DELAWARE COUNTY

VETERAN SERVICE OFFICE

FINANCIAL ASSISTANCE POLICY

SEPTEMBER 2021

NOTE: This policy rescinds all previous policy on financial assistance.

The purpose of this policy is to assist the applicant through difficult situations by providing immediate assistance when possible and/or directing veterans to additional community resources. This policy outlines the guidelines for approval of financial assistance based on income, limits, and programs assistance based on veteran status, residency and poverty level, where applicable. This policy outlines Financial Assistance that is different from Program Assistance (covers items such as transportation or dental programs). Financial assistance (except the grocery and utility programs) provided is *temporary and emergency in nature*; the assistance is not a supplement to the applying veteran’s income or deemed as an automatic entitlement. However, the Delaware County Veteran Service Office (DCVSO) staff is not to refuse any eligible person the ability to apply for assistance. The governing statute for financial assistance comes from Ohio Revised Code (ORC) 5901.08, 5901.09, 5901.14 and 5901.15:

The definition for a veteran for the purposes of financial assistance from 5901.01:

*(1) A person who served in the armed forces of the United States on active military duty and was discharged from the service under honorable conditions, and who either served on active duty for reasons other than training or, while serving on active duty for training, incurred a disability recognized by the department of veterans affairs or department of defense as service-connected;*

*(2) A person who served in the United States merchant marine, who either served on active duty for reasons other than training or, while serving on active duty for training, incurred a disability recognized by the department of veterans affairs or department of defense as service-connected, and to whom either of the following applies:*

*(a) The person has an honorable report of separation from the active duty military service, form DD214 or DD215.*

*(b) The person served in the United States merchant marine between December 7, 1941, and December 31, 1946, and died on active duty while serving in a war zone during that period of service.*

*5901.08 – Applicants for Financial Assistance.*

*Each applicant for financial assistance under sections 5901.02 to 5901.15 of the Revised Code shall be a veteran, an active-duty member of the armed forces of the United States, or the spouse, surviving spouse, dependent parent, minor child, or ward of a veteran or active-duty member of the armed forces of the United States, who has been a bona fide resident of the county in which application is being made for at least three months.*

*5901.09 – Statement of Household Income and Property.*

*(A) Each applicant for financial assistance under sections 5901.01 to 5901.15 of the Revised Code shall provide the veterans service commission with a statement concerning the applicant's household income and the amount of real and personal taxable property, stocks, bonds, moneys on hand loaned or deposited in any bank or elsewhere, shares in building associations, mortgages, notes, or other articles of value from which the applicant derives an income or revenue. The statement shall be made upon blanks furnished by the commission and shall be subscribed by the applicant.*

*Statements provided under this division shall not include medical records and, pursuant to division (B) of this section, are not public records under section 149.43 of the Revised Code. Veterans Service Commissions may compile statistical data from the statements in a manner to be prescribed by the Department of Veterans Services. These data shall be considered a matter of public record.*

*(B) The following are not public records under section 149.43 of the Revised Code:*

*(1) A statement described in division (A) of this section;*

*(2) Any application for financial assistance under sections 5901.01 to 5901.15 of the Revised Code;*

*(3) Any documents that accompany and pertain to a statement described in division (A) of this section or an application described in division (B)(2) of this section;*

*(4) Any other documents that are used by or are in the possession of a veterans service commission that may affect the determination of the eligibility of an applicant for financial assistance under sections 5901.01 to 5901.15 of the Revised Code or that may affect the determination of an increase, decrease, or discontinuance of an allowance under section 5901.14 of the Revised Code, if those documents are required to be kept confidential under any statute of this state or the United States;*

*(5) Any applications to obtain benefits under any law of the United States or of this state, and any documents accompanying those applications, in the possession of a veterans service commission and filed by persons in the armed forces of the United States, veterans, or the spouses, surviving spouses, children, parents, or dependents of veterans.*

