



# **Mille Lacs Band of Ojibwe**

## **477 Master Plan**

### **TANF Portion**

**October 1, 2022 through September 30, 2025**

**FY22-FY25**

**43408 Oodena Drive, Onamia, MN 56359**

**Phone: 320-532-7407 Toll Free: 800-922-4457 Fax: 320-532-3785**

**Tammy Wickstrom, Executive Director**

## TANF

Temporary Assistance for Needy Families (TANF) will be offered as a cash assistance program for those who qualify. Families will be defined as needy (*see definitions*). Tribal TANF Cash Assistance makes monthly cash payments to families with minor children based on family size and composition. The benefits will include a case plan to move a family to self-sufficiency. Cash Assistance has a 60-month lifetime limit. Exceptions for the time limit for families living on Reservation lands may be granted if the unemployment rate on those Reservation lands is over 50%. Additional eligibility requirements, including documentation, are required for TANF and will be defined in the policies and procedures. Applicants must be Mille Lacs Band Members, or first-generation descendants of the Mille Lacs Band, or members of a federally recognized Tribe and meet the definition of “Needy Family” as defined in this Plan. Applicants in Anoka, Hennepin, or Ramsey counties must meet all eligibility requirements and be a member of a Minnesota Chippewa Tribe. TANF clients in need of childcare will receive services seamlessly and be qualified for child care assistance based on their status as 477 clients. CCDF will continue to support TANF clients after they transition off of the program.

Real property will not be considered an asset or resource unless such property is generating income for the client. Simply owning property does not create a situation where the client can use the property for payments to access goods and services, but must be encumbered for that purpose which creates its own barrier when a client does not have the means to repay the debt. Lump sums and resources, such as readily available cash, savings accounts, or checking accounts, will be considered an asset or resource if the total lump sum or liquid assets available exceed \$5,000 and can be accessed without penalty to the client. Checking or savings accounts, if any, shall be verified by bank statements.

When determining eligibility, the following guidelines also apply:

- A percentage of earned income is disregarded for work expense. This percentage is established by the MLBO APB and is currently set at 42%.
- All child support payments made for the support of children not living in the assistance units’ households shall be deducted from the gross earned income calculation.
- Other income exclusions will be defined in the program policies and procedures.
- Employment income earned from working with the Census Bureau will be disregarded.
- Per Capita payments will be considered disregarded income.
- Stimulus payments from the federal, state, or tribal government will be disregarded.

The Work Participation rate for all participants seeking TANF assistance shall be established at 35%. Work participation rates for individuals will be a minimum of 20 hours per week and a maximum of 40 hours a week as defined in policies and procedures. Work activities may include, but are not limited to the following: work at a job, internship, subsidized work, education, training, Anishinaabe [Ojibwe] language, cultural activities, or employment search. Work participation hours may be counted for activities that will lead to self-sufficiency, reduce

dependence, and encourage healthy life choices. To be most effective in our Anishinaabe culture, work activities are best viewed with an Anishinaabe approach to activities that encourage families to be successful. Due to the remote and rural location of the Mille Lacs Reservation, pursuing language and cultural work may be some of the only employment available to members. And it can in many instances enhance the employability of members being trained in language and culture for jobs that prefer bilingual and bicultural skills. Work participation exemptions may be granted for extreme family hardship, family experiencing domestic violence, caring for a child with a disability, having a disability, imminent danger to themselves or their family, or for severe illness as defined in the policies and procedures.

The Mille Lacs Band 477 Program sees and values the importance of generating meaningful opportunities for our Tribal members to find gainful employment. A primary purpose of our language revitalization effort has been to provide multiple avenues for both immediate and long-term job creation. We are developing work for speakers, teachers, trainers, mentors, and writers developing storyboards, text, and stories. Additionally, we expect our participants may be trained to work as transcribers and assist our elders in the content sessions as personal aides and in the support of project development. There are immediate financial opportunities generated by the creation of Ojibwe language books. In developing Ojibwe language modules for the Rosetta Stone language-learning platform, we anticipate employing multiple Mille Lacs Band members to work as actors, language speakers, text developers, advisors, and technical assistants. There is a high employment demand for people with marketable Ojibwe language skills and experience. Many Ojibwe tribes operate Ojibwe language immersion schools and programs where 100% of the staff has to speak in and operate in the Ojibwe language.

