CLERMONT COUNTY VETERANS SERVICE COMMISSION:

<u>FINANCIAL ASSISTANCE POLICY</u>

CLERMONT COUNTY VETERANS' SERVICE COMMISSION
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<u>Effective List of Changes</u>

Change 0 – September 24, 2007

Change 1 – October 14, 2009

Change 2 – June 09, 2010

Change 3 – January 12, 2012

Change 4 – March 21, 2013

Change 5 – February 12, 2014

Change 6 – September 9, 2016

Change 7 – January 13, 2019

Change 8 – June 1, 2022

Change 9 – September 11, 2023

Change 10 – June 08, 2026

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Section 1: Policy Intent

This policy is designed to ensure that the Clermont County Veterans' Service Commission (CCVSC) treats all clients professionally with standards as outlined in Ohio Revised Code (ORC) 5901. Thereby ensuring each financial award decision and disbursement process is impartial, unbiased, and consistent in each consideration.

1.01: Policy Statement for Immediate Financial Assistance (IFA)

A. It is the intent of the Clermont County Veterans' Service Commission (CCVSC) to provide timely immediate financial assistance to any person entitled to it. IFA is a privilege dependent upon meeting all eligibility requirements, under section 5901 of the ORC and the provisions of the CCVSC IFA Policy. Notwithstanding any provision or language of this policy, the Clermont County Veterans' Service Board (CCVSB) has sole discretion to grant or deny any award.

B. The Immediate Financial Assistance program is designed to assist veterans and their legal dependents before or during a financial emergency. The intent is to alleviate the financial burden of increased late fees as well as going without basic living necessities. Financial assistance *is not* a pension, income supplement, or an automatic blanket entitlement program.

C. The CCVSC only recognizes two financial assistance applications; immediate and emergency financial assistance:
   1. **Immediate** is a situation where the "need" is upon the veteran but not an emergency:
      a. As soon as possible.
      b. Without the intervention of the CCVSC, the need "WILL" become a financial emergency.
   2. **Emergency** is a situation that possesses all of the following characteristics:
      a. It was unexpected and unforeseeable.
      b. Created an immediate need for financial assistance beyond the household capacity to monetarily satisfy the obligation.
      c. The emergency was not the result of an applicant's commission of an act or the omission from acting upon inherent responsibilities.

1.02: Financial Assistance Eligibility

A. Eligibility Defined:
   1. In accordance with the Ohio Revised Code (ORC) Title 5901.08, each applicant for immediate financial assistance must be a veteran, active-duty member of the Armed Forces of the United States, the spouse, surviving spouse, dependent parent, minor child or ward of a veteran or an active-duty member of the Armed Forces.
   2. Servicemembers who are activated under Title X (10) orders as per ORC 5901.15, become eligible for IFA consideration.
   3. Eligibility requires at least 90 days residency in Clermont County.
   4. All applicants (as defined in chapter 2) for immediate assistance, will be limited to one award every 90 days. This will be determined by the awarding date of the most recent application.
   5. The CCVSC recognizes that an emergency can occur without warning (see sec. 1.01C.2). Substantiated emergency (act of god) applications will be given the highest priority.

B. Veteran Defined: ORC 5901 defines applicants for emergency financial assistance, "veteran" means either of the following:
   1. A person who served in the Armed Forces of the United States on active military duty for more than 90 days:
      a. Was discharged from the service under honorable conditions.
      b. Who either served on active duty for reasons other than training or while serving on active duty for training.
      c. Incurred a disability recognized by the Department of Veterans Affairs or Department of Defense as service connected.

2. A person who served as a 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 War 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 Marines from December 7, 1941 thru December 31, 1946, or died on active duty while serving in a war zone during that period of service.

C. Multiple Periods of Service:
1. Veterans who have received two or more DD-214s, with at least a one-day separation between the enlistment periods may be entitled to IFA if one of the following apply:
   a. At least one discharge is an Honorable or General Under Honorable characterization.
   b. Veterans who have received a single DD-214 that annotate multiple periods of service, with one period being honorable are eligible to receive IFA.
2. All other characterizations, the CCVSC will not consider the financial assistance application.

1.03: Applications for Assistance

A. Application Form: Only complete applications for assistance will be submitted to the CCVSC.
B. Proof of Military Service: Financial Assistance must also include a legible copy of the veteran's DD-214 or Certificate of Service, DD-215, WD-53-55 if not already on file at the CCVSC.
C. Proof of Residency: The applicant must provide proof that the veterans residency has been established for the immediate prior 90 days in Clermont County. The same also applies to spouses, widows, dependent parents, custodians (ward of a veteran), or for a veteran's dependent children.
D. Privacy of Information: The ORC Section 149.43 and ORC Section 5901.09B states financial assistance files are not public record. However, the record of financial assistance approved or denied, including the name, address, occupation of the client, and amount of assistance awarded, is a matter of public record.
E. Verification of Information: The Veterans' Service Commission reserves the right to verify all information provided on an IFA application. Falsification of an application may disqualify the applicant from receiving benefits.