*(C) Interviews of applicants for financial assistance under sections 5901.01 to 5901.15 of the Revised Code, discussions of the applications, statements, and other documents described in division (B) of this section, and reviews of matters relating to applicants' requests for financial assistance under sections 5901.01 to 5901.15 of the Revised Code shall be kept confidential. In accordance with division (J) of section 121.22 of the Revised Code, a Veterans Service Commission shall conduct a meeting of the commission or a portion of a meeting of the commission to interview an applicant for financial assistance under sections 5901.01 to 5901.15 of the Revised Code, to discuss an application, statement, or other document described in division (B) of this section, or to review matters relating to an applicant's request for financial assistance under sections 5901.01 to 5901.15 of the Revised Code in an executive session.*

*(D) Except as otherwise provided in division (E) of this section or division (B) of section 5902.04 of the Revised Code, a Veterans Service Commission shall ensure that the applications, statements, and other documents described in division (B) of this section are not used for any purpose other than to determine the eligibility of the applicant for financial assistance under sections 5901.01 to 5901.15 of the Revised Code or to determine whether to increase, decrease, or discontinue an allowance under section 5901.14 of the Revised Code.*

*(E)*

*(1) An applicant for, or a recipient or former recipient of, financial assistance under sections 5901.01 to 5901.15 of the Revised Code may consent to the release by a veterans service commission of any information in an application, statement, or other document described in division (B) of this section that pertains to the applicant, recipient, or former recipient by completing and signing a release of information form. The form shall be prescribed by the department of veterans services. An applicant for, or a recipient or former recipient of, financial assistance shall sign a separate release of information form each time the applicant, recipient, or former recipient consents to the release of any specific information in the application, statement, or other document involved. A copy of each signed release of information form shall be kept in the file of the applicant, recipient, or former recipient kept by the commission. The release of information form shall specify the following items:*

*(a) The individual, agency, or organization requesting the information;*

*(b) The specific information requested;*

*(c) The intended use of the information requested;*

*(d) The date of the request for the information;*

*(e) The signature of the person who consents to the release of the information.*

*(2) A law enforcement officer may obtain an application, statement, or document as described in division (B) of this section pursuant to an investigation by a law enforcement authority, upon the issuance of a court order established upon reasonable grounds that the information contained in the application, statement, or document is relevant to a suspected violation of law.*

*(3)*

*(a) A party to a matter pending before a court may obtain an application, statement, or document as described in division (B) of this section, if upon application to a court of competent jurisdiction, the party proves all of the following:*

*(i) The information contained in the application, statement, or document is relevant and material to the matter before the court.*

*(ii) Disclosure of the application, statement, or document serves the interests of justice, because the need of the party requesting the information within the application, statement, or document outweighs the privacy interest of the applicant, recipient, or former recipient of financial assistance under sections 5901.01 to 5901.15 of the Revised Code.*

*(iii) No other reasonable mean exists to obtain the information contained in the application, statement, or document.*

*(b) If the party to a matter pending before a court proves all of the elements in division (E)(3)(a) of this section, the court may order the disclosure of an application, statement, or document described in division (B) of this section. For purposes of this division the court shall do all of the following:*

*(i) Indicate the specific application, statement, or document to be disclosed;*

*(ii) Indicate the purpose for the disclosure of the application, statement, or document;*

*(iii) Indicate the person to whom the application, statement, or document will be disclosed.*

*5901.14 – Warrant for Allowance.*

*To each person certified by the Veterans Service Commission to the county auditor, the auditor shall issue a warrant upon the county treasurer for the allowance awarded to that person by the commission. Upon proper cause shown, the commission may appoint a suitable person to draw, receipt for, and properly expend the allowance made to any person under sections*[*5901.02*](https://codes.ohio.gov/ohio-revised-code/section-5901.02)*to*[*5901.15*](https://codes.ohio.gov/ohio-revised-code/section-5901.15)*of the Revised Code, after the voucher or certificate is endorsed by the person for whom the allowance is intended, for the benefit of the person and the indigent members of his family. No part of the allowance shall be paid to any person without such endorsement. The commission, at any meeting, may increase, decrease, or discontinue any allowance previously awarded, which action shall be certified to the auditor, who shall amend his list of recipients accordingly.*

*5901.15 – Immediate Assistance – Veterans Service Commission Unclaimed Assistance Fund.*

