

# ECONOMIC ASSISTANCE

Updated October 2024



Health & Human Services

# What We Do

The Economic Assistance team helps lower income North Dakotans when they are struggling to make ends meet by connecting them to resources that can help meet their basic needs, preventing greater and more damaging crises.



# **Program Administration**

- Federal Compliance
- State Plan
- State Law & Administrative Rules
- Federal Reporting
- Federal & State Agreements



# Service Delivery

- Program & Policy Support
- Training
  - Benefit Issuance
  - Integrated Eligibility System Development & Maintenance



# Program Integrity & Performance

- Program Monitoring
- Federal & State Quality Reviews
- Federal & State Audits
- Performance Improvement

# FOUNDATIONS OF WELLBEING



## **Economic Health**

Having the resources you need to meet basic needs contributes to stability and is a foundation you can build on.



## **Behavioral Health**

Having good mental health and a healthy relationship with substances boosts your ability to weather life's storms.



## **Physical Health**

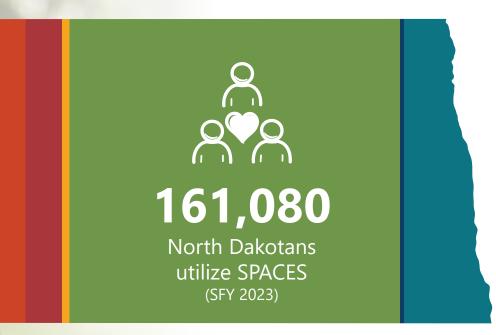
When you are in good physical health you can better navigate the activities of daily and community life.

## The Foundations of Wellbeing are Interconnected

The stability that comes from good economic health can improve behavioral health. The stability that comes from good physical and behavioral health enables economic health.

# **Households Served by Program**

The following graphic shows the average number of households\* served per month by each Economic Assistance program in State Fiscal Year (SFY) 2024\*\*.



# **Client Impact**

North Dakota uses a system called SPACES to determine eligibility for individuals receiving CCAP, SNAP, TANF, LIHEAP and Medicaid. NDRH Housing Stabilization **1,049** 

Food Assistance (SNAP) 23,961 Child Care Assistance (CCAP)

**5,117** 

\*Number of children

Help for Homeowners (NDHFH)

45

Temporary Assistance (TANF)

**656** 

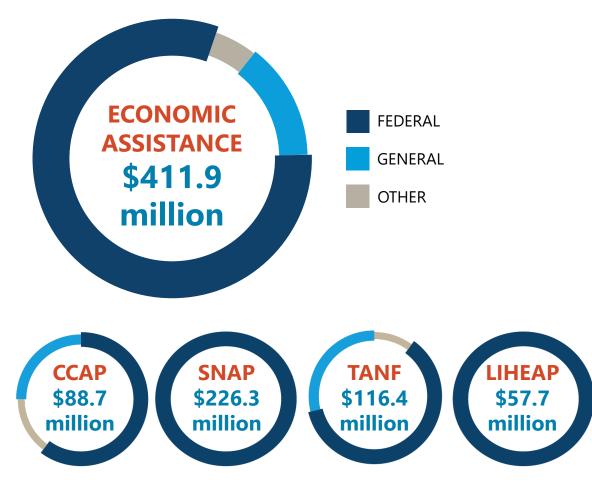
Home Energy Assistance (LIHEAP)

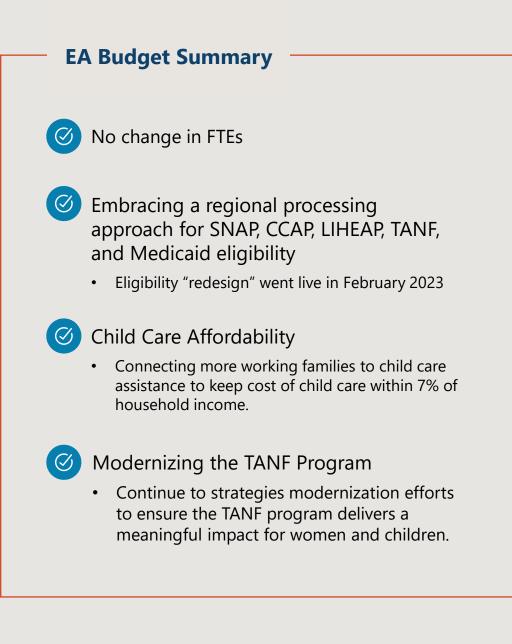
> **14,405** During the LIHEAP heating season

# **Funding Overview**

We operate and deliver benefits with limited administrative and general funds. EA receives the majority of our funds through federal dollars.