Section 2.0 - Guidelines

2.01: General Guidelines

A. A copy of the veterans DD214 denoting an Honorable or General (Under Honorable Conditions) characterization of service.
B. A copy of the applicant's current valid government issued ID must be in the client's file.
C. All applications must be completed in full before submission to the CCVSC.
D. Total months of eligibility will be determined by total months of active duty up to a maximum of 24 months.
E. Veterans (Guard and Reserve) who receive V.A. compensation as a result of an injury incurred on ADT qualify for 12 months of lifetime eligibility.
F. Veterans who are receiving V.A. Compensation because of a medical discharge due to a service-connected condition, qualify for the full entitlement of 24 months.
G. An applicant or a dual veteran family living in the same household can only receive one (1) IFA award every 90 days as established by the last award date.
H. All applications, regardless of the veteran count at the applicants residing address will only receive one financial assistance application award every 90 days, except in cases of a documented natural disaster (e.g., fire, earthquake, flood, tornado).
I. Financial assistance is limited to 24 awards or a total of $15,000 whichever occurs first.
J. Applicants with recurring requests for assistance may be required to attend financial literacy classes through Ohio Department of Job and Family Services, or other certifying organizations.
K. When two qualifying married veterans divorce, the remaining balance of lifetime entitlements will be available to each veteran upon submission of adjudicated divorce paperwork.
L. The legal guardian of a qualifying veteran's dependent(s) who is requesting financial assistance is eligible for benefits, as long as the child is considered a qualifying dependent (minor under 18 years old, 26 years old and younger while maintaining a student status, or, has a developmental disability).
M. Any IFA request pertaining to a current or past employee of the CCVSC must be reviewed, approved or denied by the Executive Director and/or by majority approving vote of the CCVSC Board of Commissioners during their monthly meeting.
N. Three written estimates for requested repairs are required any time the client is requesting assistance.

2.02: Verification Guidelines

A. Applicants must prove residence in Clermont County for the past 90 days or more. The CCVSC will only accept utility bills and a current lease/mortgage agreement (with terms of an agreement) as proof of residency that is in the name of the veteran, the veteran's spouse, legal guardian of the veteran, or their dependent.
B. The CCVSC may provide a one-time assistance as defined in sec. 1.02C of this policy, to an applicant if the veteran has moved outside of Clermont County in the last 90 days. The board recognizes applicants potentially will not qualify for assistance in their new county for 90 days.
C. The CCVSC does not consider incarceration for greater than 90 days as county residency.

2.03: Marriages and Family Certification

A. A copy of a valid marriage certificate is required to be on file.
B. Prior to October 10th 1991, common law marriage was recognized in Ohio. For applications claiming common law marriage, the burden of proof is placed on the applicant for legitimacy.
C. Widows and widowers need both a marriage and a death certificate on file.
D. A married veteran's file will be cross referenced for purposes of on-going assistance.
E. A person with legal custody of a veteran's dependent(s) can apply for IFA. For dependent(s) of the qualifying veteran who are not living with the veteran, custody orders and birth certificates are needed for underage dependents, or legal guardianship documents for dependent(s) over the age of 18 are required. The legal guardian must also provide a copy of the veteran's DD214.
F. For the CCVSC to consider children over the age of 18 as dependents, the veteran must prove:
   1. The child is attending high school.
   2. The child was mentally or physically disabled before the age of 18 and the veteran has been granted guardianship over the child.
   3. The dependent is between the ages of 18 and 26, is enrolled full-time in an institution of higher learning, and lives in the veteran's household.
G. The CCVSC does not consider a child's Social Security card as proof of parentage or custody. A birth certificate must be provided for each child.
H. Former spouses of a veteran who are not the widow of the veteran, and absent of legal custody of the veteran's dependent children (see sec. 2.03(E)), are no longer eligible for IFA in accordance with ORC 5901.08 as established by the date of the adjudicated court decree.

