



**PUBLIC HEALTH &
HUMAN SERVICES**

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**COOK COUNTY MINNESOTA FAMILY INVESTMENT PROGRAM (MFIP)
CRISIS FUND GUIDELINES
Approved by PHHS Board on 5/18/2021**

Legal Authority: § 256J.626 Subd. 2 (a) (1)

Section 1. Crisis Fund Assistance Availability

- 1.1 The 2003 legislature repealed the Emergency Assistance Program (EA) effective July 1, 2003. Cook County will continue to provide assistance to families in emergency situations as long as funding is available through the designated portion of the MFIP Consolidated Support Services 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 Human Services or designee. No county funds will be expended to supplement, extend, expand, or substitute for the MFIP Consolidated Support Services Fund.
- 1.2 Agency Director or designee will establish a capped distribution of Crisis Funding for the 12-month MFIP Consolidated Fund allocation. Agency Director or designee will authorize each expenditure so that expenditures remain within the county designated and approved allocation.
- 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.

Section 2. Definition of a Crisis Fund Assistance Unit

- 2.1 Cook County will grant Crisis Fund Assistance (Crisis Funds) to an assistance unit that meets the eligibility criteria established by Cook County in this policy.
- 2.1.1 Crisis Funds as defined in this plan will serve assistance units experiencing an emergency.
- 2.1.1.1 An emergency is defined as a sudden and unexpected set of circumstances that requires immediate action and if not resolved will result in severe hardship or pose a direct, immediate threat to the physical health or safety of a child.
- 2.1.2 For purposes of this Crisis Fund guideline, an assistance unit is defined as:
- a pregnant woman and a responsible caregiver who reside together in the same home

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- 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 is not the parent of a child in the home) and responsible caregiver(s) who reside together in the same home
- a noncustodial parent of a minor child receiving assistance

2.1.2.1 For purposes of this Crisis Fund guideline, 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.

2.1.3 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 Crisis Fund eligibility will be determined for the applicant's initial request(s) and will not be available again until at least 12 months have passed from the date of prior issuance.

3.1.1 If an assistance unit includes an eligible caregiver who has previously received Cook County Crisis Fund Assistance, Emergency General Assistance or any other Minnesota County's Consolidated (Crisis) Funds during the previous 12-month period, the unit is not eligible for Crisis Fund Assistance.

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 the emergency, not postpone it.

3.3 Priority will be given to families currently receiving MFIP or Diversionary Work Program (DWP) benefits including Family Stabilization Services (FSS) and families at risk of receiving MFIP, DWP or FSS.

3.4 An assistance unit without resources available to meet a crisis as identified in Section 6 of this policy may be eligible for Crisis Fund Assistance when the assistance unit meets and verifies **all** the following conditions:

3.4.1 Assistance unit net 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. If the unit's income is over 200% in the month of application and/or the 60 days (2 months) prior, the household is not eligible.

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- 3.4.1.1 All sources of earned and unearned income are counted, including tax refunds, tribal payments, and other assistance payments. There are no exclusions.
- 3.4.2 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 Cook County.
- 3.4.3 At least one child or pregnant woman in the assistance unit must meet the MFIP citizenship requirements in Minn. Stat. Section 256J.11.
- 3.4.4 No assistance unit member is under sanction for failure to cooperate with MFIP, DWP, GA, MSA or Child Support program requirements, nor currently disqualified for program violations. The sanction must not have created the emergency.
- 3.4.5 The assistance unit caregiver has not refused to accept employment or training for employment in this state or another state without good cause under Minn. Stat. Section 256J.57.
- 3.4.6 The assistance 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 assistance unit.
- 3.4.7 Crisis Fund Assistance is necessary to avoid destitution (including the threat of destitution) or to provide emergency shelter arrangements.
- 3.4.8 The assistance unit must not have used, without good cause as determined by the County, more than 50% of net income for purposes other than basic needs during the 60 days prior to application. Examples of good cause may be chemical dependency, mental illness, court fees, domestic abuse, etc. 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, vacation accounts, etc. will not be considered. All sources of income are counted. There are no exclusions.