We have an early childhood program like this already operating at Mille Lacs. Red Lake in Minnesota, Lac Courte Oreilles in Wisconsin and many other Ojibwe communities have even larger and more well-established immersion schools. Anyone with strong language skills has special employment opportunities and is rarely unemployed or underemployed. When we get tribal members to that level of language aptitude, their job prospects are outstanding. Ojibwe is the most widely taught tribal language at colleges and universities. Learning Ojibwe today can be a powerful resume builder that can bring on a series of cascading positive impacts in the lives of Band members. All of the tribes, even if they are not in the immersion game, have Ojibwe language enrichment and teaching jobs available.

Tribes also hire historical preservation experts and seek people with language skills, not just academic credentials. Often tribal historic preservation officers work on oral history projects and handle archival manuscripts and materials where Ojibwe skills are especially useful, and tribal employers usually stipulate a preference for applicants with Ojibwe language skills. One additional set of skills that Band members are attaining under this part of our 477 Plan is the opportunity to learn how to make books and work with recording technology for audio and video

production, develop specialized tech skills, and further enhance their skill sets, resumes, and employability.

Diversity of approach has long been the hallmark of 477 Programs, and at Mille Lacs Band we have adapted our 477 Plan to create a diverse range of job opportunities that fit our culture, our employment market, and the aspirations of our Band members in line with our culture and tribal priorities for the multi-generation transmission of Anishinaabe knowledge and traditions, and the preservation of relations between youth and elders.

Although there are immediate employment opportunities being created through the projects outlined above, and the work also develops job skills that translate into higher employability for our members, those immediate and tangible benefits are really just the beginning of the benefits generated for our citizens through TANF. Since it is in the Band's interest to support its members, and the long-term viability of the Band community requires that its members pursue healthy lifestyles, our 477 Plan seeks at all levels to build healthy humans. The sustainable gainful employment of our members has often been interrupted or placed at risk by unhealthy lifestyle choices including substance abuse and family disruption. When people learn their language and culture, they are better equipped to be grounded in healthy social and work circles, better grounded in our culture and its values of hard work, respect, and communal responsibility, which relates to all TANF purposes. Native languages are more than just words, as cultural values, tribal customs, and ceremony are embedded in them (Mmari, Blum, Teufel-Shone, 2010). Additionally, Indigenous languages serve as protective factors for Indigenous communities. Studies demonstrate that "people who speak their Native language(s) have enhanced mental health and happiness." (Hallett, Chandler, & Lalonde, 2007; Ball & Moselle, 2013; Dockery, 2011). At Mille Lacs, we know that gaining knowledge of our Ojibwe language and culture as well as participation in cultural activities has played a significant role in contributing to the healing of our people.

The opposite of addiction is not simply sobriety. It is connection. The opportunities we seek to develop with TANF in the Ojibwe revitalization arena will translate to real and positive connection points for our people. They will encourage healthy living, healthy peer networks, the intergenerational transmission of cultural knowledge, and gainful employment and workforce skill set development that lead to long term self-sufficiency. The alternative to poverty is not just a job, but full-fledged financial independence which includes employment but also financial literacy, workplace relationship building, stable housing and the company of other people who are living good lives—ones that are financially fit and culturally relevant. Language is never a standalone activity, but fits into a broader perspective of children being cared for in homes, reducing dependency, prevention of out-of-wedlock pregnancy, and formation of two-parent families.

Language projects typically involve work done in teams. Our Band members benefit from the sustained company of academics, elders, and professionals who are, in addition to doing good language revitalization work, living lives that are financially and culturally healthy and serve as important role models for others more at risk. We want to reconnect our younger members to their elders and the elders to our youth. We become who we hang out with; therefore intersecting our lives with people living healthy successful lives is in direct service of the TANF mission. This is how we will disrupt and destroy the cycles of poverty and substance abuse. In this way, the mission of the Mille Lacs Band and the TANF program are one and the same.

The Mille Lacs Band 477 Program currently uses the State of Minnesota MAXIS data system to enter and administer benefits. Use of the MAXIS system ensures non-duplication of services. A goal for TANF will be to work towards using our own data and issuing cash assistance cards from our office. Another goal is to become MERIT certified to administer SNAP benefits.

TANF funding will be used to support families needing child care. TANF is meant to assist families in meeting financial obligations as they move towards self-sufficiency with work participation or educational requirements. Child care is needed by families to work or participate in education.