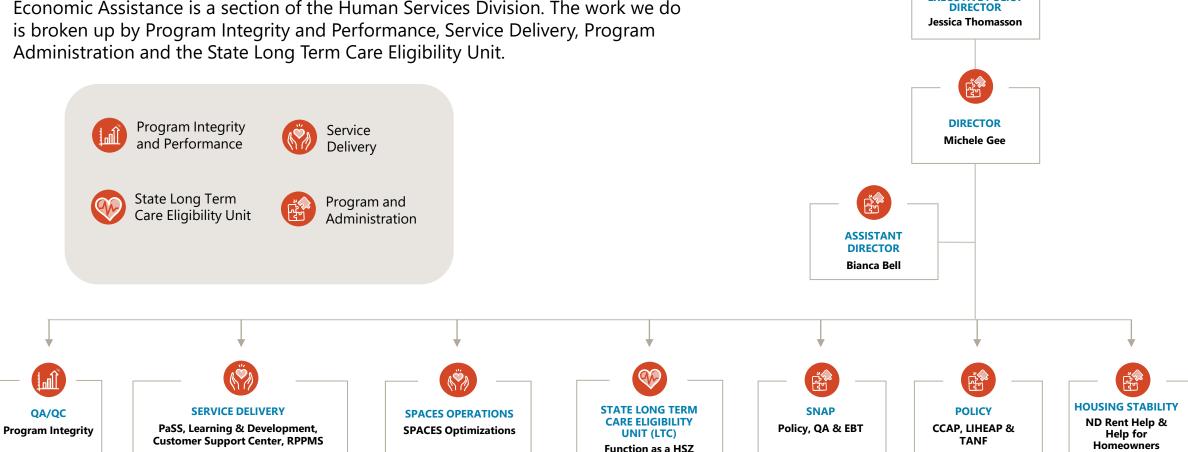
# **Funding Source**





# **How We Work**

Economic Assistance is a section of the Human Services Division. The work we do is broken up by Program Integrity and Performance, Service Delivery, Program Administration and the State Long Term Care Eligibility Unit.



**EXECUTIVE POLICY** 

# **Human Service Zones**

Serving North Dakota individuals and families is a partnership. Economic Assistance Policy administers programs, while Human Service Zones deliver benefits.

## **Person Decides to Apply** Making ends meet is getting more difficult every month so the applicant makes the decision to reach out for help.

## **Human Service Zone**

The applicant can contact their human service zone directly or they can simply apply online.

## **Gather Information**

The applicant can enter as much info as they can in the SPACES self-service portal.

## **Determine Eligibility** An eligibility worker determines eligibility.

## **Issue Benefits**

If eligible, the state will issue the benefit in the appropriate manner.



# **How Clients Access Services**

Economic Assistance Policy and Human Service Zones have partnered together to redesign assistance provided to North Dakotans. This allows opportunities to better serve North Dakota individuals and families.

## One Address. One Phone Number. No Wrong Door.

Eligibility redesign makes it easier for families to get help by simplifying access points.

## Centralized Mail Unit

# Customer Support Center

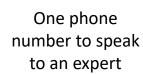
Local Support



One mail and email address for document submission

## Self-Service Portal

Work has been done on the Self-Service Portal (SSP) to make it more user and mobile friendly. This better enables clients to take control of their cases.



Local offices will remain open for in-person support





# **Program Overview**

The policy unit oversees the implementation of policies and procedures for each of the Economic Assistance programs. Ensuring compliance with federal and state laws and regulations is one of the top priorities for the policy unit.

The policy unit maintains the individual policy manuals, submits state plans, implements changes due to federal regulation changes and submits federal reports among many other duties.



**Child Care** Assistance



**Home Energy** Assistance

Food Assistance



Housing Stabilization

Help for Homeowners

Additionally, **Medicaid HCC** is administered by the Human Service Zones in the SPACES eligibility system.



Temporary Assistance





# Child Care Assistance

The Child Care Assistance Program (CCAP) helps pay a portion of the cost of childcare for working families, or families in training or education programs.

Families with low income who meet certain eligibility criteria qualify for the program.

## **CCAP Vendors and Partners** Early Childhood Section



The Child Care Assistance Program works together with the Early Childhood Section to receive CCDF funding. Early Childhood also provides licensing services for the child care providers that participate in CCAP.



