

RESOURCE INTERVIEW GUIDE

I. Real Property

A. Degree of Ownership

Discuss with the applicant/recipient (a/r) any degree of ownership interest in real property for anyone in the budget unit (b.u.). Some suggested questions are:

1. Do you or any of your family own land, by yourself, with relatives, or another person?
2. Do you or any of your family have life-time rights to any property?
3. Have you or any of your family sold or given away any land? (LEAD: Life estate retained?)
4. Did your parents or grandparents own any land? If so, what happened to it? Where was it located? (LEAD: Inherited property?)

B. Use of Property

If the a/r acknowledges owning property:

1. Ask him if he uses the property, i.e., lives on it, farms it, rents it, etc.
2. Determine if there are encumbrances on the property. Ask:
 - a. Do you owe any money on the property?
 - b. Have you finished paying for the property?
 - c. Have you taken any loans using the property as collateral?
 - d. Are there any mortgages on the property?
3. Ask the a/r if any other party holds a life-time right to the property. (LEAD: Remainder interest.)

II. Personal Property

A. Degree of Ownership

Discuss with the a/r any degree of ownership interest in personal property for anyone in the b.u., such as:

1. Cars, trucks, motorcycles, or any other motor vehicles,

(II.A.)

2. Mobile homes,
3. Boats and trailers,
4. Boat motors,
5. Campers, and
6. Farm or business equipment.

B. Use of Property

If the a/r admits to owning personal property, determine the use of the property.

1. Is it rented or used in his work?
2. If it is a mobile home, is it his home?
3. Is the car, truck, motorcycle, etc., used:
 - a. To get to work?
 - b. For shopping?
 - c. To take children to school?
 - d. To go to the doctor?
4. Is the motor vehicle especially equipped for use by a handicapped individual?
5. Determine if there are encumbrances on the personal property. Ask the client:
 - a. Have you paid off the car, truck, boat, etc.?
 - b. Do you owe any money on the car, truck, boat, etc.?

III. Liquid Assets

A. Degree of Ownership

Discuss with the a/r any degree of ownership interest in liquid assets for anyone in the b.u.
Ask:

1. If he or any of his family have:
 - a. Any money on them or kept around the house.
 - b. Received any large payments from Social Security, SSI, VA, or other sources, or a bonus from their work.

(III.A.1.)

- c. Any life insurance policies.
 - d. Bought a revocable or irrevocable burial contract or paid anyone to bury him when he dies.
2. If he or any of his family have, by himself or with another:
- a. A bank account, savings or checking, EBT cash account,
 - b. A trust fund,
 - c. Any savings bonds, stocks, or other type of investment, or
 - d. IRA's and other retirement accounts/plans.
3. If anybody owes him or any b.u. member any money. Ask whether he or anyone in the b.u. has made any loans that haven't been repaid in full. Ask him if he or any member of his family has a Deed of Trust for property he/they have sold. LEAD: (The probability of a promissory note. Such notes are common documents to secure the Deed of Trust.)

B. Use of Property

If the a/r acknowledges having:

1. Money on his person or stored in the house, ask him to produce the money so it can be counted.
2. Received a lump sum payment, ask him what he has done with the money.
3. Life insurance policies:
 - a. Ask to see all policies.
 - b. If the a/r does not have the policies, ask to see the payment book(s) or I.D. card(s), if any. They will have the name of company and generally list policy numbers and the insured.
 - c. If none of this is available, ask the a/r the names of the insurance company(s) and who is insured.
4. A pre-paid burial contract, ask:
 - a. From whom he purchased it, and
 - b. To see a copy of the contract, if available.
5. A bank account(s):
 - a. Ask the name of the bank, savings and loan, etc.,

(III.B.)

- b. Ask to see the latest account statement or the up-to-date passbook, or ask him to sign a release to obtain this information.
 - c. If the a/r does not have the latest statement or the up-to-date passbook, request a document (i.e., check or an old statement) with the account number on it.
 - d. A trust fund, ask who administers the trust.
6. Other investments, such as U.S. Savings Bonds, IRA's, stocks, etc.:
- a. Ask to see the bond, stock certificate, etc., documenting the ownership.
 - b. If the documents are held by another party, determine who that party is.
7. Made a loan which hasn't been repaid in full, ask to see any documentation that shows the terms/conditions of the loan.

c. Leads To Other Assets

Also ask questions which may produce leads to other liquid assets:

1. Do you have a safety deposit box?
2. Where do you cash your check(s)?
3. Do you carry all that cash around with you?
4. Do you pay your bills, in cash, with a check, etc.?

IV. POWER OF ATTORNEY

Ask the a/r if any individual has power-of-attorney for him? If so, contact that individual to determine what, if any, resources he holds for the a/r.