

QUICK RESOURCE GUIDE

to help Illinois families with low-incomes reach self-sufficiency

SOCIAL **IMPACT** RESEARCH CENTER
...dynamic information on contemporary social issues

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1. ASSISTANCE WITH FOOD: Food Stamps, Food Pantries and WIC

FOOD STAMPS: The Supplemental Nutrition Assistance Program (SNAP) helps low-income people and families buy the food they need for good health. Food stamp benefits can be used to buy any food or food product for human consumption (except for hot foods ready to eat or food intended to be heated in the store), plus seeds and plants for use in home gardens to produce food. Benefits are provided on the Link Card -- an electronic card that is accepted at most grocery stores. You may be eligible if your income is below the amounts stated in the chart below. Amounts are different for people aged 60 and older or for people with disabilities. To receive food stamps your assets (e.g. car or bank account) must be less than \$2000 (\$3000 if 60 or older).

Eligibility

Household Size	1	2	3	4	5	6	7	8	9	10
Gross Income Limit	\$1,174	\$1,579	\$1,984	\$2,389	\$2,794	\$3,200	\$3,605	\$4,010	\$4,416	\$4,822

The monthly food stamp amount depends on the number of people in the "food stamp unit" and the monthly income available to meet needs after the caseworker subtracts the allowable deductions (such as rent and utilities) from gross income. The chart below shows the highest monthly benefit by household size. Depending on income, this amount could be less.

Maximum benefit amounts

Unit Size	1	2	3	4	5	6	7	8	9	10
Maximum Benefit	\$200	\$367	\$526	\$668	\$793	\$952	\$1,052	\$1,202	\$1,352	\$1,502

It usually takes about 30 days to get your food stamps unless you need food right away and have little or no money. Emergency Food Stamps are Food Stamp benefits that are ready in 5 days or less from the date you apply. You may be able to get Expedited Food Stamps typically if your monthly income, cash and bank accounts are less than your rent or mortgage plus your utility costs, or your monthly income is less than \$150 and your cash and bank accounts are not more than \$100.

- To get an estimate of possible benefits use the Food Stamp Eligibility Calculator at <http://www.dhs.state.il.us:8080/FSCalc/FSInputCalc.do?lang=ento>.
- To apply for Food Stamps online visit www.dhs.state.il.us/, then click "Illinois Link, Apply Online" button on the right or go directly to <http://fspp.dhs.state.il.us/register/wb/wbHomePre.do>.

- To apply in person use the DHS Office Locator at <http://www.dhs.state.il.us/page.aspx?module=12> or call (800) 843-6154 to find your local DHS office.
- For more information on Food Stamp Eligibility and troubleshooting contact the Illinois Hunger Hotline at (800) 359-2163.

FOOD PANTRIES: For information about free food distribution visit the Chicago Food Depository search engine at www.chicagosfoodbank.org and click “Need Food” link to enter your zip code and find pantries near you, or call 773-247-FOOD (3663). Outside of Chicago visit <http://www.illinoisfoodbanks.org/sites.asp> to find the food pantry, shelter, or soup kitchen nearest you.

WOMEN, INFANTS, AND CHILDREN (WIC) PROGRAM: WIC is a food assistance program for Women, Infants, and Children. It helps low to medium income pregnant women, new mothers and young children (under 5 years old) eat well and stay healthy. WIC can provide special checks to buy healthy foods - like milk, juice, eggs, cheese, cereal, dry beans or peas, and peanut butter; information about nutrition and health to help you and your family eat well and be healthy; information and help about breastfeeding; and help in finding health care and other services in your area.

WIC Income Eligibility Guidelines (Effective from July 1, 2009 to June 30, 2010)

48 Contiguous States, D.C., Guam and Territories					
Persons in Family or Household Size	Annual	Monthly	Twice-Monthly	Bi-Weekly	Weekly
1	20,036	1,670	835	771	386
2	26,995	2,247	1,124	1,037	519
3	33,874	2,283	1,412	1,303	652
4	40,793	3,400	1,700	1,569	785
5	47,712	3,976	1,988	1,836	918
6	54,631	4,553	2,277	2,102	1,051
7	61,550	5,130	2,565	2,368	1,184
8	68,469	5,706	2,853	2,634	1,317
For each add'l member, add:	+6,916	+577	+289	+267	+134

- Services are provided in communities throughout the state. Use the DHS Office Locator at <http://www.dhs.state.il.us/page.aspx?module=12> or call (800) 843-6154 to find your local Women, Infants and Children office. Make an appointment and find out what papers or documents you need to bring with you.

