

Beltrami County Emergency Assistance Program Policy

09/01/2025

Policy: To the extent that funding is available, Low Income Emergency Assistance funds may be used to help families meet emergency needs to avoid a housing and/or utility crisis.

BACKGROUND

The 2003 Minnesota Legislature abolished Emergency Assistance as a state-funded program associated with the Minnesota Family Investment Program. New statutes provided counties with a consolidated grant that included funding that could be used to pay for emergency needs of eligible participants. Please note that Emergency Assistance has been repealed and is no longer an entitlement.

Beltrami County Health and Human Services has chosen to address emergency needs of Beltrami County clients under the Consolidated Fund through a program called Emergency Assistance.

References

MN Statutes 142G.76, Subd.2; MN Rules 9500.1231, MN Statute 142G.12
MN Department of Human Services Combined Manual

DEFINITIONS

Household Unit – All individuals who live together in the same location with a pregnant woman or with a child (defined as one who is less than 18 years old OR is under the age of 19 and a full-time student in a secondary school) who is living with an eligible caregiver.

ELIGIBILITY

A unit must meet ALL of the following conditions:

1. At least one household member must meet the 30-day state residency requirement.
2. At least 1 adult person in the EA unit must meet 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.
3. A household unit includes all individuals who live together in the same location with a

pregnant woman or with a child who is living with an eligible caregiver. For shared custody follow CM 14.12. An applicant will be given the option to utilize EGA if the child in the home has been claimed by the other parent within the last 12 months. 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

4. The household unit net income must be below 200% of the federal poverty guidelines that are in effect at the time of application (See CM 16.18.01); income to be considered is for the previous 90 days inclusive of the application date.
5. The unit must be unable to resolve its emergency by combining the following for all household members with the exception of income from household members age 19 and under who are enrolled in secondary education.
 - Liquid assets (not to exceed \$10,000.00)
 - Other funds for which they are eligible.
6. In the past twelve months, no member of the assistance unit has received county emergency assistance funds.
7. 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.
8. Household income must be cost effective and sufficient to continue to meet the basic need costs of the household after EA has been issued. It should not simply postpone the problem, thus creating another emergency. Cost Effective = Food costs (Thrifty Food Plan), Shelter, and utilities cannot exceed 90% of their net income.
9. 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, \$100 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 \$2500.00. 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.
- i. 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.
 - ii. 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.

10. Within the last 90 days from the date of application, the household must not currently be or have been in a disqualification or sanction status (Sanctions due to minors noncompliance do not affect eligibility as long as the minor is not the applicant), have had a voluntary job quit or discharge due to employee conduct, or refused employment or training for employment without good cause in Minnesota. Evaluate good cause by using 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).

PROCEDURE

1. Assess the income, assets, and current living expenses of each member of the household unit. SNAP is considered income. If any household member received GRH in any budget month the full GRH grant is considered income. In the month GRH is received we must verify if food is included in the GRH rent. If food is included, it is not a deduction under basic needs.
2. Assess all emergencies jeopardizing a child’s health or safety.

VERIFICATION - The following must be verified:

1. The applicant’s identity.
2. The emergency and the cost of alleviating the emergency. Examples of verification

include lease and overdue bills (utilities, rent, mortgages).

3. In addition, all eligibility factors should be verified. Eligibility factors include assets, income, children's age, immigration status, and household composition.
4. The bill to be paid must be in the household's name.

EMERGENCY SHELTER PROCEDURE

Emergency Assistance is limited to occupancy payments (rent/mortgage) and does not include repairs of any kind.

1. To provide emergency aid for shelter, the following must occur:
 - a. Client must verify they are 60 days behind on either their payment of rent, overdue on their mortgage or an eviction notice has been received.
 - b. Landlord/mortgagor must agree to accept the EA issuance.
 - c. Payment will prevent the emergency.
 - d. For units whom are homeless (defined by SNAP homeless definition) or those who reside in sub-standard housing (sub- standard housing is verified by habitability form or city verification) payments will be provided for first month's rent and/or deposit only. Assistance for a rental unit damage deposit will not be provided if the family has been residing in the unit for more than 30 days.
2. For units facing loss of shelter, a determination must be made if a unit's income is enough for the basic needs amount of the household. If there is not enough income, EA funds should not be used for rental costs of their present residence.
3. Follow Assistance Standards for issuance.
 - a. If the client is behind on rent and also on a family cash program, vendor pay will be used to pay their rent for a 12-month period starting with the 1st month available after the month the EA is approved.

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 EA and any other payments as full payment of the arrearage.

5. EA 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.

UTILITY BILLS PROCEDURE

1. Client must verify they are 60 days behind on payment of their utilities. 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 other locations.
2. The bill must be in the household member's name.
3. Charges for municipal water and sewer, wood, electric and gas service, fuel oil, and are EA-eligible utility bills. Propane 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.
4. EA should be used for utility charges only if the utility service verifies it will continue or restore service based on the EA (and any other) payment. The Eligibility Specialist should negotiate the minimum amount that the utility company will accept.

APPLICATION PROCESS

1. Application for EA must be made using a completed CAF. An interview will be conducted, either in person or via phone.
2. 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.
3. When the application lists people in the EA unit who are not currently receiving cash assistance, the unit must complete an entire application.
4. EA may remain pending for 30 days from date of application.

ASSISTANCE STANDARDS

The total EA issuance cannot exceed three months of the assistance standard for the household. Issuances above \$2400 must have team lead or supervisory approval prior to issuance.

1. Only vendor or protective payee payments will be issued. Non-vendor payments can be made with supervisor approval.
2. Verification of all factors needed to determine eligibility and emergency circumstances is required prior to issuance of EA.
3. Pregnant women receive for HH size of two plus additional HH members.

Standard, filing units with minor children

1. Follow CM20.09 cash portion for household size
2. Standard applies to full month.
3. The monthly standard applies to the unit per the household composition at application.

FUNDING LIMITS

1. Beltrami County will only grant Emergency Assistance when funding for the program is available through the designated portion of the MFIP Consolidated Fund. Funding for the Emergency Assistance Program will be adjusted as needed on an annual basis. There will be no waiting lists established for assistance. Availability of funding will be at the sole determination and discretion of Beltrami County Health and Human Services.

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.

Authors:

Bryce Brittain _____
Economic Assistance Supervisor
Beltrami County Health and Human Services

Curtis Anderson _____
Economic Assistance Division Director
Beltrami County Health and Human Services