# Eligibility Information

#### Must be participating in an allowable activity:

- Working (paid employment or self-employed)
- Education or training programs

#### Temporary allowable activity:

 In situations of homelessness, looking for employment, education or training activities, and housing is considered allowable

#### Family Responsibility:

- A co-payment is a portion of the child care cost paid by the family
- The co-payment amount is determined on a sliding fee scale based on a family's income and household size

#### Age limits:

- Once children are determined eligible, they may receive services until the eligibility period in which they turn 13 years old expires
- A child with special needs may qualify up to age 19

#### **Asset Limits:**

- A family's assets cannot exceed \$1,000,000
- Monthly income from wages, child support, pensions, veteran's benefits or other sources must be less than the CCAP income limits

Income Limits		
Family Size (Adults and Children)	Average Monthly Income	
2	Up to \$5,231	
3	Up to \$6,462	
4	Up to \$7,694	
5	Up to \$8,924	
6	Up to \$10,155	
7	Up to \$10,386	
8	8 Up to \$10,6177	
Effective Oct. 1, 2024 – Sept. 30, 2025		

# **Impact for North Dakota Families**

#### **Average Benefit Information**



**SFY 2024** 





Average payment per child per month	Average number of children served per month	Total CCAP dollar amount in support to families
\$639	5,117	\$39.7 million

### Average Number of Households Served per Month SFY 2024



# **Meet the Caseys**



# **Household Budget**

The cost of child care differs from summer to school year for school-age children.

Duri	ng the Su	mmer —	
Income		\$5,700	
<b>\$2,100</b> Liz	<b>\$3,600</b> Phil		Remaining Household Income <b>with CCAP</b> :
Cost of C	hild Care	\$2,54 <b>5</b>	\$5,639
\$770	<b>\$825</b>	\$950	
Iris	Nolan	Lily	Remaining Household Income
CCAP Be	nefit	\$2,484	without CCAP:
\$760	\$811	\$913	\$3,155
Iris	Nolan	Lily	

– Durir	ng the Sch	nool Year	_
Income		\$5,700	
<b>\$2,100</b> Liz	<b>\$3,600</b> Phil		
Cost of C	hild Care	\$2,325	
\$550	\$825	\$950	
Iris	Nolan	Lily	
CCAP Bei	nefit	\$2,259	
\$535	\$811	<b>\$913</b>	
Iris	Nolan	Lily	

Remaining Household Income with CCAP: \$5,634 Remaining Household Income without CCAP:

\$3,375

# **Food Assistance**

The Supplemental Nutrition Assistance Program (SNAP) provides nutrition benefits to supplement the food budget of lower-income families so they can purchase healthy food and move towards self-sufficiency.

Households or individuals with low income who meet certain requirements may be eligible for assistance based on income limits.



## **SNAP Vendors and Partners**

## **Community Options Inc. and North Dakota Job Service**

SNAP partners with Community Options Inc and North Dakota Job Service to provide employment and training services to SNAP recipients.

#### **Great Plains Food Bank**

This partnership provides outreach to potential SNAP applicants and current SNAP recipients.

#### **NDSU Extension Family Nutrition Program**

This program administers the SNAP-Ed Program. **Fidelity Information Services (FIS)** FIS is the EBT processor and provides all EBT related services.

# **Eligibility Information**

#### Work requirements:

• To qualify for SNAP, you must be engaged in a work activity unless you are unable to work.

#### Allowable deductions:

- 20 percent of earned income;
- a standard deduction based on household size;
- medical expenses over \$35 a month for elderly or disabled members;
- certain dependent care costs when needed for training, education, or work;
- legally owed child support; and
- a percentage of shelter costs

Income Limits			
People in Household	200% Gross Income	130% Gross Income	100% Net Income
1	\$2,510	\$1,632	\$1,255
2	\$3,408	\$2,215	\$1,704
3	\$4,304	\$2,7988	\$2,152
4	\$5,200	\$3,380	\$2,600
5	\$6,098	\$3,963	\$3,049
6	\$6,994	\$4,546	\$3,497
7	\$7,890	\$5,129	\$3,945
Effec	tive Oct. 1 20	24 – Sept. 30, 2	2025

#### **Asset Limits:**

- Households may have up to \$2,250 in assets.
- Households with a member who is 60 years of age or older, or disabled, may have up to \$3,500 in countable assets.
- Assets are not counted for people who are receiving cash assistance (TANF), federal Supplemental Security Income (SSI), or TANF Information and Referral Services.