2. UTILITY ASSISTANCE

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP): The goal of LIHEAP (Low Income Home Energy Assistance Program) is to provide energy assistance in the form of one-time payments to utility companies and individuals to assist with winter heating bills. Part of the program also includes help with repair or replacement of non-working furnaces for low-income households. You may be eligible to receive assistance under the LIHEAP if your household's combined income for the 30 days prior to

application is at or below levels shown on the chart below. If you rent, and your heat and/or electric is included in the rent, then your rent must be greater than 30% of your income in order to be eligible to receive benefits. Most applications take at least 30 days to process. If approved, money is either given directly to the utility company or, if the clients' utility bills are factored into their monthly rent payment, given directly to the client.

Income guidelines (Effective July 2009)

# of people Living in Household	* 150% of the Federal Poverty Level Gross Income for 30 Days Prior to Application Date	*150% of the Federal Poverty Level Annual Income
1	\$ 1,354	\$ 16,245
2	\$ 1,821	\$ 21,855
3	\$ 2,289	\$ 27,465
4	\$ 2,756	\$ 33,075
5	\$ 3,224	\$ 38,685
6	\$ 3,691	\$ 44,295
7	\$ 4,159	\$ 49,905
8	\$ 4,626	\$ 55,515

- To apply, use the listing at <http://www.liheapillinois.com/community.html> to find the local agency that serves your area. Contact the agency and tell them you want to apply for the Energy Assistance Program. If you are home-bound, special accommodations can be made to assist you in applying.
- In Cook County the Community and Economic Development Association of Cook County, Inc. helps people apply. Call them at (312) 456-4100 (Chicago CEDA), (800) 252-8643 (Outside the City) or visit them at <http://www.cedaorg.net/www2/index.htm> or call the LIHEAP Hotline (800) 571-CEDA (2332).
- For more information visit <http://www.liheapillinois.com/>.

3. HEALTH CARE

ALL KIDS HEALTH INSURANCE PROGRAM: The All Kids program offers Illinois uninsured children, regardless of family income, immigration status or health condition, comprehensive healthcare that includes doctors visits, hospital stays, prescription drugs, vision care, dental care and medical devices like eyeglasses and asthma inhalers. Some families get All Kids for free. Some families have to pay premiums and co-payments for All Kids health insurance. What you pay will depend on your income. Rates for middle-income families are significantly lower than they are on the private market. Children who had KidCare or Medicaid are automatically enrolled in All Kids. Even if you are paying your former employer for insurance under a COBRA plan, your child can get All Kids. Children can qualify for All Kids if they have insurance or lost it less than 12 months ago if their family's income is less than the amounts shown below.

All Kids Income Limits for Children Who Have Insurance	
Two person family:	\$28,000 per year
Three person family:	\$36,000 per year
Four person family:	\$42,000 per year
Five person family:	\$50,000 per year

- **To apply you can fill in and submit an All Kids application online at <https://secure.myhfs.illinois.gov/allkidsapplicant/index.jsp?lang=en>.** You will have to finish the application process by sending in some documents.
- You can also download and print a copy of the All Kids application from <http://www.allkids.com/application.html>.
- There are also All Kids Application Agents all over Illinois that can help you apply. Find out what agents are near you at <http://www.allkids.com/akaa/search/>.
- To get an application in the mail, just call 1-866-All-Kids (1-866-255-5437). The hotline has translation services available.
- To apply in person use the DHS Office Locator at <http://www.dhs.state.il.us/page.aspx?module=12> or call (800) 843-6154 to find your local DHS office.

FAMILYCARE health insurance for parents: Illinois FamilyCare health insurance offers healthcare coverage to parents living with their children 18 years old or younger. Parents can get FamilyCare if they live in Illinois and meet the FamilyCare income limits. They must be U.S. citizens or meet immigration requirements. FamilyCare also covers relatives who are caring for children in place of their parents. There are small co-pays, from \$2 to \$5, for doctor visits and prescriptions. Parents in FamilyCare Premium pay a monthly premium, from \$15 to \$40, depending on the number of family members covered.

