



Aitkin County Health & Human Services

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MINNESOTA FAMILY INVESTMENT PROGRAM (MFIP) CRISIS FUND GUIDELINES

Section I. Crisis Fund Assistance Availability.

- 1.1** The 2003 legislature repealed the Emergency Assistance Program (EA) effective July 1, 2003. Aitkin County will continue to provide aid to assistance units in emergency situations as long as funding is available through the designated portion of the MFIP Consolidated Fund, as established by the county agency and pending approval of the County Board.
- 1.1.1** Availability of funding will be at the sole determination and discretion of the Director of Health and Human Services or designee. No county funds will be expended to supplement, extend, expand, or substitute for the MFIP Consolidated Fund.
- 1.2** Agency Director or designee will establish a capped proportional distribution of Crisis Funding quarterly, based on prior historical expenditures patterns; will monitor expenditures monthly to assure that expenditures remain within the county designated and approved allocation. The county agency may establish proportional distribution of Crisis Fund Assistance funding quarterly, based on prior historical expenditure patterns.
- 1.2.1** 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.
- 1.3** 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 assistance unit.

Section 2. Definition of a Crisis Fund Assistance Unit

- 2.1** Aitkin County will grant Crisis Funds to an assistance unit who meet the eligibility criteria established by Aitkin County in this policy.
- 2.1.1** For purposes of this Crisis Fund guideline, an assistance unit is defined as:
- 2.1.1.1** A pregnant woman and a responsible caregiver who resides together in the same home.
- 2.1.1.2** A minor 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 responsible caregiver(s) who reside together in the same home.
- 2.1.1.2.1** For purposes of this Crisis Fund Assistance, a caregiver is defined as a household member who is responsible for the ongoing care and wellbeing of the minor child and/or unborn child. Household members who do not fit this description must apply separately for emergency funding if they are responsible for resolving the emergency.
- 2.1.2** 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 is met.

Section 3. Eligibility for Crisis Fund Assistance

- 3.1** MFIP Crisis Fund eligibility will be determined for the applicant's initial request. If Crisis Fund Assistance has been issued, it will not be available again until at least 12 months have passed from the date of issuance.
 - 3.1.1** If an assistance unit includes an eligible person who has previously received Aitkin County Crisis Funding, Emergency General Assistance or any other Minnesota County's Consolidated (crisis) Fund during the previous 12-month period, the unit is not eligible for Crisis Funds.
- 3.2** The MFIP Crisis Fund will try to resolve the assistance unit's emergency situation in the most cost-effective manner. The Crisis Funds must resolve emergency, not postpone it.
- 3.3** The assistance unit's gross income is at or below 200% of the Federal Poverty Guidelines that are in effect at the time of application; income to be considered is for the current month and for the period of 60 days prior to the date of application.
- 3.4** At least one assistance unit member must have resided in Minnesota for at least 30 days before the date of application and must currently be a resident of Aitkin County.
 - 3.4.1** The county of residence for applicants is the county they live in at the time they apply, or, if they live in an excluded-time facility, their county of financial responsibility.
 - 3.4.2** Crisis or emergency services residency requirements must allow for exemptions where unusual hardships exist. In addition, migrant farmworkers and their families are exempt from the 30-day residency requirement if they can provide verification of working in Minnesota within the last 12 month period and earned \$1,000.00 in gross wages during the time they worked in Minnesota as outlined in MN Statute, Sec. 256J.12
- 3.5** At least one child or pregnant woman or noncustodial parent of a minor child in the assistance unit must meet the MFIP citizenship requirements in MN. Statute, Sec. 256J.11.
- 3.6** No assistance unit member is under sanction for failure to cooperate with MFIP, DWP, GA, MSA or Child Support program requirements or has been disqualified due to program violations.
- 3.7** In the previous 60 days no caregiver in the assistance unit has refused to accept employment or training for employment in this state or another state without good cause as defined in MN Statute, Sec. 256J.57.
- 3.8** The assistance unit is without resources available to resolve the crisis; the county agency will assess all sources of income, both available and anticipated, assets and current living expenses of each member of the assistance unit.
 - 3.8.1** Available income includes income from sources that may be excluded from other programs, such as tax returns, child support and tribal payments.
 - 3.8.2** Available income includes benefits from MFIP, DWP, GA and MSA. The upcoming month's cash benefit will be vendor paid to the landlord and/or utility company if doing so would contribute to the resolution of the crisis. Voluntary vendor payments of the future cash benefits will be discussed with the client in order to prevent future crisis
- 3.9** Crisis Fund Assistance is necessary to avoid destitution (including the threat of destitution) or to provide emergency shelter arrangements.
- 3.10** The assistance unit must not have used, without good cause as determined by the county agency, more than 50% of the net income for purposes other than basic needs during the 60 days prior to the application. Examples of good cause may be chemical dependency, mental illness, domestic abuse, etc.
 - 3.10.1** A client's net income will be determined by subtracting mandatory deductions, such as federal and state tax, FICA, medical insurance premiums, child support, etc. Voluntary deductions such as retirement, vacations accounts, etc. will not be considered. Basic needs are limited to:
 - 3.10.1.1** Shelter and utility costs.

