

# TANF Grant Estimator

## Introduction

Many parents want to know how the Maine Department of Health and Human Services (DHHS) figures out their TANF grant. They want to know how earnings, high housing costs, or child support will affect their grant.

This estimator will help answer many of those questions.

If you receive **child support** and you want more information about how much you should be getting each month, contact Pine Tree Legal Assistance and ask for **“How Much Child Support Should I Get From DHHS?”** or find online at: [www.ptla.org/cliented/TANF\\_childsupport.htm](http://www.ptla.org/cliented/TANF_childsupport.htm)

If you have **high housing costs**, be sure to complete the entire worksheet, including Section IV. High housing costs may help you get TANF or get more TANF.

**IMPORTANT:** Do **not** use this worksheet if:

- You have a married step-parent with income living in your home; or
- You live in a two-parent family and get TANF because one parent is unemployed; or
- You are applying for TANF for only a child and not for yourself.

These households require alternative calculations that are not included here.

Finally, the TANF program has many eligibility rules - such as rules about how much property you can own. There is also a “child deprivation” rule, requiring that the child be “deprived” of one parent’s care, or that one parent is unemployed or disabled. This estimator does not help you with those rules. It helps only with understanding the TANF **income** calculation, if you are otherwise eligible.

## Am I Income-Eligible for TANF?

First, there are two steps or “tests.”

### Section I. First Eligibility Test (Gross Income Test)

- A. List the amount of all income that you expect to get in the month.\*

If you have earned income (money from a job), list the gross amount (before taxes are taken out). If you get paid weekly, multiply your weekly income check by 4.3 to get your monthly income. If you get paid every two weeks, multiply your check by 2.15 to get a monthly figure. If you get different amounts each week, use your best guess of what your monthly income will be.

If you get child support, subtract \$50.00 from the child support you get and add in all the rest.

**Answer To**  
**(A) = \$ \_\_\_\_\_**

- B. Look at Block I (Basic Gross Income Test) on the TANF chart (page 8). List the figure that applies to you based on the number of people on your TANF grant:\*\*

**Answer To**  
**(B) = \$ \_\_\_\_\_**

\*Some types of income - such as federal student aid, income of children who are in school, and the Earned Income Tax Credit - do not count. If you have questions about certain types of income, check the official rules at <http://www.maine.gov/sos/cec/rules/10/ch331.htm> or talk to DHHS.

\*\*If the only people in your household are you and your children, count everyone, except any disabled children who get SSI. Do not include unrelated people. Do not include an unmarried partner who is not the parent of your child. If your household includes other people, then you may need to talk to DHHS to figure out which household members are counted for your TANF grant.

If your answer to **A equals or is less than your answer to B**, go on to Second Eligibility Test beginning at bottom of this page.

If your answer to **A is more than your answer to B**, you cannot get TANF, unless you qualify under the **Special Need Housing Allowance** rules. Go to page 4 to see if you can get Special Need Housing payment.

### Section II. Second Income Test

Skip this section and go right onto Section III below if you:

- Get TANF now or within the last 30 days; or
- have no earnings from a job

If you don't get TANF now, or within the past 30 days, **and** you have earned income, you must take this second eligibility "test."

**A.** List gross monthly earned income (before taxes) **Answer To**  
(A) = \$ \_\_\_\_\_

**B.** Subtract \$108.00 **Answer To**  
(B) = \$ \_\_\_\_\_

**C.** 50% (1/2) of Answer to B **Answer To**  
(C) = \$ \_\_\_\_\_

**D.** Subtract from answer to C the child care you pay in order to work. Do not subtract more than \$200 per child per month under age 2, or \$175 for each child age 2 and over. **Answer To**  
(D) = \$ \_\_\_\_\_

**E.** Add in all other income you get. (See \*income note at top of page 2.) If you get child support, subtract \$50 and add in all the rest. **Answer To**  
(E) = \$ \_\_\_\_\_

**F.** Look at Block II (Basic Second Income Test) on page 8. List the number that applies to you based on the total number of people on your TANF grant. **Answer To**  
(F) = \$ \_\_\_\_\_  
\_\_\_\_\_

If your answer to **F is more than your answer to E**, you have passed the second eligibility test. Go on to Section III "How to Calculate Your TANF Grant Amount."

