In NH, you can get Financial Assistance to Needy Families (FANF) for no more than 60 months. While 60 months may seem far in the future, it isn't. You must get ready now and focus your efforts on getting stable, long-term employment to help support your family before your limit is up. This pamphlet explains the FANF 60-month lifetime limit and what you need to know before you reach that limit.

#### **How the Lifetime Limit Works**

In NH, counting towards the 60-month limit began on October 1, 1996. If you got cash from any FANF category in NH, or Temporary Assistance to Needy Families (TANF) in another state, October 1996 was counted as month 1 of the 60 months allowed.

Any months you got cash before October 1996 do not count towards the 60-month limit. If you are a "caretaker relative" (not a parent) taking care of children who receive FANF but you do not get FANF yourself, no months are counted. Any month you get FANF while a child is also not counted. Only months when you have received NH FANF as an adult count towards the limit.

#### **National Counting**

Every state was required by federal law to set a maximum limit in their state for getting TANF cash assistance. NH chose the maximum allowable limit of 60 months.

This means that every month after 10/1/96 that you get New Hampshire Employment Program (NHEP) or Family Assistance Program (FAP) cash assistance, counts towards the lifetime limit of 60 months. If you move to another state, the months you received NHEP or FAP cash assistance in NH will count towards the lifetime limit in your new state.

*Important*: Other states may have different lifetime limits, different exemptions to the lifetime limits, and different eligibility requirements that must be met to qualify for cash assistance.

#### **State Counting**

NH also offers cash assistance via the Interim Disabled Parent (IDP), Families With Older Children (FWOC), and Unemployed Parent (UP) categories of assistance. The maximum allowable limit for receiving this cash assistance in NH is also 60 months. Every month you receive cash assistance after 10/1/96 counts towards your 60-month lifetime limit in NH. However if you move to another state, cash assistance you received from the IDP, FWOC, or UP categories of assistance will not be counted towards your lifetime limit in that state.

Getting a smaller grant due to noncompliance with program requirements or being exempted from certain program requirements does not stop the count. All months you get FANF cash assistance count towards the NH 60-month lifetime limit.

#### **Extensions to the Lifetime Limit**

Once you reach the 60-month lifetime limit in NH, your cash assistance will end. Some NH families who are experiencing a "hardship" can ask to receive cash assistance for longer than 60 months. You might qualify for an extension if:

- You are complying with all NH Employment Program (NHEP) requirements;
- You are unable to find adequate child care;
- You have lost your job through no fault of your own;
- You are facing a life-threatening or emergency situation;
- You are unable to work due to your own medical condition or the medical condition of another family member;
- You have a documented learning disability;
- You are participating in a substance abuse program or are receiving mental health services that prevent you from participating in any NHEP activities; or
- Someone in your family is experiencing or has experienced domestic violence.



Most extensions last for 6 months. However, families getting FAP can be extended for as long as they remain eligible for FAP. You can only get one extension at a time. You can ask for additional extensions if you think you continue to meet any of the hardship criteria. FANF will end after 60 months if you are not approved for a hardship extension or you do not ask for one. However, any time you think you meet one of the hardship criteria, you can reapply for cash assistance and ask for an extension, even if you already received assistance for 60 or more months.

#### **Important Considerations**

Given the 60-month lifetime limit, you will need to decide if you want to get FANF now, or save your time for when you might need the cash more. For example, if your cash grant is low, or someone else can help you, you might decide not to get cash right now.

If you ask to have your cash assistance case closed, remember that:

- Your family will still qualify for Medicaid, as long as there are no income changes or other changes in your case; and
- You will still qualify for Supplemental Nutrition Assistance Program (SNAP) benefits and your SNAP benefit could actually increase due to lower total income.

Other questions you will want to ask yourself are:

 What are the chances my family will need assistance in the future? Please note: Every month you get any category of FANF counts towards your 60-month lifetime limit in NH! Even if you are exempt from certain FANF program requirements, or you get a smaller grant due to non-compliance with a program requirement, every month on FANF counts.

- How many months of assistance have I received already and how many more months do I need?
- Am I better off getting assistance now or saving the months for the future?
- Can I get other support now that may not be available in the future?
- Will getting a grant now give me the support I need so my family doesn't need assistance in the future?

#### 60-Month Lifetime Limit and NHEP

If you are told you must participate in the NHEP work program, you are expected to do so. This means that you must work with your NHEP Team and follow all NHEP work program expectations when applying for and getting an extension to the 60-month lifetime limit.

If you are required to work with the NHEP work program and don't, your extension will end. You will not be "sanctioned." Your cash benefits will stop for your whole family. This will happen if you do not have a good cause reason for not working with NHEP. You will not be able to get any more hardship extensions at all, if:

- your hardship extension is terminated 2 times because you did not comply with the NHEP work program while in your extension; and
- you did not have a good cause reason for not complying.

The NHEP team is there to help you look for and prepare for work. Don't hesitate to contact them for help. They can help you in areas such as dealing with your employer, child care problems, and figuring out ways to become employed or increase your hourly wage. The sooner you start preparing for work and working, the more time you will have to increase your hourly wage. Then you may not need cash assistance in the future.

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# The 60-Month Lifetime Limit on Financial Assistance To Needy Families (FANF)

## What You Need to Know

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