

## **Department Originating Policy:**

Family Support & Assistance

#### Department Contact:

Family Support & Assistance 507-328-6500

#### Effective Date:

July 1<sup>st</sup>, 2022

Last Revision Date:

June 29th, 2022

## Olmsted County Emergency Assistance & Emergency General Assistance Policy

### Purpose

The purpose of this policy is to specify how Olmsted County, Family Support & Assistance Department, will use dollars available through the MFIP Consolidated Fund, General Emergency Assistance Allocation, and any other Olmsted County funding to assist households with short-term emergency/crisis situations via the Emergency Assistance (EA) & Emergency General Assistance (EGA) programs.

# **Policy Statement**

### Programs

EA/EGA programs provide short-term funding provided to an eligible household/individual to assist with a crisis that they cannot resolve on their own

## **Emergency Assistance Program (EA)**

Available to all household that include a child or children in the assistance unit, or pregnant woman. i.e. Any household that has a basis for MFIP.

## Emergency General Assistance Program (EGA)

Available to single/married adults who do not have an MFIP basis.

CM 04.01 (Emergencies – Program Provisions)

## Availability

The availability of funding will be at the sole determination and discretion of Olmsted County.

## **Referral and Coordination**

It is anticipated that other local resources (e.g. public or private housing or utility assistance programs) may be used in conjunction with EA/EGA programs to meet the emergency need, if not fully resolved through payment from these programs.

## **Eligibility Requirements**

#### Income Below 200% FPG

To qualify for EA/EGA, the entire assistance unit must have a combined NET income under 200% of the Federal Poverty Guidelines. Counted income is defined as current month (30 days prior to application, and/or month of application) earned and unearned income of all adults in the household; excluding earned income of 19-year-olds (and under) who are enrolled in secondary education.

#### CM 0016.18.01 (200% of Federal Poverty Guidelines)

#### Household Size

Household size will follow basic MFIP (for families) and GA (for singles) policy except for specific exclusions such as SSI or immigration. Anyone who is legally related and would be a part of the MFIP or GA household will be included for the purposes of income & max issuance consideration.

CM 0014.03.03 (Determining the Cash Assistance Unit)

### NET Income Calculation (Earned Income ONLY)

Disregard the 1st \$65 of earned income per wage earner plus half of the remaining earned income of the assistance unit.

CM 0018.18 (Earned Income Disregards)

Note: In general, if a household is active on any cash program or SNAP, they are income eligible/under 200% FPG.

### **Frequency Limits**

### EGA Program

Per statute, no person in the household may receive assistance via the Emergency General Assistance Allocation (EGA) more than one time per rolling 12 months. This is determined by the last date of issuance, not the date of application.

## EA Program

Will follow EGA program requirement – No person in the household may receive assistance via the MFIP Consolidated Fund (or Olmsted County Funding Source, 07.01 through 12.31.2022) more than one time per rolling 12 months. This is determined by the last date of issuance, not the date of application.

## **Residency Requirement**

At least one person in the unit must have lived in Minnesota for at least 30 days and be physically present in Olmsted County. Migrant workers and their families are exempt from the 30-day requirement if they verify, they have worked in Minnesota within the last 12 months and earned at least \$1000 in gross wages in Minnesota.

#### CM 0011.06.09 (State Residence, 30 Day Requirement)

## Immigration Requirement

One member of the household must meet Minnesota Family Investment Program (MFIP) immigration requirements for families and General Assistance (GA) immigration requirements for single persons. Immigration requirements are complex, but generally mean legally residing in United States.

CM 0011.03 (Citizenship & Immigration Status)

### Issuance Must Resolve the Emergency

EA/EGA is not provided unless receiving assistance will resolve the emergency (bring the bill to a \$0.00 balance) and not just delay the onset of the emergency. The financial assistance required by the emergency must be temporary and must not exceed 30 days. If the situation requires long term attention, staff will refer the applicant to other community resources.