*The Veterans Service Commission shall adopt and implement rules to grant immediate assistance, financial or otherwise, to any person entitled to it under sections*[*5901.02*](https://codes.ohio.gov/ohio-revised-code/section-5901.02)*to*[*5901.14*](https://codes.ohio.gov/ohio-revised-code/section-5901.14)*of the Revised Code, and to any member, spouse, or dependent of any member of the Ohio national guard, the Ohio military reserve, the Ohio naval militia, or a reserve component of the armed forces of the United States serving active military duty because of an executive order issued by the president of the United States or an act of congress, until the benefits or pay and allowances to which the member, spouse, or dependent is entitled from the armed forces are available, under such rules as the commission designates. If any money so awarded as financial assistance is not called for by the applicant within sixty days after it is awarded, such amounts shall be paid into the county treasury to the veterans service commission unclaimed assistance fund, which is hereby created.*

**Intake**

Applications will be taken by appointment; walk-ins will be considered if time allows. The transportation officer can provide transport to the office for veterans to apply for financial assistance if needed. At home visits will be prevented unless no other option is available. Comp time/over time will be allowed if needed to assist the veteran outside of normal work hours. The applicant will be the veteran except in special cases such as a housebound veteran, widowed spouse, separated spouses for children or domestic abuse case.

Applicants that “no show” to appointments will be given a warning if an emergency was not the cause or proper notification prior was not given. The second offense will result in a 30-day sanction and a third offence will result in a 180-day sanction.

Applicants will be given/have:

- Picture ID for verification on first visit

- DD214 indicating a discharge from the service under honorable conditions. If there are two or more periods of service, the first period terminated by an honorable discharge, the Veteran is eligible for financial assistance if the second period of service is terminated by an other than dishonorable service.

- Application that will be found either on the DCVSO website or in the office. The application will be signed upon submittal.

- Required identification such as marriage license, death certificate, birth certificate, and legal custody paperwork.

- Required documentation showing income and assets (defined below).

- Proof of expenses such as bank statements (when compared to income and assets will show a need).

- Appropriate bills to be paid that qualify as an invoice. The DCVSO must have a document that can be processed by the Auditor’s Office.

- Miscellaneous documentation that “defines the situation” such a Family and Medical Leave Act documents, police reports, or doctor’s statements in the case of a medical issue cause of the need for financial assistance (not full medical history to protect personal information). Doctor statements will be valid for six months unless extenuating circumstances exist.

Only the information pertaining to this document or supporting documents, such as applications, income documents, or bills, can be asked or requested in the interview process. The DCVSO will not ask for additional information such as medical that does not warrant the data in keeping with privacy laws (HIPAA and Privacy Act of 1974). Information freely given by the applicant during the application process may be used to assess even though not requested, but will be guarded in accordance with the nature of the information.

The applicant has the right and responsibility to read and understand the application before signing. The DCVSO will address any questions before the application is signed. There will be no retraction of information once the application is signed. The DCVSO may add additional comments indicating the need for further review or the addition of information resulting from a supplemental investigation. Applications are not public record and control is outlined by the ORC.

**Fraud/Dishonesty and Disrespect**

The DCVSO considers acts of deliberate misrepresentation, where applicants purposely deceive or defraud the office by providing false information or withholding information, as an offense which can result in the denial of assistance and referral to the criminal justice system. Information may be provided to the Delaware County Prosecutor’s Office for evaluation and filing of charges.

Gift card receipts not returned within 90 days will result in the applicant not receiving further financial assistance through the DCVSO, but must request subsequent assistance through the DCVSC. A receipt must be turned in prior to any subsequent request for financial assistance if in the 90-day window. Receipts can be delivered in person, mailed, or sent via digital image. The employee assisting will ensure the applicant has a good email to email receipts. If an applicant wishes to turn-in receipts over 90 days old, approval will be given by the DCVSC prior to any additional action.

DCVSO team members will always treat veterans and other applicants with dignity and respect. The DCVSC will also not tolerate disrespect to staff members. Each instance will be investigated and may lead to a possible recommendation for sanction.

