in simplified reporting do not have a change in their reporting requirements. Since there is not a change in the reporting requirements there will not be an overpayment if the client had more than \$25,000 in liquid assets during the certification period. An overpayment would only exist if a case worker did not look at assets during the certification process and the client was over at that time, or the client failed to report appropriately at certification.

27. When it appears that the family is over the 185% is it ok to just use the FS calculator to confirm, or do we actually need to create and deny the case online?

The case does need to be coded on the computer. The computer will automatically send a denial notice for over income if the case is coded correctly.

28. What about an IRA for a client over the age of 60 that has money market? Some of the IRA money markets are checking account capable.

If the account is identified as a retirement account it is excluded. A money market account that the client can regularly access, but not identified as a retirement account would be considered when looking at the asset test. If there is a question about whether an account should be considered, please contact the SNAP policy unit.

29. So in a couple of months clients will receive tax returns that may be sitting in their account. How will these be treated for the asset test?

Money that is in a bank account from a tax return (not Earned Income Tax Credit EITC) is treated as a resource and would count towards the \$25,000 limit. All EITC payments are excluded.

30. What if you have an elderly person that has been saving all their life for retirement and it is in a saving's account, would this be counted against them in the asset test?

All checking/savings accounts are subject to the \$25,000 asset test. It would need to be in a specifically identified retirement account to be excluded.

31. Filing date is 12/27 but it's for a 01/01/14 recert, does the resource limit count?

All cases processed in January need to follow the new asset test policy when determining categorical eligibility. If the case was processed in December the rule was not in place, and the case would not be reviewed for assets.

32. How about a recert for 2/2014 with a filing date in 12/2013?

Do an asset test for any case you are processing after January 1, 2014.

33. What if when they first apply they forget to mention they won the lottery then you find out at 852 time or recert about the winnings but it was some time ago, would this result in an overpayment?
It would depend on the situation, but potentially it could result in an overpayment. If it meets the criteria for an overpayment, follow your normal process for referring to the overpayment unit.
34. Even though it's on the application we do not look at IRA and 401k for SNAP correct?
Any account identified for tax purposes as a retirement account is an excluded resource for the SNAP program.
35. If a TANF or ERDC case gets a settlement that puts them over the asset limit, does it count?
For a client that loses categorical eligibility because they no longer are eligible for a specific program (TANF or ERDC) then they would need to meet the \$25,000 asset test to be categorically eligible for SNAP.
36. If a child receives SSI does this count towards meeting the asset test, or does it need to be the HH?
The child is categorically eligible, but the rest of the household may be subject to the asset test.
37. If we get a call from someone stating they want to report that a client has won the lotto and it is not reported at all, do we just let the case go or do we do a 210A requesting info?
No 210A. You could make a note in the file, but this did not come from a primary source so no action should be taken on the case.