

CARES Emergency Assistance and Emergency General Assistance

The CARES Emergency Assistance/Emergency General Assistance project serves families and individuals with the goal of preventing serious hardship or immediate threat to physical health and safety from emergency financial needs. Fifteen million dollars of CARES funding was allocated to prevent homelessness, loss of housing, and prevent utility shut-off. A portion of these funds were used for rent or mortgage arrears, damage deposits, utility assistance, or car repairs for financial losses related to the pandemic for families and individual applicants. This report does not include those who received support through the Landlord Assistance Program.

Prior to the pandemic, Ramsey County offered Emergency Assistance/ Emergency General Assistance (EA/EGA) to people facing a financial crisis. Eligibility criteria were expanded to meet the needs of the pandemic. Since April 2020, some recipients received assistance using funds from state and federal sources that were available prior to the pandemic and would have been eligible under old guidelines. Others became eligible due to the expanded eligibility criteria and were assisted with federal CARES funding. This report looks at the program experience during the reporting period without differentiating who received funds from which source. Please visit the [CARES Evaluation Page](#) for the full report and the [Open Data Ramsey County](#) geographic distribution of assistance and demographics of recipients.

Evaluation Questions

There are three evaluation questions:

- Are Ramsey County residents better off due to CARES EA/EGA assistance?
- Do Ramsey County residents who receive these funds experience greater housing stability?
- Did the project serve those most vulnerable to COVID-19?

What We Learned

Are Ramsey County residents better off due to CARES EA/EGA?

To answer the question, are people better off as a result of the CARES EA/EGA initiative the answer is a qualified yes.

- Over 4,200 people received benefits to offset rent, mortgage, utility or car/transportation and other emergencies during the pandemic between April and December of 2020. More than \$10,000,000 dollars were issued, putting important financial resources in the community.
- Approved applications in all race/ethnicity and immigrant subgroups increased which indicates the county was able to reach many communities in need. There was a 41% percent increase in approved applications made by African American residents and for other groups including: Somali Immigrants (110%), Other African Immigrants (104%), American Indians (6%), Asian Americans (140%), Latinx/Hispanics (60%), Multi-race (60%), and Whites (47%).
- Overall, survey recipients reported benefits were received in time to address the emergency. Overall, 97% of respondents received the benefit in time to address their emergency situation.
- Overall, survey recipients reported the benefits received resolved the emergency across all race and immigrant groups. Ninety-six percent of the sample said the benefit resolved the emergency for which they contacted Ramsey County and over 90% of all groups by race/ethnicity with

immigrant subgroups and Hispanic ethnicity reported the benefit or payment resolved the emergency for which they were contacted.

Do Ramsey County residents who receive these funds experience greater housing stability?

The vast majority of survey respondents reported that the assistance helped them stay in their home or keep their utilities on.

- Individuals and families who received rent/mortgage assistance or subsidy were able to stay in the place where they live. Ninety-nine percent of the survey respondents who had received assistance in past due rent/mortgage assistance or rent/mortgage subsidies said the funds helped them stay in their housing.
- Individuals and families who received rent/rent subsidy said their assistance prevented an eviction. Ninety-seven percent of respondents who had received assistance in this area reported the assistance prevented an eviction. Results across all groups were over 90% with one exception; only 71% of Hmong immigrant respondents reported the assistance prevented an eviction.
- Individuals and families who received mortgage assistance/subsidy reported their assistance prevented a foreclosure and results across all groups were over 90%.
- Individuals and families who received utility assistance reported the assistance prevented a utility shut-off, and results across groups were over 90%.

Did the project serve the most vulnerable to COVID-19?