Basic needs are limited to:

- Shelter expenses limited to rent, mortgage, insurance, and property tax of the unit's primary residence
- Utility expenses limited to electricity, water, sewer, fuel oil, propane, or wood if used as primary heating source, phone, and internet
 - Phone and internet expenses allowed up to a maximum of \$100 per month
- Food costs up to the amount of the Thrifty Food Plan allotment less any SNAP/MFIP food issuances received

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- Medical expenses not covered under a private, state, or federal program
- Transportation costs pertaining to employment, education, and medical appointments. Transportation costs will be calculated at \$0.22/mile.
- Auto expenses, limited to car payments, car insurance, and car registration
- Other expenses, costs or fines paid to retain or obtain employment, as determined by the county agency

3.4.9 In order for Crisis Fund Assistance to be approved and issued, the assistance provided must resolve the crisis and enhance stability of the assistance unit. All eligible and covered expenses of Crisis Fund Assistance will not be issued unless it is confirmed that assistance, combined with payments by the applicant or funding from any other verified sources, will continue or restore the needed service, and resolve the crisis.

Section 4. **Processing Crisis Fund Assistance Applications**

- 4.1 To apply for Crisis Fund Assistance, an assistance unit must complete a DHS Combined Application Form, DHS-5223, and/or other forms designated by Cook County.
- 4.2 An in-person or phone interview is required with one responsible member of the assistance unit or their authorized representative. If an interview is not completed within 30 days of the date of application, the application will be denied.
- 4.3 The county will notify the assistance unit in writing within ten (10) days of receipt of their application whether their application was approved, denied, or pended.
- 4.3.1 If notice is sent that an application was pended, the county agency will notify the assistance unit within 30 days whether their application was approved or denied.
- 4.4 The Agency Director or designee will make the final decision for approval and denial of Crisis Funds.

Section 5. **Verifications**

- 5.1 An applicant for Crisis Fund Assistance is required to verify items deemed necessary for the county agency to determine eligibility. Those items include but are not limited to:
- Assets
 - Deductions from countable income
 - The emergency and the cost to alleviate the emergency
 - Identity
 - Immigration status, if applicable
 - Income

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- Past rent and utility payments
- Pregnancy, if applicable
- Relationship to child(ren)
- State and county residency
- Social Security number

- 5.2 Other documentation will be requested, only as necessary, to verify validity of need or payment to vendor.
- 5.3 Failure to provide requested documentation will be valid grounds for denial. When a client cooperates but still cannot produce an adequate source of proof, the best available information will be used.

Section 6. Crisis Funding Covered Services

- 6.1 The maximum amount of Crisis Fund Assistance that may be approved and issued for an assistance unit, adding together all expenses needing payment to resolve the crisis, cannot exceed 3 times the cash grant standard under MFIP/DWP for the assistance unit. In special circumstances, amounts over 3 times the cash grant may be approved by the Agency Director or designee. Crisis Fund needs that may be funded by Crisis Fund Assistance are limited to the following:

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 anticipated income will not cover continued payment for the shelter and the associated utility costs.
- 6.1.1.2 Crisis Fund Assistance will not be issued for payment of late fees, court fees, or repairs, unless the County determines it is cost effective to do so.
- 6.1.1.3 Crisis Fund Assistance will not be issued for more than the equivalent of three months' rent, including current month.
- 6.1.1.3.1 For the purposes of this Crisis Fund guideline, rent is defined as a tenant's regular payment/obligation to a landlord for the use of property.

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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 as their primary residence, the county agency may issue Crisis Fund Assistance for mortgage or contract for deed arrears on behalf of an otherwise eligible assistance unit, not to exceed 3 times cash grant amount.
 - 6.1.2.1.1 Crisis Fund Assistance may only be issued when no subsequent foreclosure action can be reasonably expected within the next 12 months following the issuance.
 - 6.1.2.1.1.1 The assistance unit's anticipated income must be enough to pay housing costs over the next 12 months.
 - 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 may pay mortgage arrearages, including the escrow account.