Maximum Monthly Benefit	
People in Household	Maximum Monthly Benefit
1	\$292
2	\$536
3	\$768
4	\$975
5	\$1,158
6	\$1,390
7	\$1,536
Effective Oct. 1 20	24 – Sept. 30, 2025

# **Impact for North Dakota Families**

#### Average Benefit Information SFY 2024

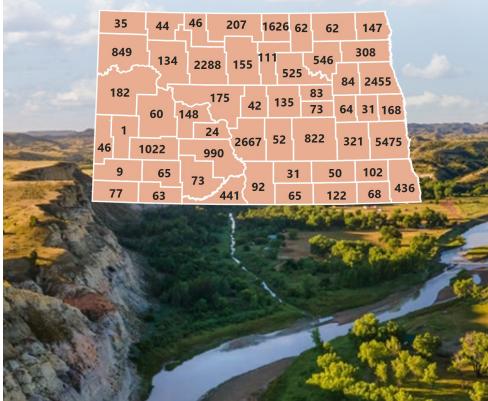






Average individuals served per month	Average households served per month	Total SNAP dollars paid in support to families
47,187	23,961	\$108.6 million

## Average Number of Households Served per Month SFY 2024



# **Meet the Robinsons**

### James



James works as a parts manager, 32 hours per week. He makes \$22.50 an hour, which is \$2,880 monthly. James is exempt from the SNAP work registration requirements as he is working over 30 hours per week.

# Alexandra



Alexandra is a stay-athome mother for 5 year old Meesha. Alexandra is exempt from the SNAP work registration requirements because one of the children in the home is under the age of 6. Total Monthly Household Income



\$2,800



# **Household Budget**

### **SNAP Considerations**

11/

James and Claire are responsible for rent in the amount of \$500 per month plus heat and electric, making the household eligible for the standard utility allowance deduction.

#### SNAP Determination

Based on the household size of four, countable income and the allowable shelter deductions, the family is eligible for a SNAP benefit of \$400 in the month of June and will be certified as eligible for the period of six months.

# **Monthly Budget**

Income	\$2,800	Remaining
<b>\$2,800</b> James		Household Income with SNAP:
<b>Cost of Groceries</b>	\$1,080	\$2,120
<b>\$270</b> Weekly		Remaining Household Income
SNAP Benefit	\$400	without SNAP: \$1,720
ć 100		Ψ1,7 ΔΟ

\$400

# Home Energy Assistance

The purpose of the Low Income Home Energy Assistance Program (LIHEAP) is to provide home energy assistance to eligible low income households. Services available include:

- Heating
- Weatherization
- Furnace & Chimney Cleaning
- Cooling Devices
- Energy Cost Reduction Services
- Emergency Assistance including:
  - Fuel
  - Furnace Replacements
  - Consumer Goods

### LIHEAP Vendors and Partners LIHEAP Fuel Vendors

LIHEAP partners with heating vendors throughout the state to ensure that our most vulnerable residents have adequate home heating needs so they can remain safe and warm in their homes.

#### **Furnace Service Vendors**

LIHEAP partners with various furnace service vendors around the state to provide regular maintenance of furnaces and chimneys.

#### Department of Commerce and ND Community Action Agencies

This partnership assists low-income households with weatherization to increase the heating efficiency of the home and furnace repair/replacement services to ensure households have a safe, proper functioning home heating system.

#### **Community Options**

LIHEAP partners with Community Options Inc to provide outreach to potential LIHEAP applicants and current LIHEAP recipients.



# Eligibility Information

#### **Eligible Households:**

- Households who buy their heating fuel from a fuel dealer or utility company (fuel oil, propane, natural gas, electricity, wood, coal, and kerosene), and households whose rent payments include the cost of heat, if they do not receive a rent subsidy.
- Households who need assistance with: nonrepairable furnaces and fuel costs that are high due to houses that are older or in poor condition.
- Households who have difficulty paying fuel bills due to other rising costs and are in danger of losing their heating source.
- A household's income must be at or below 60 percent of North Dakota's median income and within the LIHEAP income limits.