2.04: Immediate Financial Assistance Limitations

A. The total monetary assistance the CCVSC may provide to a qualified applicant is limited to a total of $15,000.00.
B. The monetary payout approval limit for an IFA application is as follows:
   1. CCVSC Investigator may approve up to: $2,000.00
   2. CCVSC Executive Director may approve up to: $5,000.00
   3. CCVSC Board of Commissioners must approve anything over: $5,000.00
C. For any individual applying for IFA and identified by the CCVSC investigator as needing financial guidance, the CCVSC reserves the right to require the applicant to attend financial literacy classes. The applicant will be required to provide proof of financial literacy class completion to the CCVSC investigator within 60 days of the financial award being issued. Failure to comply could result in the applicant petitioning the CCVBC for approval at the next regularly scheduled meeting.
D. In cases where the applicant is requesting over $5,000, the Executive Director may authorize a partial payment based on the immediacy of the situation. The remainder of the monetary request must be approved by the board.

2.05: CCVSC Food Assistance Guidelines

A. The Grocery Voucher amounts are as follows based on the 2026 Federal SNAP Guidelines:

1 person	$300.00
2 people	$550.00
3 people	$800.00
4 or more people	$1000.00

B. Grocery Vouchers must be used within 14 days of dated voucher.
C. Purchasing of restricted items or misuse of the grocery voucher may result in termination of future grocery assistance. The veteran will sign a memorandum of understanding detailing the rules and terms of the IFA food voucher.
D. The CCVSC recognizes food insecurity is a common issue when facing financial hardship. The CCVSC may offer advice on locating Clermont County food pantries.
E. The CCVSB recognizes a previous CCVSB establishment of a permanent assistance list of individuals, both veteran and spouse who were authorized to receive reoccurring monthly financial and grocery allotments.

F. Effective June 08, 2026 the CCVSC will no longer grant permanent assistance. Persons who were previously receiving permanent assistance will continue to receive assistance subject to annual re-qualification through the Executive Director.
G. Since the February 2024, there has been no additions to permanent list.

2.06: Utilities

A. Payments for utilities will be made directly to the utility provider.
B. Payments for utilities will only be considered if the utility bill is for the veteran's primary address and is in the name of the veteran, or the veteran's spouse.
C. Poor payment history as defined in sec. 2.01J may be grounds for denial of assistance by the CCVSC.
D. In instances where the CCVSC deems it appropriate to make payment directly to the claimant, receipts for payment of the bill must be provided within 30 days of assistance. Failure to provide the receipt could bar the claimant from future assistance.

2.07: Rental & Mortgage Guidelines

A. If the veteran or the veteran's spouse is requesting assistance for the current rent or mortgage, the claimant must provide a current lease agreement or mortgage statement in their name.
B. The payment for rent and mortgage shall be made to the landlord or mortgage company. In special circumstances, the Executive Director may authorize direct payment. The claimant will provide receipt of payment for rent or mortgage within 10 business days. Failure to do so can result in denial of future monetary assistance in accordance with sec. 2.01J.
C. The CCVSC will not make payment for rent or mortgage if the claimant is living with the landlord.
D. The CCVSC will pay the pro-rata portion of the mortgage or rent payment if the claimant is sharing expenses with other non-dependent members of the household.

2.08: Employment Considerations

A. A pattern of unemployment exceeding 90 days may be grounds for denial of an IFA application.
B. All veterans who apply to the CCVSC due to unemployment may be required to register with the Ohio Department Jobs and Family Services (ODJFS) and provide verification of enrollment to the CCVSC to be eligible for future assistance.
C. An applicant who claims to be self-employed must provide their previous year's Federal Income Tax statement and their previous two month's bank statements. Refusal to do so could result in a denial of the claim.

2.09: Immediate and Emergent Financial Assistance Considerations

A. For IFA applications submitted due to an emergency caused by a robbery or criminal act; the applicant needs to provide the CCVSC with a copy of the police report.
B. Each application for Financial Assistance as defined in sec. 1.02C(2) needs to be a **New or Developing Emergency**.

2.10: Medical Expenses

A. The CCVSC may grant IFA for an emergency tooth extraction after the applicant submits a medical opinion from a board-certified dentist that validates the need for the procedure. This is for extractions only. It is the responsibility of the applicant to provide a written estimate from the provider. The CCVSC will pay the provider directly.
B. The CCVSC will not pay other medical expenses. The CCVSC may pay for other authorized items so that the veteran or their dependents could then afford their medical expenses.

2.11: Income Guidelines

A. The following information may be taken into consideration by the investigator to determine the award of IFA:
   1. As outlined on the IFA application, the applicant is required to provide the last 60 days of their financial information to include the checking and savings accounts of the veteran and the veteran's spouse if applicable.
   2. The applicant will provide a copy of their last two earnings and deductions statement (pay stub).

3. Self-employed applicants are required to provide their previous year's Federal Income Tax statement and their previous two month's bank statements.

