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Health and Wellness Administrative Division: Evaluation Plan for Emergency Assistance and Emergency General Assistance for Rent/Mortgage Assistance

Program Description

The goal of the Emergency Assistance/Emergency General Assistance (EA/EGA) rent/mortgage assistance project is to prevent serious hardship or immediate threat to health and safety of residents of Ramsey County due to eviction or utility disconnection related to the COVID-19 pandemic.

Fifteen million dollars of CARES funding was allocated to prevent homelessness, loss of housing, and provide assistance to prevent utility shut-off. Funds can be used for rent or mortgage arrears, damage deposits, utility assistance, and car repairs for financial losses related to the pandemic. All applications will be handled by the Financial Assistance Services Department (FAS). EA/EGA benefits are processed through the MAXIS system and additional CARES payments will be processed through the Community Action Partnership of Ramsey and Washington Counties (CAPRW).

Appendix A provides a description of expanded eligibility criteria for both EA, which serves families, and EGA, which serves adults without children. The expanded eligibility increases income limits, allows applicants to retain some assets, increases the living allowance, and increases issuance limits. Appendix A also describes additional CARES eligibility criteria for emergency assistance for households who have experienced a loss of income.

The target populations are:

- Families with a minor child or a pregnant woman who meet eligibility criteria,
- Single people and married couples who meet eligibility criteria,
- Families and adults who meet criteria for CARES funding.

Evaluation Methods

The evaluation will answer the following questions:

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

The evaluation will use both quantitative and qualitative methods. The qualitative methods are meant to help the county better understand if recipients were better off, experiencing housing stability, and customer service.

FAS staff will conduct a follow-up telephone survey about one month after benefits are issued. At the time of application recipients will be informed that a worker will be calling them in about a month. The aim of the survey is to understand the experiences people have had with the EA/EGA program and how people are doing at the time of the survey. Survey respondents will receive a gift card incentive to thank them for their participation and verbal consent will be obtained at the time of the survey. Recipients can decline to participate with no impact on current or future benefits. A random sample of recipients will be selected each month with a goal to survey about 400 households.

Quantitative data will come from MAXIS, FAS’s administrative database; Housing Court data; and the SharePoint database used to track applications and benefits. Data elements include:

- Reason for application,
- Denial and approval reasons,
- Payment reason,
- Date of issuance,
- Income, and,
- Demographics.

EA/EGA data from MAXIS will be compared to prior year’s data to estimate impact of expanded eligibility and populations served.

Housing Court data will help understand impact of the funds. Recipient data will be matched to Court data to understand if an unlawful detainer was filed and outcomes such as eviction or negotiated settlement.

Race Equity and Community Engagement

During development of the evaluation plan, the evaluation staff and the FAS director worked with Ramsey County RECERT to hold focused conversations with the Equity Action Circle (EAC) and Ramsey United, FAS’ community engagement group. From these conversations, the following were included in the evaluation and program plans:

- Follow-up with participants about their perceptions of the outcome,
- Importance of both qualitative and quantitative methods to understand outcomes,
- Use of participant stories to provide context, and
- A need for a holistic or wraparound approach to build self-sufficiency and to tie other county services and community supports to EA/EGA benefits.

Quantitative data will include race/ethnicity and zip code to see if benefits are reaching those most impacted by COVID-19, including communities of color and American Indians. Survey sampling will weight under-represented groups, such as American Indians, to ensure a large enough sample of those groups.

Budget

The budget for this project will include up to 400 gift cards for \$5 each and postage to mail them (\$2,220).

Staffing includes FAS clerks for phone calls to conduct surveys.

Timeline and Deliverables

Month	Activity
June	Plan and implement community engagement, feedback @ vision of success Coordinate and obtain input/feedback with RECERT
July	Draft evaluation plan Meet with FAS Director, Research Director. RECERT, EA/EGA CARES workgroup Meet with community groups, feedback: What we heard, how feedback incorporated into plan, what is not in the plan Finalize plan
August	MAXIS and Court data extraction plans

	Draft survey and sample plan, interview, housing court data extraction protocol Train FAS staff who may be doing follow-up telephone calls
September	Collect survey data Draft report shell
October	Collect survey data
November	Collect survey data Key stakeholder interviews – success and not success stories
December	Analyze data: MAXIS, Sharepoint Spreadsheet, Survey, Interviews
January	Analyze data: MAXIS, Sharepoint Spreadsheet, Survey, Interviews
February	Final report
March	Implement report communication plan

Communication Plan

The primary audiences for this evaluation are the EA/EGA Rent Subsidy Workgroup, Community, RECERT, and County Leadership and staff.

Audience/Stakeholder Groups	Deliverables	
Community: Equity Action Circle, Ramsey County United	PPT presentation and discussion	Report with PPT
EA/EGA Rent Subsidy Workgroup and Staff	PPT presentation and discussion	
RECERT	PPT presentation and discussion	
County Leadership and Staff	Ramsey Net, Board Workshop	

The FAS Director and FAS managers, as well as the county board and CARES leadership are responsible for responding to and acting on recommendations.