6.1.3 Damage or Utility Deposits

- 6.1.3.1 The county agency may issue Crisis Fund Assistance for damage or utility deposits when necessary to alleviate the emergency.
 - 6.1.3.1.1 Damage deposits and utility deposits equal to no more than the amount of one month's rent.
 - 6.1.3.1.2 Crisis Fund issuance is limited to one month of rent and a damage deposit for entry into a new rental agreement.
 - 6.1.3.1.3 Crisis Fund Assistance will not be issued for a damage deposit after the assistance unit has already moved into the rented or leased shelter unless there is an application for crisis funds pending or an eviction notice.

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6.1.3.1.4 Crisis Fund Assistance will not be issued for a damage deposit when an assistance unit caregiver is not named as a lessee on the lease.

6.1.3.1.5 No pet deposits shall be allowed.

6.1.3.2 Crisis Fund Assistance that is paid as a damage deposit, less any amount retained by the landlord to remedy a tenant's default in payment of rent or other funds due to the landlord under a rental agreement or to restore the premises to the condition at the commencement of the tenancy with ordinary wear and tear expected, must be returned to the assistance unit when it vacates that location.

6.1.4 Utility 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, or lacks wood when that is the primary 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 applicant and funding from any other verified sources will continue or restore the utility.

6.1.5 Moving Expenses

6.1.5.1 The county agency may issue Crisis Fund Assistance for expenses incurred when an assistance unit must move to a different shelter.

6.1.5.1.1 Moving expenses include the cost to transport personal property belonging to the assistance unit and the cost for utility connection and deposits.

6.1.5.1.2 Moving expenses may be paid only when the county agency determines that a move is cost-effective.

6.1.5.1.3 Moving expenses may be paid when the county agency denies assistance to pay rent to prevent an eviction because the county agency has determined that an assistance unit's anticipated income will not cover continued shelter obligation at that location.

6.1.5.1.4 The County must authorize expenses before the unit incurs them.

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Section 7. **Determination of Assistance Payment**

- 7.1 Cook County will determine the amount of Crisis Funds Assistance potentially available to resolve the applicant's emergency situation in the following manner:
- a) The minimum amount needed to resolve the assistance unit's emergency will be determined.
 - b) The amount of income and assets the assistance unit has or will have that can apply toward the emergency will be determined. All income will be counted.
 - c) Assets the assistance unit can convert in time to resolve the emergency, excluding personal effects and essential household goods.
 - d) The availability of other public or private aid will be determined.
 - e) The available amount of resources determined above will be added together.
 - f) The monthly expenses for items of basic needs, see Section 3.4.8 above, will be deducted from (e).
 - g) That amount, determined in (f), will then be deducted from the amount determined to resolve the emergency in (a).
- 7.2 Funding approved under the Crisis Fund guidelines will be vendor paid. Ongoing MFIP Cash Grants, including Housing Grants, will be used for vendor payments for basic needs. The vendor payments will be for a period of 12 months from the date of Crisis Funds issuance.
- 7.3 If an assistance unit has received Crisis Funds for three consecutive 12-month periods, the adults in the assistance unit will be referred to and expected to attend a money management/budgeting class.

Section 8. **Appeals**

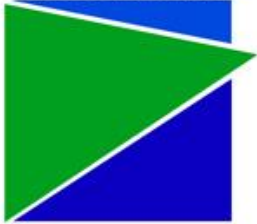
- 8.1 Assistance units have the right to appeal eligibility determinations through the State of Minnesota. Decisions will be based on Cook County Crisis Fund Policy.
- 8.2 Assistance units must request an appeal hearing in writing and state what county agency action is being appealed.
- 8.2.1 Units may use the DHS-0033 Appeal to the State Agency, or send a letter indicating disagreement with the county agency's decision.
- 8.3 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 timeframe. Assistance units may file and appeal up to 90 days after receiving the notice of proposed action if they show good cause for not filing within 30 days.

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Human Service Board Chairperson

Cook County Attorney

Date

Date

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