B. All income and investments must be disclosed:
   1. For this purpose, income is defined as all money that is deposited into all accounts in the applicant's name.
   2. Income includes but is not limited to, public assistance, income from another household member (whether or not related), dividends or interest, or rental income, must be included as income and documented.

2.12: Expense Reporting

A. As indicated on the IFA application, the applicant will be required to provide their last two months of expenses. The applicant may be required to provide verification of payment for these expenses.
B. All of the applicants bills and debts are required to be disclosed on the application to help the investigator accurately assess the true need of the assistance that is required.

2.13: Payments for Home Repairs

A. Assistance may be granted for home repair.
B. The veteran must also submit proof of ownership and the property must be their primary residence.
C. No repair payment will be made to landlords of rental property occupied by the veteran or client.

2.14: Situations Not Covered by CCVSC

A. The CCVSC does not consider the following to be valid requests for assistance:
   1. Rental, lease or mortgage deposits.
   2. Rent or mortgage or land contracts to any relative of the veteran.
B. The CCVSC does not consider the following expenses to valid requests for assistance:
   1. Cable television, Direct TV, or other streaming services.
   2. Personal loan.
   3. Taxes
   4. Legal fees to include court ordered fines, penalties, bail and child support payments.

2.15: Other reasons for denial of IFA benefits

A. Evidence that the applicant lives beyond the financial income of the household.
B. Chronic unemployment.
C. Criminal conduct resulting in financial hardship.

2.16 Decision-making by the CCVSC

A. IFA is a privilege and not a right.
B. The CCVSB, Executive Director and Investigator will use applications to arrive at the most consistent decisions possible. The CCVSB and the Executive Director reserve the right to make exceptions depending on the facts and immediacy of a given situation.

Section 3: IFA and Claimant's Appeal Process

3.01: IFA Application Process

A. Fully completed applications for financial assistance are accepted during normal business hours at the CCVSC Office.
B. The applicant may be required to produce additional documents to fully understand the immediacy of the request.
C. If an applicant fails to produce all necessary documents requested by the investigator, the investigator may make a temporary denial. The temporary denial may be reversed upon receipt of all required documents.
D. When the investigator has made an award determination, in-whole, in-part, or denied; the applicant will be notified.
E. In those cases where an IFA request is fulfilled in part or denied, an applicant may appeal as per section 3.02.

3.02: Time Limit for IFA Applications

A. The investigator will begin initial review within five (5) business days of the receipt of the application by the CCVSC.
B. The CCVSC IFA investigator has 30 days to reach an award determination for each application.
C. At the conclusion of 35 days from the date of receipt, an incomplete application submitted to the CCVSC may be considered abandoned. If the applicant wishes to continue applying for IFA, they may be required to submit a new fully completed application.

3.03: Right to Appeal a Partial Award or Denial of IFA

A. If the applicant is dissatisfied with the investigator's decision, they have the right to appeal. An applicant who wishes to exercise their right must make an appointment with the Executive Director through the investigator.
B. The Executive Director may reverse, uphold or modify the decision of the investigator.
C. If the applicant is dissatisfied with the Executive Director's decision, they may appeal to the CCVSB.
D. All decisions of the CCVSB are final.

Section 4: Fraud and Sanctions

4.01: Suspicion of Fraud

A. CCVSC Fraud Definition: Any intentional act, misrepresentation, concealment, falsification, or omission of material fact made for the purpose of obtaining, attempting to obtain, retaining, or increasing IFA from the CCVSC.
B. Fraud includes knowingly providing false, incomplete, or misleading information on an application.
C. If a CCVSC employee suspects an applicant of fraud or attempted fraud in the process of applying for or receiving financial assistance from the CCVSC, the CCVSC investigator will discuss the matter with the Executive Director, presenting all information related to the allegation.
D. If, after reviewing all relevant information, the Executive Director determines that the applicant has engaged in conduct that constitutes fraud:
   1. For the first occurrence, the applicant will be notified and suspended for one (1) year from the date of application.
   2. For the second occurrence, the applicant will be notified and suspended for two (2) years from the date of application.

4.02: Reinstatement of Eligibility

A. A client who has misused IFA funds shall not be eligible to receive emergency financial assistance until all the following have taken place:
   1. The period of suspension imposed by the CCVSC has expired as defined in sec. 4.01D.1.
   2. The claimant is found to be otherwise eligible.
B. Upon receipt of official reinstatement letter from the CCVBC.

The Clermont County Veterans' Service Commission policy for Immediate Financial Assistance is adopted this 08th day of June 2026.

This policy supersedes all previous Financial Aid policies.