**Household Income (see ORC 5901.09A)**

The DCVSO defines household income as the total of that from the following:

- Spouse

- Government provided assistance such as social security for a child

- Disabled adult dependent

- Any other adult family member living in the household

Note: Income does not include the wages of a minor child (under the age of 18 or in high school) or platonic roommate (e.g., co-worker, landlord or friend) or from education benefits.

Income is defined as, but not limited to, the following:

- Wages (includes unemployment compensation, disability, union benefits)

- Tax Refunds

- Social security

- Child support

- VA benefits

- Cash assistance from any Federal, State, or Local agency

- Interest earned from checking or savings accounts

- Annuity payments

- Cash on hand

- Previous account balance, Value of business assets, stocks, CDs, bonds.

**Household Expenses**

The following are acceptable expenditures for which an applicant may spend income, in a reasonable manner, and remain eligible for financial assistance. This list is not all inclusive, but represents major categories of expenditures:

1. Rent, mortgage payments, homeowner or condo fees

2. Food

3. Personal care and cleaning supplies

4. Clothes for work and school

5. Basic pet care supplies/veterinarian care of service dogs

6. Allowable utility payments are gas, electric, water, sewer, fuel oil, telephone/cell phone, and internet

7. Medical expenses, such as co-pays, insurance and pharmaceutical expenses

8. Property taxes

9. Delinquent taxes

10. Homeowners/renters insurance

11. Home repairs /extermination fees

12. Motor vehicle payments (1 per licensed driver)

13. Motor vehicle insurance

14. Motor vehicle repairs

15. Fuel for vehicles

16. Childcare expenses

17. Child support, whether by court order or upon proof of paternity which legally establishes responsibility to support. Alimony must be pursuant to court order except in circumstances of a long term marriage where the spouse has not been employed outside the home for a significant number of years.

18. Credit card – minimum payments are considered standard.

19. Although tobacco and alcohol are not necessities, the DCVSO will not deny an application for occasional, minor expenditures; however, these expenses may be scrutinized.

**Expenses Defined**

All bills must be in the veteran’s or spouse’s name.

Rent and or mortgage payments will not be provided to those “renting” from a relative or for those renting from an acquaintance. The exception would be when there is a legal contract detailing the rent amount with the veteran’s name on the contract.

If the applicant is living with one or more individuals, the applicant will be allowed expenses in the amount of the percentage they represent. For example, if the veteran is living with two adults, they would be allowed one-third of the household expenses.

The Delaware County Auditor’s Office cannot make payment to any bill that is on auto-payment. The applicant will need to pause or stop the auto-payment process.

Mortgage payments in foreclosure will not be allowed, assistance at this point should be to obtain more stable housing for the applicant.

Payments for future rent or mortgage payments will not be allowed.

If a client claims assistance is needed due to a theft of money from the client’s person or home a police report detailing the theft will be required.

A veteran requiring assistance with a security deposit for housing must seek approval from the DCVSC.

If an applicant is living with the homeowner, the DCVSO will not pay for any portion of the utility bill.

Utilities not normally paid include Cable or other TV Services and Internet Services of any type. However, the DCVSO may provide a gift card for the express purpose of the purchase of an amplified indoor antenna or provide the antenna which provides free access to many free channels; to lower the burden of a monthly cable TV expense. Internet will only be applicable if school age children reside in the house or it is required for work.

Gift cards should be completely expended. Any non-allowed items should be shown in excess of amount given for allowable items. For example, if a $100 gift card was given and $10 in beer was purchased, the total amount on the receipt(s) should be greater than $110.

**Telephone Service**

Telephone service will only be considered in the utility policy in unusual and extenuating circumstances. Assistance may be approved when the applicant presents a written request by a physician that telephone service is required for medical reasons. Telephone/cell-phone assistance can be further provided when there is no phone available in the household for the applicant to be able to receive calls concerning employment. Only the minimum amount required to keep service active for 30 days will be considered by the DCVSO on a one-time basis pending access to a free phone program.

