

**RAMSEY COUNTY EMERGENCY GENERAL ASSISTANCE (EGA)
POLICY
Effective February 8, 2016**

SECTION 1. General Provisions

- 1.1 Ramsey County will grant Emergency General Assistance (EGA) when funding for the program is available through the designated state allocation for each state fiscal year.
- 1.2 Ramsey County EGA, as defined in this policy, will serve eligible single adults, married couples and in rare circumstances for families experiencing an emergency. An emergency is defined as circumstances that require immediate action which, if not resolved, will result in severe hardship or pose a direct, immediate threat to physical health or safety. Typically, this is due to threat of eviction or utility disconnect.
- 1.3 Income, assets and current living expenses of each household member will be considered in determining eligibility for EGA.
- 1.4 Issuance of EGA funds must be anticipated to produce long-term (up to 3 months) resolution of the emergency from the date of issuance. To that end all potential emergency needs covered by our emergency assistance policies should be resolved as well as the current emergency.
- 1.5 The Ramsey County Community Human Services Director may adjust the EGA eligibility factors dependent upon expenditure patterns.
- 1.6 EGA issuance is limited to once in a 12-month period. The 12-month period is calculated from the date of the prior issuance of EGA.

SECTION 2. Eligibility

To be eligible, an EGA assistance unit must meet all of the following conditions:

- 2.1 At least one person in the unit must have lived in Minnesota for at least 30 days.
- 2.2 At least one person in the unit must meet General Assistance (GA) or GRH citizenship or immigration status requirements.
- 2.3 The unit must not currently be eligible for or receiving MFIP.
- 2.4 No member of the unit may have used EGA or EA funds in Minnesota in the last 12 months. Anyone in the unit receiving EGA or EA makes the entire unit ineligible for the 12-month period.
- 2.5 Total gross income of the unit must not be greater than 200% of the Federal Poverty Guideline for the household size for the previous calendar year.

- 2.6 Disqualification from DWP, GA, MSA or MFIP must not have caused the emergency. For example, the emergency must not be caused by the unit being currently sanctioned or because the caregiver is disqualified from MFIP. Failure to qualify for an MFIP Extension is not considered non-cooperation.
- 2.8 Payment in combination with other available resources must be able to resolve the emergency for a period up to 3 months from the date of issuance covered by EGA.
- 2.9 Eligibility may not exceed 30 days.
- 2.10 The unit must be unable to resolve the emergency by combining any assets, income or other funds available to the unit.
 - 2.10.1 Resources available to the unit shall be used to help resolve the emergency, but only to the extent that using them does not create the potential for another emergency.
 - A. Resources are defined as all real and personal property owned in whole or in part, and all income, minus basic needs, received from the date of application through the disposition of the application.
 - B. Count assets the unit can convert to cash in time to resolve the emergency. Do not count assets if converting them to cash creates an undue hardship for the unit. Do not count personal effects and essential household goods.
- 2.11 Relative Assistance Limitations

Ongoing assistance from relatives may be considered when determining whether or not housing is affordable, subject to the following limitations:

 - A. Relative assistance is limited to a maximum of \$100/month.
 - B. Relative assistance is limited to once in a lifetime.
 - C. Do not verify the income of the relative promising assistance.
- 2.12 EGA issuances are subject to the availability of funds.

SECTION 3. Application, Processing and Verifications

- 3.1 An application (CAF or shortened EA application) for Emergency General Assistance will be provided upon request. The date of application is the date the signed application is received by Ramsey County.
- 3.2 A face-to-face interview may be required for an intake situation. It is not usually needed for Case Management, but meeting with the client may expedite the process.
- 3.3 The county will notify the applicant of approval or denial of their request for assistance within 10 days of receipt of all verifications.
- 3.4 An application for EGA is required to verify items deemed necessary by the county agency to determine eligibility. The items include but are not limited to:
 - A. Identity
 - B. Citizenship
 - C. Immigration status

- D. State and county residency
- E. Social Security number
- D. The emergency and the cost of resolving the emergency
- E. Income
- F. Deductions from income
- G. Assets
- H. Relationship to children
- I. Pregnancy