## Good Standing – Landlord Guarantee

EA/EGA is not provided unless the tenant is in good standing, except for needing financial assistance, and can remain in the dwelling once the financial crisis has been resolved. Landlord must be willing to confirm that they will not pursue eviction for any reason prior to funds being released.

## Housing Must be Cost Effective (Affordable)

In addition to resolving an emergency, the issuance must provide a cost-effective (affordable) ongoing housing situation. A cost-effective situation may involve an applicant moving to a more affordable residence or finding an alternative utility source. Cost effective is defined as the household (all counted unit members) having take-home income that is greater than the sum of verified rent, verified average monthly utilities,

and \$50.00 for personal needs. The one exception to this rule will be subsidized housing, which will always be considered cost effective (affordable) regardless of income level for the household.

Note: Take-home income is not the same as calculated net income used to determine that the household is under 200% FPG. Take-home income represents the definite "take home" income that is available to the unit to pay for their shelter and basic needs.

## Asset Limit

For Emergency General Assistance Program, \$3,000 asset limit applies, and assets must be verified; typically via DHS 6054. Emergency Assistance Program follows the same rules per county policy. If an applicant has over \$3,000 in available assets, they will be given the opportunity to apply the difference towards the crisis or approved basic need.

CM 0015.01 (Counted Assets)

DHS 6054 – Signed Personal Statement About Assets for Cash Programs

## Home Help MN & Forbearance

Effective 07.01.2022 all applicants who are homeowners will be referred to apply for both Home Help MN (through 08.17.2022) & forbearance (indefinitely) via their lender. They must submit proof that they have completed the application process for both, and been denied, before they can be eligible for Emergency (General) Assistance.

## **Issuance Limits**

## Maximum Amounts

Issuance limits for EA/EGA Programs must fall within the following criteria:

	All Emergencies - Must Have Past Due Balance	
Homeless/Moving to New Housing	First Month's Rent & Deposit	
Past Due Housing	Up to Two Full Months (Including Late Fees)	
Utilities & Miscellaneous	Max of \$400.00	
*\$2000.00 MAX Payment (Combined Shelter/Utilities/Misc) for ALL Cases		
*FSA leadership approval needed for any exceptions		
	Past Due Housing Utilities & Miscellaneous \$2000.00 MAX Payment (Combined	

## Vendor Payments

ONLY vendor payments will be issued. All payments will be issued via MAXIS.

## **Verification Requirements**

Verification of all factors needed to determine eligibility and emergency circumstances is required prior to issuance of Emergency Assistance Programs. See "Minimum Mandatory Verifications" below.

## **Definition of Emergency – Allowable Expenses**

## Housing

EA/EGA Program funding for housing is limited to occupancy payments (rent/mortgage) and does not include repairs of any kind. Verification of payment overdue and/or threat of eviction notice is required. Foreclosure applicants must be owners and occupants of the dwelling and payments will be made to a financial institution or holder of contract for deed. Rental applicants must be on the lease and payments will be made to the owner or property manager. Applicants must be experiencing homeless, at risk of experiencing homelessness, or have another qualifying reason to use the "homeless/moving to new housing" option listed above. A qualifying reason includes a scenario which is determined by the county agency to pose a direct, immediate threat to the physical health or safety of the applicant or participant.

Note: There must be a tenant/landlord relationship. Evictions from family members will only be accepted when assisting an applicant to find new housing.

Note: Past due balances/evictions from Group Residential Housing (and other facilities) will only be accepted when assisting an applicant to find new housing.

## Utilities

Verification of total amount owed, payment overdue and/or date of pending utility shutoff is required.

## Other

A situation in which an assistance unit is without or will lose (within 30 days) a basic need. Basic needs are defined as the person requirements of subsistence, restricted to shelter, utilities, food, clothing, and other items the loss or lack of which is determined by the county agency to pose a direct, immediate threat to the physical health or safety of the applicant or participant. Examples of crises that fall into this category include but are not limited to: home/appliance repairs, vehicle repairs, phone/internet bills needed be able to work or attend school, child care crises, food crises, distance learning supplies.