Applicants who request assistance with telephone service and meet the following eligibility factors must apply for the Ohio Public Utilities Division Lifeline program discounts for monthly telephone bills and/or installation costs of telephone service:

• Medicaid

• Supplemental Nutrition Assistance Program (SNAP)

• Supplemental Security Income (SSI)

• Public Housing Assistance/Section 8

• TANF/Ohio Works First

• National School Free Lunch Program

• Home Energy Assistance Program

• Income at or below 150% of the Federal Poverty Guidelines

More information concerning this program is available at:

<https://puco.ohio.gov/wps/portal/gov/puco/utilities/telecom/resources/stay-connected-with-lifeline>

**Vehicle Repairs**

Applicants may apply for car repairs that affect the safety and drivability of a vehicle that is required for work, medical appointments, etc.

Request for repairs such as windshield wipers, batteries, tune ups, oil changes, or preventative maintenance are generally not covered. Diagnostic analysis or any repairs secondary to the allowable repair items will be considered on a case-by-case basis.

The DCVSO will consider minor body repairs only if the damage prevents the vehicle from operating properly. If there is more than one car in a household, and at least one of them is operational, application will be forwarded to the DCVSC for consideration.

Applicants must provide the following items to be eligible for assistance:

• Two written estimates from reputable auto repair establishment (not older than 30 days) with vendor W-9

• Copy of the Ohio registration

• Proof of auto Insurance in compliance with Ohio law

• Valid Ohio Driver’s License

EXCEPTIONS: Cars that are required to be towed to obtain an estimate may be exempt from the two estimate requirement.

DCVSO does not refer or recommend auto repair establishments.

**Verification of Residency**

An applicant must be a resident of Delaware County for at least 90 days immediately preceding the date of application for financial assistance. In cases where the Veteran’s residency cannot be verified, it will be the Veterans responsibility to provide dated evidence to support his or her claim of residency, e.g., driver’s license, Ohio Dept. of Job and Family Services (ODJFS) registration, voters registration card, current rent receipts, lease or any other similar documentation. **No statement from a friend, landlord or relative will be accepted.**

The following instances allow a Veteran to maintain residency when out of the county:

- Confined to a medical facility, hospital, or a VA domiciliary care, outside of Delaware County. NOTE: If a Veteran moves to a Veterans Home and is there for more than 90 days he/she will become a new resident of that county.

- Incarcerated in any State of Ohio Corrections Institution or a Federal Corrections Institution outside Delaware County provided they were a legal resident of Delaware County prior to incarceration.

- Spent any amount of time serving on active duty military for reasons other than training provided the Veteran was a legal resident of Delaware County prior to receiving orders. If the Veteran does not return to Delaware County within 90 days of discharge without probable cause, he/she must re-establish Delaware County residency.

- Left Delaware County for a temporary work assignment, extended vacation, or to seek employment and was out of the county more than 90 days but less than 180 days; the permanent residence remained in Delaware County and can show proof that all necessities (mortgage, rent, utilities, etc.) were maintained.

The DCVSO will process an application for an applicant who has moved from Delaware County within the immediate past 90 days.

Veterans on the City of Delaware Municipal Court Veterans Special Docket not a resident of Delaware County may apply for financial assistance via a special process that will be approved by both the Delaware County Veteran Service Commission and the presiding judge. The DCVSO will check with the veterans home county to ensure that “double dipping” is not occurring or if the home county wishes to take action instead of Delaware County.

**Limits**

For one (1) or two (2) members in the family, the income threshold will be 300% of the federal poverty level with an additional $7,000 per dependent to a maximum of five (5) members of the family. Thus for a veteran, spouse, and two children would be 300% for two persons in the household plus $14,000.

Even though an applicant meets the income threshold, the applicant MUST still demonstrate a need exists for financial assistance.

Applicants can receive financial assistance four (4) times in a twelve (12) month period.

Applicants can make one (1) submission every thirty (30) days.

Income and expenses will be reviewed for the two (2) previous months.

If an applicant quits or is fired from a job, the veteran will not be allowed financial assistance unless a very special circumstance exists such as workplace harassment. DCVSO reserves the right to contact previous employers provided the request is legal and will work with Delaware County Human Resources if a request is in question. If an applicant can’t keep a job, we will recommend they receive help through counseling such as the Vet Center.