3.5 Failure to provide requested verifications will result in the denial of EGA.

SECTION 4. Determining Amount of Assistance

- 4.1 Ramsey County will determine the amount of EGA available to resolve the applicant's emergency in the following manner. For emergencies (utilities and/or permanent housing), the maximum amount of EGA that can be paid for a household is limited to four (4) times the GA (singles) cash grant standard.
 - A. The amount of income and assets the unit has or will have that can apply toward the emergency will be determined.
 - B. Assets the unit can convert in time to resolve the emergency will be determined.
 - C. The availability of other public or private aid will be determined.
 - D. All of the above resources will be combined in considering the amount of assistance.
 - E. The amount determined in (E) will then be subtracted from the amount to resolve the emergency (A).
- 4.2 All EGA payments are limited to the most cost-effective solution for the county and the unit. Staff are expected to negotiate with landlords and other vendors to determine the absolute minimum payment that must be made to resolve the emergency. For housing emergencies, cost-effective is defined as the solution that requires the lowest outlay of public funds – even if it results in the relocation of the unit to more expensive housing.

SECTION 5. Emergency Needs that may be funded

5.1 Shelter

- A. For shelter requests, consider issuance of EGA as being cost-effective if the household's income is equal to or greater than the on-going shelter cost.
- B. Ramsey County will not issue EGA for past due rent, current rent or a damage deposit when an adult unit member is not named as a lessee on the lease under which the rent or damage deposit is due.
- C. EGA payments for shelter are limited to a maximum of four (4) times the GA grant or up to \$812. Or one month's rent plus a damage deposit, so long as the total does not exceed \$812.
- D. Where the applicant lives in public or subsidized housing or holds a Section 8 voucher, the following applies:
 - The shelter cap is calculated at two times (so long as the total does not exceed \$812) the tenant share of subsidized rent;
 - If the application is for a damage deposit, EGA payments will cover \$812 for the damage deposit;
 - EGA will not be issued for rent due from a period of time before the unit passed inspection (pro-rated rent).
- E. EGA payment for damage deposit cannot exceed one month's rent. The damage deposit must be included in the lease, and must be paid before or on the move-in date. No retroactive rental damage deposits will be paid.
- F. For new entry into a new rental agreement, EGA issuance is limited to one month of rent and a damage deposit so long as the total does not exceed \$812.
- G. Court assessed fees may be paid with EGA, attorneys' fees and fines will not be paid.

5.2 Utility bills

- A. Emergency assistance may be used to pay utilities including, electric, gas, water and sewer, fuel oil, wood and trash removal.
- B. Payment will be made only if the utility is continued or restored.
- C. The utility cap will be limited to \$812 per EGA request.

5.3 Foreclosure prevention

- A. The unit must own, occupy and maintain the home.
- B. The unit must verify that a lending institution denied refinancing.
- C. The Emergency payment along with other payments must be accepted as full payment of the arrearage. Mortgage payments in late status (generally six weeks past the due date) but not necessarily in the foreclosure process will be considered.

- D. Mortgage assistance to prevent the loss of client owned shelter if the family income is sufficient to meet ongoing rental and utility costs.
- E. Assistance for persons in co-op housing will be calculated in accordance with the rules for determining mortgage assistance.
- F. EGA payment to prevent foreclosure is limited to \$812.

5.4 Property Taxes

- A. Ramsey County will not issue EGA to pay for property taxes.

5.5 Transportation costs for homeless families and individuals

- A. Based on funding availability, Ramsey County Shelter Systems staff may authorize payment for transportation for homeless families or single persons to relocate to where they have access to housing.

SECTION 6. Right to Appeal

- 6.1 See Minnesota Statutes Section 256.045 and 256.0451

SECTION 7. Exceptions

- 7.1 Exceptions to these payment limitations may be made at the discretion of the Director of Ramsey County Community Human Services, or designee if it is determined that doing so is cost-effective for the county.

SECTION 8. Money Mismanagement

- 8.1 Families on MFIP or other public cash assistance programs must be evaluated for mandatory vendoring if they:
 - Have used EA or EGA twice in a 24 month period, or
 - Failed to make rent or utility payments while in subsidized housing.

If mandatory vendoring is determined appropriate, the household must agree to the mandatory vendoring of their cash assistance for shelter and utility needs. This vendoring shall last for a period of 24 months from the date of approval of EGA or EA and should be reviewed at Eligibility Review time. Families unwilling to agree to vendoring will not be eligible for emergency aid.

SECTION 9. Amendments

Amendments can be made to this plan under the following conditions:

- A. Approval of Ramsey County CHS Director.
- B. Changes in the plan will be submitted to DHS in accordance with the effective date of the designated change.