Since the program has a limited number of TANF families, TANF funding will be used to support the four purposes of TANF.

- Provide aid to needy families so that children can be cared for in their own homes.
- Reduce the dependency of needy parents by promoting job preparation, work, and marriage.
- Prevent and reduce the incidence of out-of-wedlock pregnancies.
- Encourage the formation and maintenance of two-parent families.

The Mille Lacs Band 477 Plan reinforces the four purposes by supporting healthy partnerships in culturally responsive ways. Historically, Ojibwe families lived in multi-generational households, where marriages and parental commitments are often defined through ceremony or cultural acknowledgement.

The Tribe's 477 Plan supports all of the foregoing purposes in multiple activities including, but not limited to; families transitioning off TANF, Ojibwe language instruction and materials, technological needs, Ojibwe cultural activities, additional funding for childcare, youth activities, supportive housing, supportive services for employment and training, and support for life choices to improve physical, emotional, mental and spiritual health.

Non-recurring short-term benefits may be issued to clients in times of emergency as defined and determined by the Federal, State, or Tribal government. This will be used to assist families who have lost income due to loss of work hours or work opportunities. This benefit may be available to all 477 clients who have qualified for the program and are living below 200% of the federal

poverty guidelines. The funding will support rent, utilities, and family support services to deal with stressful events. The funding will follow regulation 45 CFR 286.10.

## **Treatment of TANF Program Income**

If the Program generates income utilizing TANF funds, that income will be used for the purposes of the TANF program and for allowable TANF services, activities, and assistance. The MLBO is not required to report on the amount of program income earned but they will keep financial records on program income earned and the purposes for which it was used in the event of an audit or review.

## **Youth Services**

Under the Mille Lacs Band 477 Plan, youth are supported by two separate programs: Healthy Circles and Career Exploration.

Youth participate in “Healthy Circles” to learn about financial literacy, healthy life choices, community, language and culture activities, support education and high school graduation, and build self-sufficiency. The program is targeted for youth ages Kindergarten to age 20 to reduce dependency by promoting job preparation, work, *wiidigendiwin [traditional Anishinaabe marriage]*, and the prevention of teen pregnancy by providing healthy supportive programming for youth. In our Anishinaabe culture and its traditional marriage practices, the role of the family in support of our children is of the topmost priority. The youth use a curriculum that focuses on four pillars: community, culture, career and educational resources to promote job preparation and the other purposes of TANF. In our culture, we encourage youth to support elders, participate in community-based projects, finish high school, and be work-ready. These activities encourage healthy life choices such as to stay in school, become employed, and live life independently.

Youth are also offered “Career Exploration” or Emerging Workforce which is available under our 477 Plan for youth ages 16-24 exploring employment. These services include youth who are entering, transitioning, or looking to obtain employment. The Tribe’s 477 employment services include, but are not be limited to: career counseling job readiness training, Ojibwe language, Ojibwe cultural activities, resume building, job referral, supported and subsidized work placements, internships, and job retention services. Employment assistance is made available to all participants who meet the eligibility criteria for needy families who require the service as long as federal funding is available. Any remaining unmet needs may be covered with tribal funds, as available. Youth may be trained and receive a subsidized incentive for this training opportunity. They are able to use this training as a resume building experience. Internships may be subsidized with Mille Lacs Band Departments and other businesses which also help youth prepare for work.

In order to maximize services to youth, Aanjibimaadizing will partner with the local education agencies and community groups to provide services, transportation, and support youth

programming across the Reservation Districts. Youth programming will promote healthy behavior and life choices which align with the purposes in TANF.

## **Supportive Services**

The Tribe's 477 plan will offer supportive services that include, but are not limited to: support for clients obtaining a new job, licenses, transportation, child care, education, technology and support to assist adult and youth clients in retaining a job.

Youth Support Services are available for youth ages kindergarten to 20-years-old and who live in households that are at or below 300% of the federal poverty guideline. Adult Support Services are for adults age 18 years and older whose income is at or below 200% of the federal poverty guideline.

## **Welfare Assistance**

Applicants may apply for welfare assistance if they meet 477 and General Assistance eligibility requirements. Welfare Assistance benefits are for single people, or people who have exceeded their lifetime TANF limit. Clients may not receive Welfare Assistance and TANF at the same time. Welfare Assistance funds must be used for essential needs of food, clothing, shelter, and utilities for clients who are deemed eligible. Welfare assistance will benefit people who have reached their 60-month time limit on TANF. Welfare Assistance is consistent with the Tribe's 477 goal to increase self-sufficiency and provide a home situation that is conducive to education, job training, skill development, and related activities for the whole household.