#### Allowable Deductions :

- Medical expenses
- Health insurance
- Child support paid
- 27% income deduction on earned income
- Education expenses
- Garnishments
- Child care expenses

Income Limits		
Household Size	Annual Income	Monthly Income
1	\$35,724	\$2,977
2	\$46,716	\$3,893
3	\$57,708	\$4,809
4	\$68,700	\$5,725
5	\$79,693	\$6,641
6	\$90,685	\$7,557
Effective O	ct. 1 2024 – Sep	ot. 30, 2025

# **Impact for North Dakota Families**

## **Average Benefit Information**

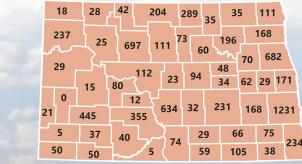






Average payment	Households	Total LIHEAP dollars
per household	served	in support to families
\$143	14,174	\$11.2 million

Average Number of Households Served per Month SFY 2024





# **Meet the Turneys**



# **Household Budget**



## **LIHEAP Determination** LIHEAP would pay 90% of Carla's monthly heating bills October through May.

- Monthly Budge	et —	
Income	\$1,160	Remaining
\$1,160		Household Income
Vanessa		with LIHEAP:
Average cost of heating	\$ <b>270</b>	\$1,133
\$270		Remaining
Monthly		Household Income
LIHEAP Benefit	\$243	without LIHEAP:
90% of heating bill	-	\$890

# Temporary Assistance

The Temporary Assistance for Needy Families (TANF) program is intended to move low-income families from public assistance to self-sufficiency by providing cash assistance along with work readiness, training and job placement services.

## **TANF Community Partners**

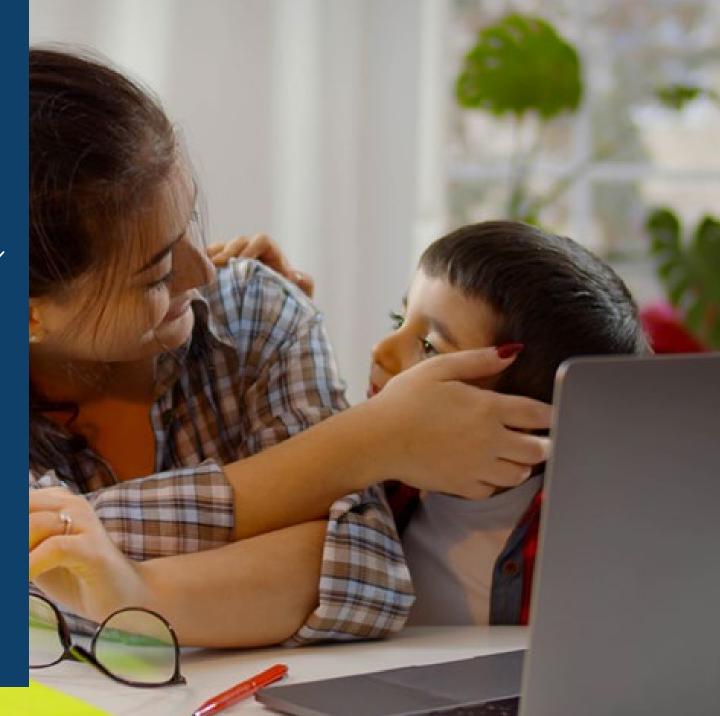
## JOBS Program

Job Opportunities and Basic Skills (JOBS) Program is the mandatory work program for work eligible individuals receiving TANF. The goal of the JOBS Program is to assist families with achieving self-sufficiency. Three community partners offer this program across the state. These partners include:

- Job Service ND
- Community Options
- Turtle Mountain Employment and Training

## **Crossroads Program**

The Crossroads Program supports parents up to age 21 by helping pay a portion of their child care and transportation costs so they can continue their education.



# Eligibility Information

#### Who does TANF serve?

- If a relative is taking care of a child, the relative and the child may be eligible if the child is:
  - Without parental support because of a parent's death, physical or mental disability, age or continued absence from the home; and
  - Under age 18 or will graduate from high school by age 19.
- Individuals who are pregnant.
- A family member providing care for a child may also receive help through TANF Kinship Care.

#### **Asset Limits:**

 Assets limits are \$3,000 for one individual, \$6,000 for a household of two individuals, and an additional \$25 per person for households of three and more.

### Lifetime Limit:

• You may receive TANF up to 60 months within your lifetime. Note: There are some exceptions to this limit.

