

ITASCA COUNTY CRISIS FUND GUIDELINES

The 2003 legislature repealed the Emergency Assistance Program (EA) effective July 1, 2003. Itasca County will continue to provide limited assistance to working and/or disabled families in emergency situations as long as funding is available through the designated portion of the MFIP Consolidated Support Services Fund. This emergency funding will be referred to as Itasca County's Crisis Fund (CF).

The county agency director may adjust the distributions or eligibility factors dependent upon current expenditure patterns, with the goals of allowing full year funding and expending the monies allocated for Crisis Fund Assistance.

The client has the right to appeal agency decisions about their application for Crisis Funds to the Department of Human Services.

For the 2016/2017 Biennial period, maximum Crisis Fund grant will not exceed \$600.00 unless otherwise approved by the agency Director. Per statute, the maximum amount of Crisis Fund Assistance that may be approved and issued for a family unit, adding together all expenses needing payment to resolve the crisis, cannot exceed 4 times the cash grant standard under MFIP for the family unit.

Eligibility for Crisis Fund Assistance

Itasca County will grant Crisis Fund Assistance to a family unit that meets the eligibility criteria established by Itasca County in this policy.

A family unit is defined as: 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 or equivalent level of vocational or technical training, designed to fit students for gainful employment) and who is living with an eligible caregiver as defined in Minn. Stat. section 256J.08.

Crisis Funds may also be approved in order to reunite an eligible caregiver with a child under the age of 19 as long as the other eligibility criteria in this policy are met.

The Crisis Fund may be used only one time in an 18 month time period, from the date of issuance. This includes household members who have received EGA or EMSA in the previous 18 month period. The unit is not eligible for Crisis Fund Assistance.

The Crisis Fund must resolve the family unit's emergency situation in the most cost-effective manner. The Crisis Funds must resolve emergency, not postpone it. Crisis Funds will not be used for chronic crises experienced by families.

- Characteristics of chronic crisis situation
 - Persistent

- Long-term or long duration (not temporary)
- Frequent reoccurrence
- Always present or encountered

A family unit in a crisis situation (s identified in this policy) may be eligible for Crisis Fund assistance when the family unit meets and verifies all the following conditions:

- Family unit income is at or below 200% of the federal poverty; income to be considered is for the current month and for the period of 60 days prior to the date of application.
- At least one family unit member must have resided in Minnesota for at least 30 days before the date of application and must currently be a resident of Itasca County.
- At least one child or pregnant woman in the family unit must meet the MFIP citizenship requirements in Minn. Stat. section 2561.11.
- No family unit member is under sanction for failure to cooperate with MFIP or Child Support program requirements, or has been disqualified due to program violations.
- The family unit caregiver has not refused to accept employment or training for employment in this state or another state without good cause under section 256J.57.
- The family unit is without resources available to resolve the crisis; the county agency will assess the income, both available and anticipated, assets, and current living expenses of each member of the family unit.
- Crisis Fund assistance is necessary to avoid destitution (including the threat of destitution) or to provide emergency shelter arrangements.
- To be eligible for Crisis Funds, the household must include:
 - An employed caregiver working a minimum of 25 hours a week for a one parent household and a combined 40 hours a week for a 2 parent household. A yearly hourly average will be calculated for persons who are seasonally or sporadically employed, OR
 - The household must include a disabled member as defined disabled by the Social Security Administration (receives RSDI or SSI).
- The household must have used at least 50 % of their net household income for their basic needs during the 60 days prior to application. A client's net income will be determined by subtracting mandatory deductions, such as federal and state tax, FICA, medical insurance premiums, and child support.
- Basic needs are limited to:
 - Shelter and utilities costs
 - Food up to the amount of the Thrifty Food Plan allotment (less amount SNAP rec'd)
 - Medical expenses not covered under a private, state or federal program
 - Transportation costs for medical or employment (\$.20/mile)
 - Child care expenses

- Other out-of-pocket work expenses or costs to retain or obtain employment
- Auto expenses if employed or necessary for medical reasons

Processing Crisis Fund Applications and Payments:

To apply for Crisis Fund assistance, a family unit must complete a DHS Combined Application Form or other forms designated by Itasca County.