If your answer to **F is less than your answer to E**, you cannot get TANF, unless you qualify under the **Special Housing Needs Payment** rules. Go to page 4 to see if you can get a Special Housing Needs Payment.

### Section III. How to Calculate your TANF Grant Amount

**A.** If you have **no income** other than TANF, or if your only other income is child support, look at Block IV (Payment Maximum) on the attached Chart. Find the number in the box under your family size. Stop here. This will be your TANF amount:

**Answer To**  
**(A) = \$** \_\_\_\_\_

**B.** If you **do have other income** (not counting child support), follow these steps:

**Step 1.** If you have no earned income from a job, go directly to Step 6.

If you do have earnings from a job, list your gross (before taxes) monthly earned income here.

**Answer To**  
**Step 1 = \$** \_\_\_\_\_

**Step 2.** Subtract \$108.00.

**Answer To**  
**Step 2 = \$** \_\_\_\_\_

**Step 3.** Subtract 50% of Answer to Step 2.

**Answer To**  
**Step 3 = \$** \_\_\_\_\_

**Step 4.** Subtract the child care you pay, in order to work. Do not subtract more than \$200 per child per month for a child under age 2, or \$175 for each child 2 and over.

child care - \$ \_\_\_\_\_

**Answer To**  
**Step 4 = \$** \_\_\_\_\_

**Step 5.** Add any other TANF household income (Do not include any child support. Do not count any income of people who are not on the TANF grant. People who get SSI are not counted. Some other types of income don't count. See \*note at top of page 2. If you're not sure about what income to count, you may need to ask DHHS.)

other  
income + \$ \_\_\_\_\_

**Answer To**  
**Step 5 = \$** \_\_\_\_\_

**Step 6.** Look at Block III (Basic Standard of Need) on page 8. List the number that applies to you, based on the total number of people who would be on your TANF grant.

**Answer To**  
**Step 6 = \$** \_\_\_\_\_

**Step 7.** Subtract your answer to Step 5 from your answer to Step 6.

Answer to Step 6 = \$ \_\_\_\_\_  
(minus) -  
Answer to Step 5 = \$ \_\_\_\_\_  
= \$ \_\_\_\_\_ →

**Answer To**  
**Step 7 = \$** \_\_\_\_\_

**Step 8.** Look at Block IV (Payment Maximum) on the Attached Chart. List the figure that applies to you based on family size.

**Answer To**  
**Step 8 = \$ \_\_\_\_\_**

If your answer to Step 8 is the same or **LESS** than your answer to Step 7, the answer to Step 8 will be the amount of your Basic TANF grant.

If your answer to Step 8 is **MORE** than your answer to Step 7, your answer to Step 7 will be the amount of your Basic TANF grant.

**Section IV. Special Need Housing Allowance**  
**Everyone should read this!**

If you have high housing costs, you may still be able to get TANF or get more TANF. This can happen even if you don't get anything using the tests above. "Special Need Housing" payments are made to families whose housing costs equal 75% or more of their income.

Use the following steps if you **could not get** a Basic TANF grant using the above steps. Use the alternative steps at page 6 below if you **did qualify** for TANF but want to find out if you could get more because of your high housing costs.

**Use this calculation only if you cannot get a Basic TANF Grant**

If you did **not** qualify for a basic TANF grant above, your housing costs may mean you can get some TANF (up to \$100 a month). To see if you are eligible for this Special Need Housing payment, follow these steps.