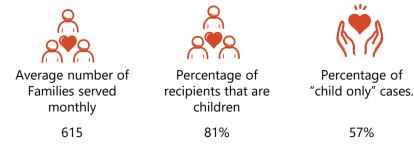
#### **Program Requirements**

- Cooperation with Child Support -Individuals are required to cooperate with child support while receiving TANF unless they have good cause.
- Work requirement TANF has a work requirement which combines components of education, training and employment to enable participants to become selfsufficient. This is offered through the JOBS Program, Jobs Opportunity and Basic Skills.

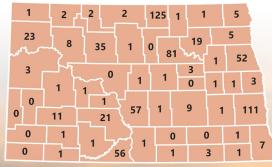
# **Impact for North Dakota Families**

## **Average Benefit Information**

SFY 2024



#### Average Number of Households Served per Month SFY 2024



# **Meet the Collins Family**



# **Household Budget**



## **TANF Determination**

Based Carla's income and other eligibility factors described in the scenario Carla would be eligible to receive \$872 per month.

ncome	\$1,160	Remaining	
\$1,160	Household		
Carla		with TANF:	
TANF Benefit	\$872	\$2,032	
872		Remaining	
		Household Income	
		without TANF:	
		\$1,160	

# Housing Stabilization

The NDRH Housing Stability Program (NDRH) offers housing facilitation, household coaching and financial assistance to North Dakota households experiencing homelessness that need to obtain and maintain stable housing and households that are at imminent risk of homelessness.

## **NDRH Vendors and Partners**

NDRH has partnered with 7 organizations to deliver housing facilitation services. These organizations include:

- Community Action Partnership of ND
- Community Options for Residential and Employment Services
- Community Uplift Program
- Great Plains Housing Authority
- Presentation Partners in Housing
- Native American Development Inc
- YWCA of Cass Clay

NDRH has also partnered with LS Law Group to provide landlord/tenant mediation services.



# Eligibility Information



#### Who does NDRH serve?

Households who:

- Have received unemployment benefits or have experienced financial hardship since the pandemic started on March 13, 2020.
- Are experiencing homelessness or are at imminent risk of homelessness

Note: Priority is being given to:

 Households that include a member who is currently unemployed and has been unemployed for 90 days or longer.

#### **Income Limits**

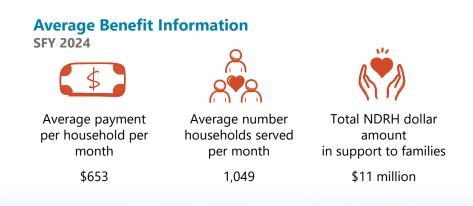
 Are earning up to 30% Area Median Income (AMI), which equals an annual income of up to \$30,100 for a family of four, depending on the county in which they live.

#### Program Limits

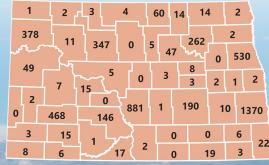
NDRH Housing Stabilization can help with:

 deposit, fees, up to 6 months of rent assistance, rental debt resolution, eviction prevention and landlord risk mitigation funds.

# **Impact for North Dakota Families**



# Average Number of Households Served per Month SFY 2024



# **Meet the Hopewells**



# **Household Budget**

## **NDRH Housing Stabilization Determination**

The Hopewells are eligible to receive a Letter of Commitment, addressed to prospective housing providers, that authorizes:

- funding for a deposit
- fees
- 3 months of rent assistance

The household has received pre-lease education and housing facilitation services that are offered through the Housing Stability program and has entered into a lease agreement with a housing provider.

NDRH Housing Stability issues a \$500 deposit, \$100 application fees and the full amount of rental obligation of \$725 rent assistance for three (3) months directly to the housing provider.

In addition, the Hopewells receive renter coaching meant to provide education for the household to understand their rights and responsibilities as a renter.

<ul> <li>Monthly Budget ——</li> </ul>		
Income	\$1,989	Remaining
\$1,989		Household Income with NDRH:
Housing Expenses	\$725	\$1,989
\$725		
Rent		Remaining Household Income
NDRH Benefit	<b>\$725</b>	without NDRH:
\$725		\$1,265
Rent		

# Help for Homeowners

The North Dakota Help for Homeowners Program (NDHFH) helps homeowners who are at risk of housing instability due to past due mortgage, utilities, or related property expenses or who may be struggling to maintain stable housing for other financial reasons.



## NDHFH Vendors and Partners Deloitte

Deloitte is ND Help for Homeowners' technology partner. Through their work with the Housing Stability team, we have been able to deliver an easy to use front end application and an efficient back end eligibility determination system.