A family unit will be notified in writing whether their application was approved, denied or pended within 15 days after the county agency receives a completed application, or sooner if the immediacy and/or severity of the situation warrants it.

If notice is sent that an application was pended, the county agency will notify the family as soon as possible whether their application was approved or denied.

Funding approved under the Crisis Fund guidelines will be vendor paid.

Mandatory Verifications:

Required verifications for Crisis Fund Assistance may include: Income, assets, utility costs, household expenses, living expenses, living situation (landlord statement), household composition, and emergency need. Other documentation will be requested, as necessary, to verify validity of need or payment to vendor.

All basic need expenditures must be verified.

Failure to provide requested documentation will be valid grounds for denial.

Crisis Funding is limited to:

It is established that Itasca County Crisis Funds will not be used to assist with chronic crises, but will be used to assist with unexpected emergencies that have developed due to an unexpected, unplanned and temporary emergencies.

1. **Rent** - The county agency may issue Crisis Fund Assistance for rent to prevent eviction from rented or leased shelter. The county agency will deny Crisis Fund Assistance when the county agency determines the family unit's anticipated income will not cover continued payment for the shelter.

2. Mortgage and contract for deed:

When a home is owned, occupied, and maintained by the family unit, the county agency may issue Crisis Fund assistance for mortgage or contract for deed arrears on behalf of an otherwise eligible family unit, not to exceed 4 times cash grant.

- Crisis Fund assistance only may be issued when no subsequent foreclosure action can be reasonably expected within the next 18 months following the issuance.
- Crisis Fund assistance may only be issued when the family unit has been refused refinancing through a bank or other lending institution.

- Crisis Fund assistance may only be issued when the creditor will accept the assistance payment, combined by any payments made by the family unit, as full payment of arrears.
- Crisis Fund assistance may pay house insurance, mortgage, and taxes if there is an escrow account.

3. Damage or utility deposits - The county agency will issue Crisis Fund Assistance for shelter or utility deposits one time only. If anyone residing in the household has previously used Crisis Funds, EGA or EMSA to pay a utility deposit, no deposits will be issued to the family.

- All shelter & utility deposit payments will be issued to a vendor.

4. Utility costs

Crisis Fund Assistance for utility costs may be made when an otherwise eligible family unit has had a termination or is threatened with a termination of municipal water and sewer service, electric, gas or heating fuel service, or refuse removal service, or lacks wood when that is the heating source.

The county agency may not issue assistance unless it receives confirmation from the utility provider that assistance combined with payment by the application and funding from any other verified sources will continue or restore the utility.

5. Moving expenses - The county agency may issue Crisis Fund Assistance for expenses incurred when a family unit must move to a different shelter.

- Moving expenses include the cost to transport personal property belonging to the family unit and the cost of utility connects. Deposits will not be approved.
- Moving expenses may be paid only when the county agency determines that a move is cost effective.
- Moving expenses may be paid when the county agency denies assistance to pay rent or prevent an eviction because the agency has determined that a family unit's anticipated income will not cover continued shelter at that location.

Auto repair - The county may issue Crisis Funds to repair automobiles that are needed to get individuals who meet the Crisis Fund definition of employed person, to their place of employment.

- The client must provide an estimation of repair from a licensed auto repair provider for the total cost to repair the vehicle.
- The cost of the vehicle repair must be consistent with the value and life expectancy of the vehicle being repaired.
- The vehicle must be in the client's name.
- There are no other vehicles in the household that could be used for work purposes.

- The client has demonstrated an ability to maintain employment.
- The client's income is sufficient to maintain a vehicle (i.e. car insurance, maintenance).
- The client pays 25% of the total repair bill before Crisis Funds can be utilized. Final bill reflecting this payment must be received by the agency.
- All payments for auto repairs will be vendor made to a licensed auto repair provider.
- Crisis fund will not use more then \$600.00 for auto repairs per working family.