

Beltrami County Health and Human Services

Policy Statement

TITLE: **Emergency General Assistance (EGA) Policy**

PURPOSE: The purpose of this policy is to specify how Beltrami County Health and Human Services Department and Economic Assistance Division will use money available through the *Emergency General Assistance Allocation* to help people in emergency situations.

REFERENCE: MN Statutes 142G.76, Subd.3 EGA, MN Statutes 256D.06, Subd.2; Minnesota Rules 9500.1261; MN Rules 9500.1231, MN Statute 142G.12. MN Department of Human Services Combined Manual

RESPONSIBILITY: Income Maintenance Eligibility Staff

Effective: **September 1, 2025**

Purpose and Availability

1. Emergency General Assistance (EGA) is short-term assistance for a current crisis that the eligible household cannot meet with their own resources. Resources are defined as liquid assets and earned or unearned income received for the previous 90 days inclusive of the application date.
2. To the extent funds are available through the designated portion of the Emergency General Assistance Allocation from the State of Minnesota, aid may be provided to help eligible low-income households with emergency needs. EGA funding will be used for individuals, married couples, or families not eligible for TANF Consolidated Funds.
3. Availability of funding will be at the sole determination and discretion of the county agency, or as specifically allocated by the State of Minnesota, Department of Human Services. If at any time expenditures meet or exceed allocation the program will be suspended until otherwise directed by Division Director.
4. Referral to other local resources that may meet the emergency need, if not fully met through EGA, is expected (e.g. public or private housing or utility assistance programs).

Eligibility Requirements

1. **Income Below 200% FPG (See CM16.18.01)**
 - To qualify for emergency assistance, the entire assistance unit must have a combined net income under 200% of the Federal Poverty Guidelines. The net income for all persons in the assistance unit for the 90 days from the application date must be used. An applicant/family may be considered a separate unit if either unit meets the SNAP homeless definition and is not a mandatory MFIP cash assistance member per 14.03.03.
 - Families must not be eligible for MFIP or emergency aid from other programs such as consolidated fund. Disqualification from GA or MFIP must not have caused the emergency (see MAXIS STAT/DISQ). Within the last days from the date of the application, the household must not currently be or have been in a disqualification or sanction status (Excluding MFIP minor school attendance sanctions). The household must not have voluntarily quit a job or been discharged for employee conduct or refused employment or training for employment without good cause in Minnesota. Evaluate good cause by using the employment Services criteria for quitting suitable employment without good cause. See Combined Manual 028.18(Good Cause for Non-Compliance) 0028.18.03(Suitable Work/Unsuitable Work). HH unit members who have a drug felony must be in compliance

with GA provisions in 11.27.03 for the HH to be eligible for EGA.

- When a member of the EGA unit has been awarded Workers' Compensation, any EGA received during the period covered by the Workers' Compensation settlement or award is subject to recovery by the DHS Benefit Recovery Section (BRS). BRS has the authority to recover subsistence related to a workers' compensation injury. An interim assistance agreement is not required. Federal rules do not allow states and county agencies to seek EGA reimbursement from RSDI and SSI back payments.

2. Frequency limits

No one in the household may have used either Emergency Assistance (EA) or Emergency General Assistance (EGA) in the last twelve months. Anyone in the unit receiving EGA makes the entire unit ineligible for the 12-month period.

3. Residency requirement

For a single person, a childless married couple, or a family, at least 1 person must have lived in Minnesota for at least 30 days. Excluding migrant workers or students who retain MN residency while away at school and now have returned to Minnesota.

4. Citizenship requirement

At least 1 adult person in the EGA unit must meet GA or GRH citizenship or immigration status requirements listed under CM0011.03 (Citizenship and Immigration Status). Citizenship requirements by definition are complex, but generally mean legally residing in United States.

5. Household composition requirement

EGA may be applied to an eligible single adult, married couple, or family. A household unit includes all individuals who live together in the same location. An applicant/family may be considered a separate unit if either unit meets the SNAP homeless definition and is not a mandatory MFIP cash assistance member per 14.03.03

Eligibility Determination

1. DHS Combine Application Form (CAF)

- Application for EGA must be made using a completed CAF. An interview will be conducted, either in person or via phone.
- If people are currently receiving cash assistance, they do not have to complete an entire application. However, they must complete page number 1 of the CAF plus any other appropriate pages of the CAF.
- When the application lists people in the EGA unit who are not currently receiving cash assistance, the unit must complete an entire application.

2. Verifications

Mandatory verifications for GA, EGA, and GRH (adults who are not aged, blind, or disabled) are the same. See CM0010.18 (Mandatory Verifications), CM0010.18.01 (Mandatory Verifications - Cash Assistance). Use available documentary evidence, collateral contacts or, if necessary, signed statements from the client.

3. Resources of all household members must be considered

- Assistance is provided only if the emergency cannot be resolved by using assets (Only considered if they can be

liquidated in time to help), income, and available resources for all household members, with the exception of income from household members aged 19 and under who are enrolled in secondary education.

- The applicants cannot be current recipients of DWP or MFIP.
- The applicants cannot be recipients under or eligible for county emergency assistance through the MFIP consolidated fund program, in the month of application for emergency general assistance.

4. Issuance must resolve the emergency

- EGA is not provided unless receiving assistance will resolve the emergency 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.

5. Issuance must be cost effective

In addition to resolving an emergency, the issuance must provide a cost-effective solution. A cost-effective solution may involve a client moving to a more affordable residence or finding an alternative utility source. Household must show that they have the ability to pay for the household's basic need costs ongoing. Cost Effective = Food costs (Thrifty Food Plan), Shelter, and utilities cannot exceed 90% of their net income.