# Eligibility Information



#### Who does NDHFH serve?

Homeowners who:

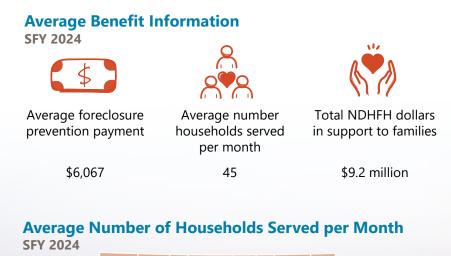
- Have experienced a financial hardship related to the COVID-19 pandemic.
- Own and occupy the property for which they seek assistance as their primary residence.
- Meet the program income limits.

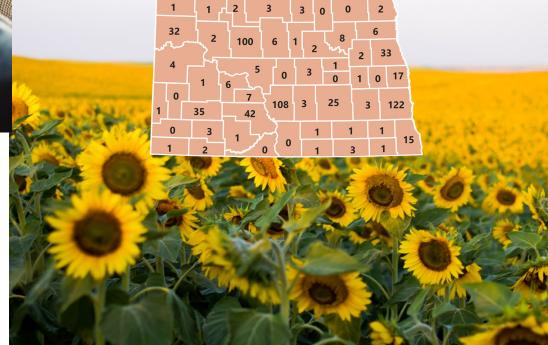
#### **Income Limits**

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Housing Reinstatement Program (HRP): 150% area median income.

# **Impact for North Dakota Families**





# **Meet the Millers**



# **Household Budget**

## **NDHFH Housing Stabilization Determination**

The household is eligible for \$34,928.08 in past due mortgage from the Home Reinstatement Program (HRP).

They are also eligible for three (3) months of future mortgage payments from the Homeowner Payment Assistance Program (HPA).

This allows them to put 3 months worth of mortgage payments toward other bills to get back on their feet.

For 3 months		
Income	\$3,420	Remaining
\$3,420		Household Income with NDHFH:
Housing Expenses	\$1,500	\$3,420
\$1,500		
Mortgage		Remaining Household Income
NDRH Benefit	\$1,500	without NDHFH:
\$1,500		\$1,920
Mortgage		

# **Quality Control**

# CCAP Quality Control Reviews

Federal and state reviews of CCAP are conducted by the Economic Assistance Policy Division Quality Control Unit (QC).

# **Federal Reviews vs. State Reviews**



State Reviews

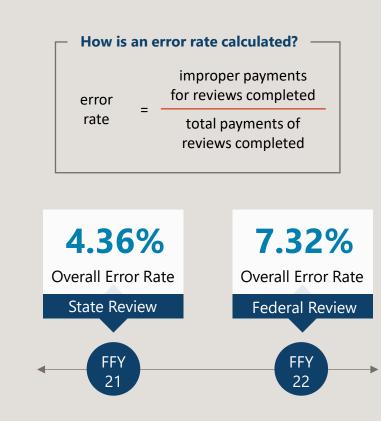
- Occur during non-federal years
- 30 cases sampled monthly
- Measures are taken to ensure at least one case from each human service zone office is selected yearly

# Federal Reviews

- Occur every three years
- 23 randomly selected cases monthly
- There is no guarantee a case from each human service zone office will be selected for review

# **CCAP Performance**

Accuracy of case processing is measured as an improper payment error rate.



The national target for CCAP error rates is less than 10%.

# **SNAP Quality Control Reviews**

Federally mandated reviews of SNAP are conducted by the Economic Assistance Policy Division Quality Control Unit (QC).

# How are SNAP Quality Control Reviews Completed?



Reviews are completed and a sample size is determined each year

Food and Nutrition Services (FNS) determines the amount of cases reviewed. This could change from year to year, as it is based on a calculation using the average monthly caseload size which can vary.

# Both Active and Negative Cases are Reviewed

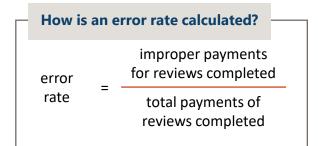
Active Case	Negative Case
Household received benefits during the sample month.	a household's participation was denied or closed during the sample month.
The measurement of active case reviews is called the active payment error rate.	The measurement of negative case reviews is called case and procedural error rate (CAPER).
Active payment error rate measures how accurately states determine eligibility and benefit amount.	The CAPER percentage reflects the amount of cases that were not properly closed or denied.