Payment of utilities limited to present and the past two (2) months only. Payment of rent/mortgage is limited to present period and past month only.

Maximum amount of financial assistance that can be awarded (does not include program assistance):

|  |  |  |
| --- | --- | --- |
|  | DCVSO | DCVSC |
| Max Month | $3,500 | $7,000 |
| Max Year | $7,500 | $10,000 |
| Max Lifetime | $12,000 | $15,000 |

**Moving Expenses**

The DVCSO can provide assistance for moving expenses for those that cannot move due to age or disability. Residency restrictions are to be followed. Applicants are responsible for obtaining TWO estimates for service as well as a W-9 for each vendor.

For those that are transitioning from homelessness or from temporary shelter to a permanent residence, the DCVSO will provide a one-time provision of $300 in gift cards to offset the cost of purchase of items such as; dishes, pots and pans, bed linens, pillows, etc. Net income must be less than 250% of the federal poverty guidelines. Assistance may be granted to applicants with income and/or other housing situations above 250% Net, on a case by case basis.

**Emergency**

The DCVSO recognizes two separate emergency categories:

1) As defined by ORC 5901.15 for active military and reservist/guard under orders by the President or Congress.

2) Veterans that are to be evicted or have a utility shut off due to a “last chance”

For 1 above, the DCVSO shall do everything possible to work with the member’s chain of command and resources such as Military One Source or branch Relief Society. Contact will be made with President or Vice-President of the DCVSC (or other member if not available) for concurrence in providing immediate assistance. In providing assistance, the “normal” method of need verification is to be followed unless time delays will result in eviction or utility disconnection. The DCVSO is to error on the side of the military member/family. For food needs, People-In-Need, the MASH Pantry, or similar will be contacted for assistance.

For 2 above, the DCVSO will verify that eviction or utility disconnection will occur and will try to delay to allow for a full verification process. If delay cannot occur, as much information will be obtained as possible for the “normal” process. Only those items that are imminent for disconnection will be considered without full verification. Contact will be made with President or Vice-President of the DCVSC (or other member if not available) for concurrence in providing immediate assistance.

Any request for hotel will not exceed 1 room for 3 days per lifetime (this is an emergency program) or no greater than $200 worth in gift cards.

**Certain Recipients Defined**

A dependent parent must be living with and dependent on the veteran. Minimal income received by the parent will be added to the total amount.

Minor child/ward of a veteran are those children born to, adopted by, or appointed as a ward of the veteran by a court of law and under 18 years of age are considered dependents. A child or ward over 18 years of age and still in high school and without sufficient income is to be allowed as a dependent. If a child is greater than 18 and is verified to be defined as special needs, the child will be considered a dependent. Stepchildren may be counted as dependents only if the children are residing in the veteran’s household. All child-support received by the natural parent must be reported as income.

A criminal record may be considered in determining an award of assistance. If the veteran is incarcerated at the time of application he or she is not eligible for assistance. This does not exclude the eligible dependents or spouse.

Applicants who make financial decisions, which may appear extravagant, irresponsible, or unnecessary, which have resulted in or significantly contributed to the applicant’s own financial hardship are ineligible or will be forwarded to the DCVSC for a decision.

**Separated and/or Divorced Spouses**

Separated or divorced spouses with verified custody of the veteran’s minor children are eligible to apply for financial assistance on behalf of those minor children. The applicant must provide copies of the custody agreement and written statement or receipt from child support showing the status of the veteran’s child support payments. Birth Certificates of the minor child (children) must be provided. The veteran’s name must appear on the birth certificate as a parent. In absence of that, court documents should be provided to verify the veteran as parent of this minor child (children). Total household income will be considered. The veteran must be paying child support into the household or the applicant must show (in writing) that he/she is working with a child support agency to get that support. Divorced spouses with no minor children may not apply. Separated spouses with no minor children may not apply.