## **Minimum Mandatory Verifications & Documentation**

## Application

DHS Combine Application Form (CAF) At a minimum, an application for EA/EGA must be made using a signed page one, and the final page of the CAF. An interview will be conducted via phone, face to face, or telepresence. Olmsted County will follow all state cash program requirements for signatures.

MN Benefits – Online Application

DHS 5223 – Combined Application Form

### Proof of Emergency

An itemized statement from the source of the incurred bill showing dates/amounts owed, and the purpose of the expense. This should be in writing whenever possible and verify a clear total amount needed to COMPLETELY resolve the crisis. When taking verbal attestation, it must be from the source of the incurred bill.

Note: Eviction/shut off dates are not needed – Past due balances will be considered an emergency.

### **Proof of Income**

Proof of all earned, and unearned income for the household during the entire month of application and thirty days prior.

## **Proof of Identity**

Needed for adult applicants. This does not have to be a photo or state issued ID. It can be any document that is unique to the applicant; up to and including SOLQ verification.

#### **Immigration Status**

One member of the household must have an eligible immigration status that can be verified via the Systematic Alien Verification for Entitlements (SAVE) tool. Hard copies of immigration documents are not required, an alien # or any other identifier that can be used to run SAVE can be VERBALLY provided.

### Single Adults (EGA Program)

Per statute/CM additional verification is needed for EGA applicants:

### Stop Work (STWK) Verification

Verification of stop work (date/gross amount of final pay and reason for termination) for all jobs that have ended within 90 days of application

## Cost Effectiveness (Affordability)

Verification of ongoing shelter costs, average utilities, and take-home household income as needed to prove that the household passes the Cost Effective/Affordability test.

### Assets

\$3,000 asset limit applies, and assets must be verified: typically, via DHS 6054. If an applicant has over \$3,000 in available assets, they will be given the opportunity to apply the difference towards the crisis or approved basic need. Payment will need to be verified.

### DHS 6054 – Signed Personal Statement About Assets for Cash Programs

### **Good Standing**

Landlord must confirm that the tenant is in good standing aside from any funds owed, that the tenant can stay in the dwelling, and that they will not pursue eviction once EA/EGA funds have been guaranteed. This must be verified verbally or in writing and entered in case notes.

## Homeowners – Home Help MN & Forbearance

Applicants who are homeowners must apply for Home Help MN (through 08.17.2022) and forbearance (indefinitely) via their lender. If denied, they can provide verification and we can assist with their past due mortgage. If approved, they must work with Home Help MN and/or their lender to resolve the crisis.

## Appeals, Overpayments & Additional Programs

### Overpayments

The agency retains the authority to assess overpayments.

## Appeals

The current appeal process, as defined by the Combined Manual, remains in place.

### Leadership Exceptions/Override

Any member of the Family Support & Assistance Leadership Team may authorize minor exceptions or override from this policy while still adhering to MN State Statutes and remaining within available funding.

2021 Minnesota Statutes – 256D.06 (Amount of Assistance)

### **Additional Programs**

Olmsted County is committed to connecting our customers with the maximum resources available and making every effort to create stability for those we serve. We will screen all households for additional eligibility, including but not limited to: SNAP, GA, MSA, MFIP, DWP, CCAP, MA & WIC. This is regardless of whether a full CAF is received. Conversely, all CAF applications, even if EA/EGA is not indicated should be screened for possible Emergency Assistance eligibility.

## History

October 2022 – Approved by Olmsted County Health Housing Human Services Committee

July 2022 – Updated by Olmsted County Human Services Senior Leadership Team

December 2008 – Approved by Olmsted County Human Services Committee

September 2008 – Authored by: Senior Management Olmsted County Human Services