# **SNAP Quality Control Reviews**

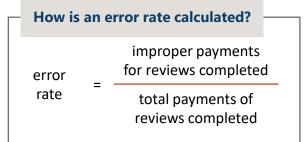
# How has ND SNAP performed in the past?

Accuracy of case processing, is measured as an error rate.

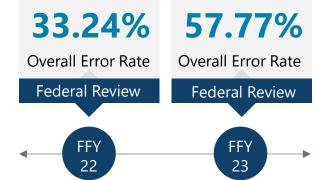
# **Active Case**



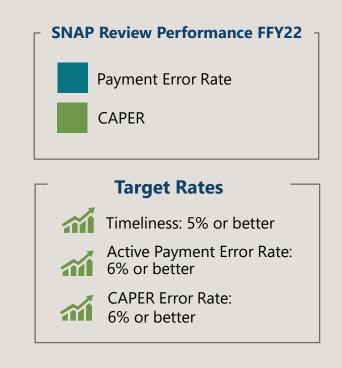
## Negative Case







# How does North Dakota's performance compare?





# LIHEAP Quality Control Reviews

State reviews of LIHEAP are conducted by the Economic Assistance Policy Division Quality Control Unit (QC).

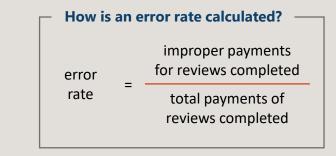
# **State Reviews**

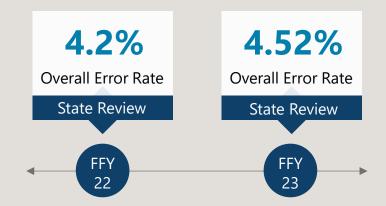
- Occur each year
- 15 cases sampled monthly
- Measures are taken to ensure at least one case from each human service zone office is selected yearly



# **LIHEAP Performance**

Accuracy of case processing is measured as an improper payment error rate.





# TANF Quality Control Reviews

State reviews of TANF are conducted by the Economic Assistance Policy Division Quality Control Unit (QC).

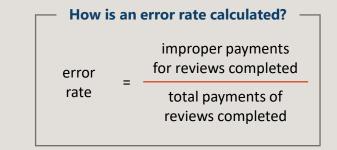
# **State Reviews**

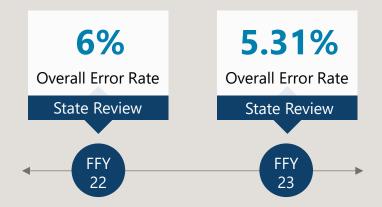
- Occur each year
- 16 cases sampled monthly
- Measures are taken to ensure at least one case from each human service zone office is selected yearly



# **TANF Performance**

Accuracy of case processing is measured as an improper payment error rate.





# MEQC Quality Control Reviews

Medicaid QC is a partnership between the Medical Services Division and the Economic Assistance Section. Federal reviews are required of Medicaid. Economic Assistance Quality Control Unit (QC) conduct MEQC reviews, while an independent contractor conducts PERM reviews.

# **MEQC** Reviews vs. PERM Reviews

**MEQC reviews** are federal reviews required every three years. Focus is given to areas identified by Centers for Medicare and Medicaid Services (CMS).

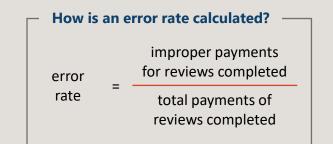
- Occur every 3 years
- Completed by the Economic Assistance Quality Control team
- Review both active and negative ME and CHIP cases

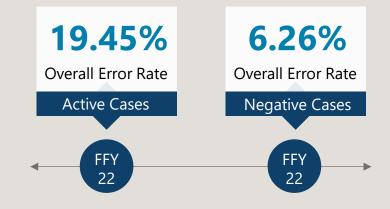
**PERM reviews** are federal reviews that measure improper payments in Medicaid (ME) and Children's Health Insurance (CHIP) coverages. PERM measures both provider payments and eligibility determinations.

- Occurs every 3 years
- Completed by independent contractors
- Active ME and CHIP cases are reviewed

# **MEQC** Performance

Accuracy of case processing is measured as an improper payment error rate.





# **Active vs Negative Cases**

A case created from a new application or an existing case under review, is considered an **active case**.

A **negative case** is one that has been closed, or the

ered an **active case**. application was denied.