For documented domestic violence, DCVSO will not discuss applications taken for the spouse with the veteran in cases of documented domestic violence. DCVSO is NOT to inform the veteran that the spouse received assistance as to not incite reason for incident. Applications for the spouse in a domestic violence situation will not count toward the veteran’s approved application count. Both veteran and separated spouse may request FA in the same month. These shall be separate applications. The separated spouse’s application will be completed under their own profile which will be linked to the veteran.

In all the above cases the applicant must follow previously described application procedures and must meet all previously written eligibility criteria. The applicant themselves must be a resident of Delaware County, regardless of where the Veteran resides.

**Employment**

Employment status- a client must be employed or available for employment AND actively seeking employment and must register with ODJFS or must be retired. If client is unable to work for a set period, a doctor’s letter is required. If permanently disabled, documents proving this fact must be presented.

A veteran who was fired or terminated for cause or quit a job without just cause will have a one-time eligibility. A veteran on strike will not be eligible. A reservist or guard member returning from deployment and working through employment issues will be assisted to include referencing the legal section of the Reserve Officer Association website.

A veteran whose employment is seasonal or with a company known to have regular lay-off periods, must provide for the non-working period through the saving of money during the period he or she works or a secondary job through the lay-off or stoppage times. The amount saved should be large enough to cover a substantial amount, if not all of the living expenses during the non-working period(s).

**Process**

1. GO/NO-GO Test: Expenses/projected expenses for the previous 60 days must be great than income.
2. Income, as defined above, is listed. Proof of applicable medical expenses (such as not to include cosmetic surgery) can be subtracted against income for an “adjusted income”.
3. If the amount of 300% of the Federal Poverty Level plus amount per dependent is more than the “adjusted income”, the difference is called “the differential”, the amount of financial assistance for qualifying expenses allowed.
4. If the “adjusted income” is greater than 300% of the Federal Poverty Level plus amount per dependent, an over income waiver is required by the DCVSC and the request for financial assistance must be approved by the board.
5. If the amount of eligible assistance requested is less than “the differential” and is under all other limits, the DCVSO can process immediately. A synopsis of the assistance will be given to the DCVSC at a following meeting. If any of these requirements are not met, the request must go before the DCVSC for any amount above any limit.
6. Clients that require approval from the DCVSC must go before the board during normal session unless certain hardships exist to prevent travel.
7. The approval for assistance from the DCVSO must be reviewed and signed off by another office staff prior to submission for payment.

**Financial Education**

In cases where it is obvious the veteran and family has created more debt than the household income can handle, a financial literacy course may be required for financial assistance.

**Low Income Grocery Cards**

Applicants may apply for grocery cards only and show only income. The threshold for this program is 150% of the Federal Poverty Level. The amount per request is $400 and is given quarterly. If an applicant is on a known set income (such as social security), verification only needs to occur once a year.

**Electric, Gas, Fuel Oil and Propane Utility Assistance**

From October to March of each year, an applicant that is below 150% of the Federal Poverty Level can partake in the program. During these months electric, gas, fuel oil, and propane bills can be processed by the office. The applicant must bring proof of income every month for verification and bill processing. If an applicant is on a known set income (such as social security), verification only needs to occur once a year. Applicants must also sign up for programs to assist with the PUCO:

<https://puco.ohio.gov/wps/portal/gov/puco/utilities/electricity/resources/income-guidelines-for-utility-assistance>

**Drugs and Alcohol**

The DCVSO will not grant financial assistance to any Veteran or representative of their household while under the influence of alcohol or drugs. If the employee suspects that an applicant has been drinking, is intoxicated or under the influence of drugs, the interview will be stopped immediately. The Director/Deputy will be notified to assist if available. The applicant will be informed that the interview cannot be conducted while they are under the influence of a mood or mind-altering substance. The applicant will be advised that they are more than welcome to submit an application after they have regained all of their faculties.

Any applicant who self-identifies a drug, alcohol or gambling addiction during the interview process will be referred to the appropriate community partner for treatment or support. The employee will continue the interview and, generally, not consider the above self-identified addiction for application approval; but may consider the issue in the type of assistance or how assistance is provided, if the applicant has met all other policy requirements.

DCVSO will refer the application to the Delaware County Veteran Service Commission in cases where it is evident that the applicant is utilizing financial assistance to support their addiction.