6. Housing Support Consideration

If any member of the household has been active on Housing Support Program more than 30 days the household is not eligible for Emergency Assistance funds. To regain eligibility consideration for Emergency Assistance funds the household must be inactive from Housing Support program for a minimum of 30 days.

7. Test of Income and Assets used for Basic Needs

The household must have used 30% or more of their net income on basic needs during the budget time period. The budget time period is the previous 90 days inclusive of the application date.

Basic needs are defined as:

- Food - Thrifty Food Plan – See thrifty food plan calculation.
- Shelter Expenses - (includes rent, mortgage, taxes, insurance, housing unit lot rent, association fees).
- Child Care
- Child Support paid
- Clothing, \$50 per month allowance
- Actual Utilities paid
- Medical Expenses - (examples: prescriptions, medical and dental visits, health insurance premiums).
- Car Repair – Vehicle must be owned by the applicant or HH member listed on the CAF and the applicant or HH member must have directly paid for the repair. This deduction is capped at \$2500. Receipt required
- Work Expense - Allow a flat \$500 allowance in work expense per household per month. No need to collect receipts, simply allow the deduction if at least one adult in the household is employed. This allowance of \$500 per month includes money to cover transportation, clothing, and all work-related expenses.

In any month a Housing Support grant is received by any HH member the full Housing Support amount is budgeted. In the month Housing Support is received we must verify if food is included in the rent. If food is included, it is not a deduction under basic needs.

Student loans and grants are counted as income minus tuition, books, fees and required equipment costs. All student loan income and deductions must be verified.

Assistance Standards

The total EGA issuance cannot exceed three months of the GA assistance standard for the household. Issuances above \$1750 must have intake lead worker or supervisory approval prior to issuance.

- Only vendor or protective payee payments will be issued. Non-vendor payments can be made with supervisor approval.
- Verification of all factors needed to determine eligibility and emergency circumstances is required prior to issuance of EGA.

Standard, single individual.

The standard of assistance for a single adult who does not reside with his or her parents; an adult applicant or recipient who resides with his or her parents and those parents have no minor children; or an emancipated minor applicant or recipient per CM 20.18.

Standard, assistance unit composed of all members of a HH.

The county agency shall determine the assistance standard for an assistance unit as follows:

- A. The county agency shall assign standards from CM 20.18 to each member of the filing unit as though each was a member of an MFIP assistance unit composed of the entire filing unit. Each adult in the filing unit except the first will receive a second adult standard.
- B. The county agency shall add together the standards assigned to the members of the assistance unit in CM20.18. That total is the standard for the assistance unit. In no case shall the standard for household members who are in the assistance unit total more than the standard for the entire household if all members were in an MFIP assistance unit.

Standard applies to full month.

The monthly standard applies to the unit per the household composition at application.

Allowable Expenses

Allowable Expenses

The emergency must be related to a basic need item. Basic needs are defined as the minimum personal 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.

HOUSING

EGA for housing is limited to occupancy payments (rent/mortgage) and does not include repairs of any kind. Consider MSA Special Needs for house repairs if the applicant is active on MSA.

1. Client must verify they are 60 days behind in payment of rent, mortgage or have received an eviction notice.
2. Verification of lease agreement is required and must be in household's name.
3. Damage deposits and first month's rent can be approved if the applicant is homeless (homeless is defined by SNAP homeless definition) or in sub-standard housing (substandard housing is verified by habitability form or city verification).
4. Assistance for a rental unit damage deposit will not be provided if the household has been residing in the unit for more than 30 days.

FORECLOSURE PROCEDURES

Units may request aid for an arrearage on contract-for-deed, balloon, or mortgage payments, or a property tax delinquency, when a foreclosure action occurs.

Payments to prevent foreclosure have the following conditions:

1. The unit must own, occupy, and maintain the home.
2. The units anticipated income must be enough to pay housing costs over the next 12 months.
3. The unit must verify that a lending institution denied refinancing.
4. The creditor will accept EGA and any other payments as full payment of the arrearage.
5. EGA will be used to pay back taxes and insurance only when the creditor escrows taxes and insurance and will not stop foreclosure unless they are paid. This amount shall be included in the maximum issuance listed above.

UTILITIES

Verification must be submitted of being 60 days behind on payment of their utilities and the verification must be in a household members name.

1. Utility set up is allowed if verification of lease is received, utility hook up is for the lease address and no other source of funding is available. Emergency funds will not be used to pay past usage at a previous location.
2. Charges for municipal water and sewer, wood, electric and gas service, fuel oil, and propane are EGA-eligible utility bills. Propane and fuel oil fills will be the minimum fill for the servicing vendor. Purchase of wood will be based on self-reported costs, pro-rated for time of year using cold weather rule months, or minimum delivery.
3. EGA should be used for utility charges only if the utility service verifies it will continue or restore service based on the EGA (and any other) payment. The Eligibility Specialist should negotiate the minimum amount that the utility company will accept

Exceptions and Adjustments

Case by case exceptions

The Economic Assistance Division Director may authorize minor deviations from this policy, on a case-by-case basis, when necessary to achieve the goal of alleviating an immediate threat to the physical health or safety of the applicant or recipient.

Appeals and overpayments

1. **Overpayments**
The agency retains the authority to assess overpayments.
2. **Appeals**
The current appeal process, as defined by the Combined Manual, remains in place.

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