- **To apply you can fill in and submit an FamilyCare application online at <https://secure.myhfs.illinois.gov/allkidsapplicant/index.jsp?lang=en>.** You will have to finish the application process by sending in some documents.
- You can also download and print a copy of the application from <http://www.allkids.com/application.html>.
- To apply in person use the DHS Office Locator at <http://www.dhs.state.il.us/page.aspx?module=12> or call (800) 843-6154 to find your local DHS office.
- To find out what health insurance options you may be eligible for visit the Illinois Healthcare Portal <http://www.health.illinois.gov/>.
- To get an application in the mail, just call 1-866-All-Kids (1-866-255-5437). The hotline has translation services available.

HEALTH CLINICS: To find a health clinic in your community visit The Gilead Outreach and Referral Center's website <http://www.gileadcenter.org/>.

4. CASH ASSISTANCE (TANF)

The Temporary Assistance for Needy Families (TANF) program provides temporary financial assistance for very low income pregnant women and families with one or more dependent children. TANF provides financial assistance to help pay for food, shelter, utilities, and expenses other than medical. Transitional services are also available to help families become independent, such as GED preparation, vocational training, postsecondary education, vocational rehabilitation, classes in basic English, help with child care, work stipends, job retention services, etc. A person who gets TANF may also get medical assistance and Food Stamps. Cash and Medical applications take about 45 days to process.

- For info on Illinois' cash assistance program: www.dhs.state.il.us/ then click "Cash".

- To apply for TANF at a local office that serves the area where they live, use the DHS Office Locator at <http://www.dhs.state.il.us/page.aspx?module=12> or call (800) 843-6154 to help find the nearest Family Community Resource Center.
- **To apply for cash assistance online visit www.dhs.state.il.us/, then click "Illinois Link, Apply Online" button on the right or go directly to <http://fspp.dhs.state.il.us/register/wb/wbHomePre.do>.**
- If you have trouble with the process you can contact the Public Benefits Hotline (Cook County) at (888) 893-5327.

5. UNEMPLOYMENT BENEFITS

Unemployment insurance is a state-operated insurance program designed to partially compensate you for loss of wages when you are out of work. It is for an emergency: when you are temporarily or permanently out of a job or if you work less than full time because of lack of work. The program ensures that, if you meet the eligibility requirements of the law, you will have some income while you are looking for a job, typically up to a maximum of 26 full weeks in a one-year period. Unemployment insurance, however, cannot and does not protect you against wage losses while you are absent from work due to illness or while you are idle by choice.

Under a new federal law that took effect on November 21, 2008, up to 33 weeks' worth of emergency unemployment compensation (EUC) benefits are available for eligible individuals. Previously, individuals could only receive up to 13 weeks' worth of EUC benefits. When your regular benefits run out, an extended benefits claim (EUC 08) will automatically be established in most cases. Once this claim is established, you will receive a "findings" letter indicating your eligibility for the extension.

Under a new law signed on November 6, 2009, those who have exhausted their unemployment benefits may be eligible for an additional 20 weeks of benefits.

- For information on unemployment insurance, including benefit amounts and how to apply visit www.ides.state.il.us/individual/.
- **Applications for Unemployment Insurance can be made online at <http://www.ides.state.il.us/individual/certify/default.asp>.**
- You can apply in person at a local IDES office which can be found at <http://www.ides.state.il.us/ietc/network/index.asp> or by calling 1-888-367-4382.
- For information about job training, employment and other resources for job seekers: visit IDES neighborhood WorkNet centers or go to www.illinoisworknet.com.

6. HOUSING ASSISTANCE

EMERGENCY HOUSING ASSISTANCE: If you are at risk of losing your housing due to circumstances beyond your control or have lost your housing:

- To access Homeless Prevention funds in Chicago Please call the Homelessness Prevention Call Center by calling 3-1-1, and tell them that you need "Short-Term Help." Information & Referral Specialists will determine which funding sources are appropriate and available for your situation to provide rent, mortgage or utility assistance. Referrals are made directly to Chicago social service agencies.