**1. Special Need Housing Gross Income Test**

**A.** Enter amount from Section I, Line A (at page 1) **Answer To**  
**(A) \$ \_\_\_\_\_**

**B.** Enter Special Housing Gross Income Test (Block I of Chart) for your TANF Household size **Answer To**  
**(B) \$ \_\_\_\_\_**

Compare Line A to Line B. If your gross income (Line A) is more than Line B, then you are not eligible. If you pass this test, continue.

**2. Find Countable Housing Expenses**

**C.** Monthly Rent or Mortgage **Answer To**  
**(C) \$ \_\_\_\_\_**

**D.** Lot Rent (for mobile homes) **Answer To**  
**(D) + \$ \_\_\_\_\_**

**E.** Property Taxes **Answer To**  
**(E) +. \$ \_\_\_\_\_**

**F.** Homeowner's Insurance **Answer To**  
**(F) + \$ \_\_\_\_\_**

**G.** Total Countable Housing Expenses (Total of C-F above) **Answer To**  
**(G) = \$ \_\_\_\_\_**

### 3. Find your Countable Income for Special Need Housing

- H.** Enter the monthly amount of child support you receive. (H) \$ \_\_\_\_\_
- I.** Subtract \$50 (I) - \$ 50
- J.** Answer to H minus I. (J) = \$ \_\_\_\_\_
- K.** Enter Other Countable Income (same as Section III, Step 5 above) (K) + \$ \_\_\_\_\_
- L.** Add Lines J and K above. This is your Countable Income for determining Special Housing Need Eligibility **Answer To**  
(L) = \$ \_\_\_\_\_

### 4. Compare your total countable housing expenses to your total countable income:

- M.** Enter your Answer to Line G above. (Total Countable Housing Expenses) **Answer To**  
(M) \$ \_\_\_\_\_
- N.** Divide by the amount at Line L above (Total Countable Income) (N) / \$ \_\_\_\_\_
- O.** Answer to M divided by N (Total Housing Expenses / Total Countable Income) (O) = \$ \_\_\_\_\_

If your answer is less than .75, you are not eligible for the Special Need Housing Allowance. If your answer is .75 or more, (that is, your housing expenses are 75% or more of your income), continue.

### 5. Find TANF grant amount

- P.** List the Special Housing Standard of Need for a TANF Household your size (Block III of Chart) **Answer To**  
(P) \$ \_\_\_\_\_
- Q.** Subtract your Countable Income (from Section III, step 5 above) [NOTE: This is NOT the same as income at Line L; this does NOT include child support received] (Q) - \$ \_\_\_\_\_
- R.** Answer to P minus Q is amount of your TANF Grant, including the Special Need Housing payment (This amount will be \$100 or less.) (R) = \$ \_\_\_\_\_

Use these alternative steps to find your TANF Plus Special Need Housing Allowance only if you are eligible for a Basic TANF Grant based on your calculation In Section III above.

**1. Find Total Countable Expenses**

- A. Monthly Rent or Mortgage **Answer To**  
(A) \$ \_\_\_\_\_
- B. Lot Rent (for mobile homes) **Answer To**  
(B) + \$ \_\_\_\_\_
- C. Property Taxes **Answer To**  
(C) +. \$ \_\_\_\_\_
- D. Homeowner's Insurance **Answer To**  
(D) + \$ \_\_\_\_\_
- E. Total Countable Expenses (Total of A-D above) **Answer To**  
(E) = \$ \_\_\_\_\_

**2. Determine your countable child support amount.**

- F. List the amount of child support you receive for a one month period. **Answer To**  
(F) \$ \_\_\_\_\_
- G. Subtract \$50.00 from amount at Line F. **(G) - \$ 50.00** \_\_\_\_\_
- H. Enter Answer to Line F minus Line G **(H) = \$** \_\_\_\_\_
- I. Find your TANF Household size at Block V on the attached Chart (Gap amount). List that amount here. **Answer To**  
(I) = \$ \_\_\_\_\_
- J. Re-enter Answer to Line H or Line I here, whichever is the **smaller** amount. This is your Countable Child Support for Special Need Housing Calculation **Answer To**  
(J) = \$ \_\_\_\_\_