Appendix A: EA/EGA Eligibility with Current Exceptions and CARES Eligibility

EA/EGA Rent Subsidy Initiative for Families at Risk of Losing Housing due to COVID-19 EA/EGA Policy/Exceptions and Additional CARES Eligibility Criteria					
What are we trying to accomplish?	Prevent serious hardship or immediate threat to physical health and safety from emergency situations and emergency situations due to COVID 19 public health crisis (i.e., threat of eviction, utility disconnection)				
Through:	EMERGENCY ASSISTANCE		EMERGENCY GENERAL ASSISTANCE		ADDITIONAL CARES ELIGIBILITY CRITERIA ¹ for emergency assistance
For whom:	Families with a minor child or a pregnant woman by providing emergency assistance		Single and married couples by providing emergency general assistance		Households who have experienced loss of income (from self-employment or any other source) by providing additional eligibility criteria for emergency assistance due to COVID-19
	Policy	Current Exceptions	Policy	Current Exceptions	Policy
Income Guidelines	At or below 200% net FPG ²		At or below 200% net FPG ³		Under 300% net FPG
Living Allowance	Allows \$500 living allowance	Allows \$1,000 living allowance	There is no living allowance for EGA	No change	\$1,000 living allowance for families
50% Test	Client needs to pass 50% test (spend 50% of income on basic needs) at time of application	Person needs to pass 50% test (spend 50% of income on basic needs) at time of application; allows clients to “spend down: in application processing time to pass 50% test.	There is no 50% test for EGA	No change	There is a 50% test for families.
Assets	Need to use resources toward emergency	Need to use resources toward emergency – current exception allows client to keep \$2,000	Need to use resources toward emergency	Need to use resources toward emergency – current exception allows client to keep \$2,000	Households can retain up to \$2,000 in liquid assets
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¹ Additional CARES eligibility criteria began 8/6/20. Applications completed by FAS with payments through CAPRW.

² Between 5/13/20 and 8/5/20, the EA income guideline/exception: *At or below 300% net FPG*. On 8/6/20, the income guideline reverted to *at or below 200% net FPG*.

³ Between 5/13/20 and 8/5/20, the EGA income guideline/exception: *At or below 300% net FPG*. On 8/6/20, income guideline reverted to *at or below 200% net FPG*.

	EMERGENCY ASSISTANCE		EMERGENCY GENERAL ASSISTANCE		ADDITIONAL ELIGIBILITY CRITERIA for emergency assistance
	Policy	Current Exceptions	Policy	Current Exceptions	Policy
Issuance	<p>Mortgage = 2x household's monthly mortgage payment</p> <p>Rent = 2 months of rent OR 1 month's rent plus damage deposit</p> <p>Section 8 housing = 2x tenant share of subsidized rent</p> <p>Utilities = \$1,800</p>	<p>Maximum issuance limit is \$5,500 for market rate rent; \$2,750 for those residing in subsidized housing</p> <p>Can also approve up to \$3000 utilities</p>	\$812.00	<p>Maximum issuance limit is \$3,000 for market rate rent; \$1,500 for those residing in subsidized housing</p> <p>Can also approve up to \$3000 utilities</p>	<p>Rent/mortgage & rent/mortgage subsidy</p> <p>FAMILIES (EA)</p> <ul style="list-style-type: none"> ○ \$5,500 for Market Rate rent ○ \$2,750 for those residing in subsidized housing ○ Requests above this amount, consult with your Supervisor or Manager <p>INDIVIDUALS (EGA)</p> <ul style="list-style-type: none"> ○ \$3,000 for Market Rate Rent ○ \$1,500 for those residing in subsidized housing ○ Requests above this amount, consult with your Supervisor or Manager <p>Utility</p> <ul style="list-style-type: none"> ○ \$3,000 ○ Requests above this amount, consult with your Supervisor or Manager <p>Transportation</p> <ul style="list-style-type: none"> ○ \$3,000 ○ The payment for car repair must be to a vendor ○ Car repair criteria include: <ul style="list-style-type: none"> ✓ Car must be in client's name ✓ Car must be needed to maintain employment ✓ Car repair cannot exceed NADA trade-in value of the car. This can be found on-line at http://www2.nadaguides.com/ ✓ Client must have valid driver's license ✓ Client must have proof of liability insurance ✓ Repair estimate must come from an established business
How often issuance?	1 issuance in 12-month period	2 nd issuance in 12-month period	1 issuance in 12-month period	2 nd issuance in 12-month period	

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	EMERGENCY ASSISTANCE		EMERGENCY GENERAL ASSISTANCE		ADDITIONAL ELIGIBILITY CRITERIA for emergency assistance
	Policy	Current Exceptions	Policy	Current Exceptions	Policy
Affordability	Will not issue funds if client cannot afford shelter/utilities ongoing	No change	Will not issue funds if client cannot afford shelter/utilities ongoing	No change	<ul style="list-style-type: none"> • If housing was affordable prior to COVID-19, Ramsey County will review all available information and make a determination about affordability based on some or all of the following: <ul style="list-style-type: none"> ○ Current verifiable household income, and if in combination from all sources (such as unemployment compensation, other unearned income, other wages or self-employment income) is at least equal to monthly rent or mortgage obligation ○ Employer-verified status update that a return to work is expected once the business is re-opened ○ If housing is subsidized, Ramsey County will presume affordability • A supervisor or manager may review the following circumstances and make an eligibility finding based on: <ul style="list-style-type: none"> ○ History of ability to maintain residence in same housing ○ Availability of other family resources and written intention to assist ○ Availability of other federal or local subsidies (such as contributions from community agencies) towards resolving the emergency need for up to 3 months

8/24/20