### **Welfare Assistance Criteria**

1. Must be American Indian or Alaska Native tribally enrolled in a federally recognized tribe and reside in the service area, or a Mille Lacs Band of Ojibwe (MLBO) first generation descendent.
2. Must not receive any comparable public assistance.
3. Must have insufficient resources to meet essential needs.
4. Must apply concurrently for assistance from other state, tribal, county, local or other federal agency for which he/she may be able. The assistance must be denied.
5. Income must not exceed 100% of the poverty guidelines. Per Capita payments would be included income for the purpose of Welfare Assistance.
6. Welfare Assistance Payments are calculated on State TANF Guidelines using TANF Utility Standards for the State of Minnesota. Refer to, 25 CFR [Title 25--Indians, Code of Federal Regulations; Bureau of Indian Affairs] §20.306--all income earned or unearned will be used in calculating eligibility as it is received and used as a resource if converted to cash in accordance to 25 CFD §20.307 through §20.313
7. Eligibility will be reviewed every 3 months for individuals not exempt from seeking employment in accordance with 25 CFR Part §20.315 and every 6 months for all recipients, or whenever a change in status that can affect eligibility occurs (25 CFR Part §20.304. Redetermination of benefits will include a home or in person visit, estimate of income, living circumstances and household composition, completing an interview and require a revision of client case plan. Interviews may be conducted telephonically.

8. Develop and sign an Employment Development Plan (EDP) or an Individual Self-Sufficiency Plan (ISP).

Per 25 CFR §20.314

- a) An applicant must:
  1. Actively seek employment while receiving WA [welfare assistance] benefits, including the use of available state, tribal, county, local or Bureau funded employment services. If unsubsidized work is not available, the client must perform 20 hours of community work per week.
  2. Make satisfactory progress in the ISP [individual self-sufficiency plan], or EDP.
  3. Accept local and season employment when it is available.
- b) A head of household who does not comply with this section will not be eligible for General Assistance for a period of at least 60-days but not more than 90-days. Case documentation must occur.
- c) The policy in this section does not apply to any persons meeting the criteria in §20.315.
- d) A person may apply on behalf of another person by completing an application such as relatives, interested individuals, social service agencies, law enforcement agencies, or other persons or agencies who believe the applicant may qualify for assistance.

Per 25CFR §20.315 the employment policy does not apply to persons shown in the following table.

<b>The employment policy in 20.314 does not apply to...</b>	<b>If ...</b>	<b>And ...</b>
(a) Anyone younger than 16		
(b) A full-time student under the age of 19.	He/she is attending an elementary or secondary school or a vocational technical school equivalent to a secondary school.	He/she is making satisfactory progress.
(c) A person enrolled at least half-time in a program of study under Section 5404 of Pub. L. 100-297.	He/she is making satisfactory progress.	He/she was an active General Assistance recipient for a minimum of 3 months before determination/redetermination of eligibility.
(d) A person suffering from a temporary medical injury or illness.	It is documented in the case plan that the illness or injury is serious enough to temporarily prevent employment.	He/she must be referred to SSI if the disability status exceeds 3 months.
(e) An incapacitated person who has not yet received SSI or disability payments.	A physician, psychologist or credentialed licensed social service worker certifies that a physical or mental impairment (either by itself, or in conjunction with age) prevents the individual from being employed.	The assessment is documented in the case plan.



(f) A caretaker who is responsible for a person in the home who has a physical or mental impairment.	A physical or certified psychologist verifies the condition.	The case plan documents that the condition requires the caretaker to be home on a virtually continuous basis; and there is no other appropriate household member available to provide this care.
(g) A parent or other individual who does not have access to child care.	He/she personally provides full-time care to a child under the age of 6.	
(h) A person for whom employment is not accessible.	There is a minimum commuting time of one hour each way.	
<p><i>From Code of Federal Regulations. Title 25 Indians Parts 1 to 299 Revised as of April 1, 2011.</i>  <a href="https://www.bia.gov/sites/bia.gov/files/assets/bia/ots/pdf/idc-018737.pdf">https://www.bia.gov/sites/bia.gov/files/assets/bia/ots/pdf/idc-018737.pdf</a></p>		