- Compared to White people in poverty, Black people were 3.5 times more likely to and American Indian people were 2.7 times more likely become eligible for CARES EA/EGA. While Hispanic people and Asian people were more likely to become infected with COVID-19, they were less likely to become eligible for CARES EA/EGA than White people (20% less likely and 73% less likely, respectively). These eligibility rates follow historical trends with Asian and Hispanic people less likely to receive EA/EGA and show that in the pandemic the county did not provide as much financial support to those communities through this program.
- A measure for understanding if the project served the most vulnerable to COVID-19, is to compare where the CARES EA/EGA population lives against a Ramsey County map of communities who are considered very vulnerable using the Centers for Disease Control's [Social Vulnerability Index](#) (SVI) for Ramsey County. Seventy-two percent of CARES EA/EGA recipients lived in areas with an SVI index considered very vulnerable and 15% lived in areas considered vulnerable. Seventy-four percent of CARES EA/EGA dollars were provided to recipients in areas of high vulnerability and 14% were spent in vulnerable areas. Based on this, the majority of people served, and dollars spent went to communities most vulnerable due to COVID-19.

How can the program and application process be improved?

- Survey results from a representative sample of recipients provided the basis for program improvement recommendations. Recipients were asked for their recommendations which fell into four areas: improve communication and customer service, simplify the application process, provide clear program and application information, modernize the application process through the use of technology. Survey findings also suggest the need for improvements in outreach planning and information/resource sharing.

Recommendations

With the passage of the American Rescue Plan, Ramsey County is partnering with other jurisdictions to provide tenant and landlord assistance through the new Emergency Rental Assistance program (ERA). Recommendations are provided for both the ERA and the ongoing EA/EGA programs administered by FAS.

Short-term Recommendations for ERA Program

- **Provide organizational support for outreach and awareness** on eligibility criteria, what types of emergencies are covered by the tenant program, how it is different from the county emergency assistance program, and how all residents can access the tenant program. To improve access for all residents, use non-traditional and traditional outreach methods in multiple languages is recommended. Particularly target Hispanic/Latinx and Asian communities.
- **Define staff working relationships between Ramsey County and ERA program administrators and field navigators throughout program implementation.** Ramsey County FAS has been a primary access point for residents in meeting emergency needs and facilitating application processing over many years. Building opportunities for information exchange and problem-solving during the application process is recommended.
- **Assure the ERA application process has supports in place** for residents who may not have technology availability, have application questions, or need additional language supports.
- **Provide residents with mechanism (online or through administrators) to find out where their application is in the process,** what is missing from their application and when they can expect an application decision.
- **Provide residents with resource information on other available Emergency Assistance.**

Short-term Recommendations for FAS' EA/EGA Program

- **Continue to organizationally support and expand outreach and awareness** of emergency assistance to improve access for all residents in multiple languages and using traditional and non-traditional outreach methods. Collaborate with RECERT's Trusted Messenger partners to get the word out about the changed eligibility criteria so communities know that people who have been denied in the past and may be eligible now. Particularly target Hispanic/Latinx and Asian communities. Consider the needs of people who speak a language other than English, have specific health or disability needs that require additional assistance, and those who lack technology. Update the Ramsey County website to provide clear application instructions, timelines and due dates, and a supporting documentation requirements.
- **Provide organizational-level support to assure timely staff response** to applicant email and telephone calls and person-centered service.
- **Provide information on other county and community resources at the time of application.**

Long-term Recommendations for FAS' EA/EGA program

In the long-term, the EA/EGA program should consider these recommendations to improve service to residents.

- **Advocate to state and federal government to continue the expanded eligibility criteria** to meet the continuing needs of residents beyond the pandemic emergency response.
- **Identify ways the application and process can be simplified** both internally and through advocacy with the Department of Human Services and Minnesota Legislature. Identify internal processes and forms that are unnecessary or overly complicated.
- **Modernize the application process using technology** to offset the burden on FAS staff and applicants. Leverage the Human Services Technology Modernization project to create an online user interface that allows applicants to readily find information about the status of their application.
- **Provide organization support to provide uniform resources and information** to applicants experiencing an emergency in areas such as housing, food, employment, transportation, child-related, county services and community resources and services. Share the language accessible resources and information tools with applicants, community partners and residents.
- **Examine the reasons why Asian and Hispanic people are more likely to be denied for emergency assistance.** These groups are less likely to apply overall and are also more likely to be denied. This has historically been the case as well as in the last year. Look at denial reasons using administrative data and seek community input from Asian and Hispanic residents and organizations that serve those communities to better understand what prevents them from meeting eligibility criteria.