3.10.1.2 Food up to the Thrifty Food Plan allotment less any SNAP issuances received.

3.10.1.3 Medical expenses not covered under a private, state or federal program.

3.10.1.4 Transportation costs (\$0.22/mile).

3.10.1.5 Child care expenses.

3.10.1.6 Other work expenses or costs to obtain or maintain employment.

3.10.1.7 Auto expenses if employed or necessary for medical expenses.

3.10.1.8 Actual utility expenses shall be used when calculations.

Section 4. Processing Crisis Fund Assistance Applications and Payments.

4.1 To apply for Crisis Fund Assistance, an assistance unit must complete a DHS-5223, Combined Application Form or other forms designated by Aitkin County.

4.2 Each assistance unit shall be processed on a separate cases. One application form can be used if it contains all required information.

4.3 All assistance units responsible for resolving the emergency are required to apply.

4.4 An interview shall be conducted in person with one responsible member of the assistance unit or their authorized representative. A phone interview can be completed in a hardship situation. If an interview is not completed within 30 day processing period, the application will be denied.

4.5 The county agency will notify the assistance unit as soon as possible, and no later than 30 days, whether their application was approved or denied.

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

4.7 The county agency director or designee will make the final decision for approval or denial of crisis funds.

Section 5. Verifications.

5.1 Required verifications for Crisis Fund Assistance may include: Income, assets, living expenses, living situation (landlord statement), and household composition and emergency need.

5.2 Applicants will be required to sign the following forms:

5.2.1 DHS-2243A, General Authorization for Release of Information.

5.2.2 Aitkin County Crisis Funds Worksheet.

5.2.3 Emergency Assistance Limits Form.

5.3 The county agency will check MONY/INQX in MAXIS for previous EMER issuances to verify the assistance unit meets requirements found in Section 3.1

5.4 Failure to provide requested documentation will be valid grounds for denial. When an applicant cooperates but still cannot produce adequate sources of proof, the best information available will be used.

5.5 The assistance unit has the right to appeal eligibility determinations through the State of Minnesota. Decisions will be based on Aitkin County's Crisis Funds Policy.

Section 6. Crisis Funding Limitations

6.1 The maximum amount of Crisis Funds that may be approved and issued for an assistance unit, adding together all expenses requiring payment to resolve the crisis, cannot exceed four times the cash grant standard under MFIP/DWP policy for an assistance unit size. In special circumstances, amounts over four times the cash grant may be approved by the Director or Financial Assistance Supervisor. Crisis Funds may be utilized toward the following emergency situations:

6.1.1 Rent.

6.1.1.1 The county agency may issue Crisis Fund Assistance for rent to prevent eviction from rented or leased shelter.

6.1.1.1.1 The county agency will deny Crisis Fund Assistance when the county agency determines the assistance unit's shelter costs are not cost effective based on anticipated income.

6.1.1.2 Crisis Fund Assistance will not be issued for payment of late fees.

6.1.1.3 Crisis Fund Assistance will not be issued for more than three months' rent, including the current month.

6.1.2 Mortgage and Contract for Deed Arrears.

6.1.2.1 When a home is owned, occupied, and maintained by the assistance 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 four times cash grant.

6.1.2.1.1 Crisis Fund Assistance only may be issued when no subsequent foreclosure action can be reasonably expected within the next 12 months following the issuance.

6.1.2.1.2 Crisis Fund Assistance may only be issued when the assistance unit has been refused refinancing through a bank or other lending institution.

6.1.2.1.3 Crisis Fund Assistance may only be issued when the creditor will accept the assistance payment, combined with any payments made by the assistance unit, as full payment of arrears.

6.1.2.1.4 Crisis Fund Assistance will pay mortgage arrearages, including the escrow account.

6.1.2.1.5 Crisis funds will not be issued to reimburse pre-payments made by the assistance unit towards the emergency.

6.1.3 Damage and Utility Deposits

6.1.3.1 Damage and Utility Deposits will be paid only in special circumstances upon the discretion of the agency director or designee.

6.1.4 Utility Disconnects/Shutoff Costs

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

6.1.4.1.1 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.

Section 7. Appeals

- 7.1** Assistance units must request an appeal hearing in writing and state what county agency action is being appealed.
 - 7.1.1** Assistance units may use the DHS-0033, Appeal to the State Agency or send a letter indicating disagreement with the county decision.
- 7.2** The appeal request must be received within 30 days of receiving the notice of proposed action or show good cause for not requesting within that timeline. Assistance units may file an appeal up to 90 days after receiving the notice of proposed action if they show good cause for not filing within 30 days.

Revised 1/12/18

County Board Approval Date_____