- If you are currently homeless in Chicago please call 3-1-1. They will direct you to the nearest pick-up point to be taken to a shelter.
- If you need assistance in Cook County visit <http://www.suburbancook.org/Resources.html> for more information. For shelter in Cook County please immediately contact the emergency facility nearest you:
 - South/Southwest: 708.754.4357
 - North/Northwest: 847.963.9163
 - West Suburbs: 708.338.1724 Oak Park, 708.354.0858 LaGrange

HOME OWNERSHIP/MORTGAGE ISSUES

- *Acorn* provides Mortgage Loan Counseling - call (312) 939-7488.
- *Neighborhood Housing Services* provides home purchase counseling & foreclosure prevention. Visit www.nhschicago.org or call 773-329-4010.

7. CHILD CARE ASSISTANCE

The Child Care Assistance Program (CCAP) provides low-income, working families with access to quality, affordable child care that allows them to continue working and contributes to the healthy, emotional and social development of the child. Families are required to cost-share on a sliding scale based on family size, income, and number of children in care. Use the Child Care Assistance Program (CCAP) Eligibility Calculator to determine eligibility and estimate your copays at <http://www.dhs.state.il.us/applications/ChildCareEligCalc/eligcalc.asp>.

- To apply, submit an application to your Child Care Resource and Referral (CCR&R) agency or child care center/home who is contracted with DHS to provide childcare subsidies. If you don't know the phone number for your CCR&R, please call 1-877-202-4453 (toll-free).
- The application can be downloaded from <http://www.dhs.state.il.us/onenetlibrary/27897/documents/Forms/IL444-3455.pdf>.
- For more information on the Illinois Child Care program, visit the DHS website at <http://www.dhs.state.il.us/page.aspx?item=29720>.

8. CREDIT AND FINANCIAL LITERACY ASSISTANCE

- For a free credit report go to www.annualcreditreport.com.
- Credit counseling is provided by
 - *Family Credit Management*: Visit www.familycredit.org or call 800-994-3328.
 - *Resurrection Project*: Range of program to assist individuals with establishing and protecting their credit www.resurrectionproject.org
 - *Chicago Legal Clinic*: Clinic provides low-cost legal assistance and helps individuals in eliminating their consumer debt. www.clclaw.org/
- For information on Asset building/financial literacy services visit idea@heartlandalliance.org; *Heartland Alliance's* Asset Building Workshops (covers topics such as financial literacy, credit, homeownership, tenant rights, and career development) are open to the public.

9. FREE TAX PREPARATION

- The *Center for Economic Progress* provides free tax preparation centers for families who earn \$45,000 or below and individuals earning less than \$20,000. Call 1-888-827-8511 or visit www.centerforprogress.org then click on "find a tax site."
- Free Online Tax Preparation can be found at www.freefilealliance.org.

10. LEGAL ASSISTANCE: If you need free or low cost legal assistance, please contact the following:

- Visit Illinois Legal Aid Online at <http://www.illinoislegalaid.org> , for online legal research, forms, guidance and statewide legal aid directory.
- As the front door for legal aid services in Cook County, the CARPLS Legal Aid Hotline helps thousands of low-income families find answers to everyday legal problems including housing, employment, education, consumer debt, divorce, guardianships, estates, injuries to person or property, public benefits, health care and more. CARPLS Legal Aid Hotline for legal information, advice and referrals for Cook County residents via the telephone at 312-738-9200.
- If you live in Chicago or Cook County contact the *Legal Assistance Foundation* for legal assistance at (312) 341-1070. More information about their services can be found at <http://www.lafchicago.org/content/view/62/128/>.

DOCUMENTATION FOR PUBLIC BENEFITS

Many of the programs listed here require a number of documents in order to complete the application. Here is a list of some of the most frequently requested documents:

- Proof of your identity such as a drivers license or photo I.D.
- Date of birth for everyone that is applying for benefits.
- For those applying for cash or medical benefits, everyone's citizenship and identity documents.
- Social Security numbers for everyone applying who has one or the date you applied for one.
- Proof of where you live.
- Information about all money everyone receives. Copies of paystubs.
- Alien registration number for any person who is applying if they are not a U.S. citizen.
- If you are applying for cash and/or food stamps, information about the value of everyone's cash, checking, and savings accounts.
- Amount of child or spousal support paid.
- Amount of housing costs.
- What utilities you pay. Copies of bills.
- Amount paid for care of a child or disabled adult.

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