**3. Determine your countable income for Special Housing Need**

- K. Enter your Basic TANF Grant Amount (Answer to Step 7 or 8 above [Section III, page 4], whichever is less) **Answer To**  
(K) \$ \_\_\_\_\_
- L. Enter Countable Child Support from Line J above. **(L) + \$** \_\_\_\_\_
- M. Enter Other Countable Income (answer to Section III, Step 5 above) **(M) + \$** \_\_\_\_\_
- O. Add Lines K, L and M above. This is your Countable Income for determining Special Housing Need Eligibility **Answer To**  
(O) = \$ \_\_\_\_\_

**4. Compare your total countable expenses to your total countable income**

- P.** Enter your Answer to Line E above. (Total Countable Housing Expenses) (P) \$ \_\_\_\_\_
- Q.** Divide by the amount at Line O above (Total Countable Income for Special Housing Need Eligibility) (Q) / \$ \_\_\_\_\_
- R.** Answer to P divided by Q (Total Housing Expenses / Total Countable Income) **Answer To**  
(V) = \$ \_\_\_\_\_

If your answer is **less than .75**, you are not eligible for the Special Housing Need. Your TANF grant is the basic amount you determined at Section III above. If your answer is **.75** or more (that is, your housing expenses are 75% or more of your income), continue.

**5. Determine additional TANF grant amount**

- S.** Enter Basic TANF Grant amount from Line K above (S) \$ \_\_\_\_\_
- T.** Add \$100 (T) + \$ 100
- U.** Sum of Lines S and T. This is your TANF grant amount, which includes the \$100 Special Need Housing Allowance. **Answer To**  
(U) = \$ \_\_\_\_\_

**Example**

Joan Smith and her daughter live in an apartment in Presque Isle and pay \$300 a month rent. Joan has no other income besides her TANF check \$363 a month. To see if she is eligible for a housing special need payment, Joan divides the amount of her rent by her income:  $\$300 \div \$363 = \$.83$

This family's housing expense equals .83 or 83% of their income. Since that is more than .75, then add \$100 to her basic grant:  $\$363 + \$100 = \$463$ . Joan's total monthly TANF grant will be \$463.

**Notice**

Prepared by Pine Tree Legal Assistance  
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We are providing this information as a public service. We have tried to make it accurate as of the above date. Sometimes the laws change. We cannot promise that this information is always up-to-date and correct. If the above date is not this year, call us at 942-8241 to see if we have an update.

This information is not legal advice. By sending you this, we are not acting as your lawyer. Always consult with a lawyer, if you can, before taking legal action.

## TANF CHART

	Number of Persons In Grant								Additional Member
	1	2	3	4	5	6	7	8	
<b>Block I - Gross Income Test</b>									
Basic Gross Income Test	485	762	1023	1286	1548	1811	2072	2335	+262
Special Housing Gross Income Test	578	855	1116	1379	1641	1904	2165	2427	+262
<b>Block II - Second Income Test</b>									
Basic Second Income Test	283	445	596	750	903	1055	1208	1361	+153
Special Housing Second Income Test	333	495	646	800	953	1105	1258	1411	+153
<b>Block III - Standard of Need</b>									
Basic Standard of Need	294	463	620	780	938	1096	1255	1414	+159
Special Housing Standard of Need	394	563	720	880	1038	1196	1355	1514	+159
<b>Block IV- Payment Maximum</b>									
Basic Maximum Grant Amounts	230	363	485	611	733	856	981	1105	+124
Special Housing Maximum Grant	330	463	585	711	833	956	1081	1205	+124
<b>Block V- Gap Amounts (Difference between Maximum Grant and Standard of Need)</b>									
Gap Amount	64	100	135	169	205	240	274	309	+35