



# Family Crisis Fund: Building Forward

## Program Overview

Client eligibility consists of an adult aged 18 or older and living in the City of Richmond, with or without children, experiencing a financial burden. Requests for funds are reviewed on a case-by-case basis, including the applicant, vendor, and designated HumanKind staff. Payments are made directly to vendors and creditors for services provided upon intake submission, case review, and appropriate confirmations. The maximum payments per household are \$2,500 annually.

## Program Update

With the RVA Family Crisis Funds, we have been able to assist a total of 468 households with their financial obligations to date and have helped pay a total of 459 invoices with this funding.

We couldn't do this without the engagement of our partners:

- ACTS
- CapUP,
- CIS (Communities in Schools)
- Healthy Families
- Help1RVA (YMCA of Richmond)
- HOME
- Office of Community Wealth Building
- Sacred Heart
- Senior Connections
- Urban Baby Beginnings
- Virginia Poverty Law Center

They play a crucial role in providing wrap-around services to the Richmond City residents they are working with, such as general enrollment in budgeting and employment services or needs such as food/clothing resources and services for mental health needs. In addition, we support our HumanKind clients as a team, through individual case management as well as through our programs within the Economic Resource Center in Richmond, such as Community Resource and Employment Navigation as well as more specific programs, such as our Financial Opportunity Center and Ways to Work.

### City Of Richmond - Family Crisis Fund ARPA Funds Activity Statement As of August 31, 2023

Funds Received	
Funded Date	Total \$
12/14/2022	\$ 250,000.00
4/5/2023	\$ 250,000.00
6/9/2023	\$ 250,000.00
8/3/2023	\$ 250,000.00
<b>Total Funded</b>	<b>\$ 1,000,000.00</b>

10% Admin Fees Allocated	
Post Date	Total \$
12/31/2022	\$ (25,000.00)
4/5/2023	\$ (25,000.00)
6/9/2023	\$ (25,000.00)
8/3/2023	\$ (25,000.00)
<b>Total Admin Fees</b>	<b>\$ (100,000.00)</b>
<b>Total \$ to Disburse</b>	<b>\$ 900,000.00</b>

Checks Released	
Status	(All)
Cleared?	(All)
Check Run Date	Total \$
Jan	\$ 33,705.32
Feb	\$ 47,945.31
Mar	\$ 135,899.22
Apr	\$ 83,506.54
May	\$ 100,195.07
Jun	\$ 107,118.50
Jul	\$ 155,447.49
Aug	\$ 172,463.67
<b>Total Released</b>	<b>\$ 836,281.12</b>

Credit Card Payments	
Payment Date	Total \$
2/23/2023	\$ 209.86
4/10/2023	\$ 3,592.41
<b>Grand Total</b>	<b>\$ 3,802.27</b>

Debit Cards Disbursed	
Payment Date	Total \$
5/3/2023	\$ 100.00
<b>Grand Total</b>	<b>\$ 100.00</b>
<b>Balance \$ to Disburse</b>	<b>\$ 59,816.61</b>

### City Of Richmond - Family Crisis Fund Non-ARPA Activity Statement As of August 31, 2023

Funds Received	
Funded Date	Total \$
7/19/2023	\$ 600,000.00
<b>Total Funded</b>	<b>\$ 600,000.00</b>

20% Admin Fees Allocated	
Post Date	Total \$
7/19/2023	\$ (120,000.00)
<b>Total Admin Fees</b>	<b>\$ (120,000.00)</b>
<b>Total \$ to Disburse</b>	<b>\$ 480,000.00</b>

Checks Released	
Status	(All)
Cleared?	(All)
Check Run Date	Total \$
7/26/2023	\$ 15,392.48
8/2/2023	\$ 42,270.77
<b>Total Released</b>	<b>\$ 57,663.25</b>

Credit Card Payments	
Payment Date	Total \$
(blank)	\$ -
<b>Grand Total</b>	<b>\$ -</b>

Debit Cards Disbursed	
Payment Date	Total \$
(blank)	\$ -
<b>Grand Total</b>	<b>\$ -</b>
<b>Balance \$ to Disburse</b>	<b>\$ 422,336.75</b>

Since the beginning of this initiative, the main needs of assistance continue to be housing, followed closely by utility assistance--mainly Dominion Energy, but some cell phone/internet assistance. Within the last quarter, we have started to see a shift in housing, from strictly assistance with current rent to helping with the rent/security deposit required to move into a new place.

#### Payment Type Breakdown:

Housing 66%

Utilities 21%

Housing + Utilities: 3%

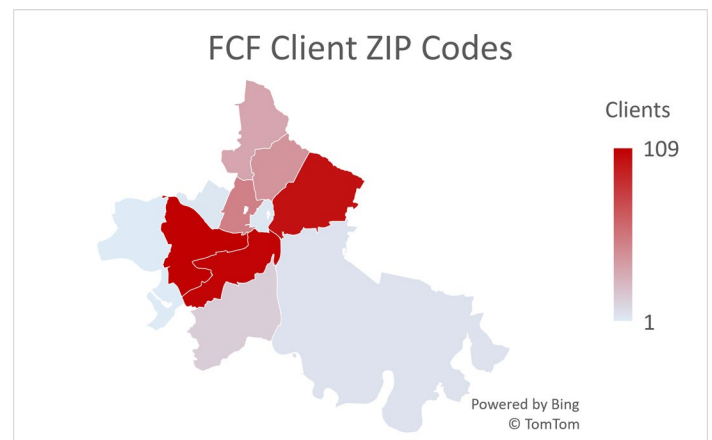
Auto-related: 7%

Phone: 2%

Other (medical, internet, etc.): 1%

## Demographics

- African American (88%), 6% Multiracial, 5% Caucasian, 1% Untracked
- Hispanic or Latino (5%), Not Hispanic or Latino (95%)
- Female (82%), Male (17%), Nonbinary (1%)
- Between the ages of 18 and 24 (7%), 25 - 44 (54%), 45-64 (27%), 65+ (7%)
- With a household income of less than 50% of median income (86%)



## Future of the Program

HumanKind has developed intake processes, interim case management, community partner engagement, fiscal management, and reporting that can be deployed quickly and efficiently to meet expanding needs. As a financial arm for community-led solutions, HK provides the logistical and administrative support needed to execute complex projects.

### Expanding Program Reach

To date, FCF has overwhelmingly served African American female heads of households. As intended, the program is keeping families in their homes and enrolling them with relevant community agencies for ongoing case management.

To meet the identified need to assist medically vulnerable and senior populations, additional awareness building and access to services must be established, requiring the participation of additional community partners and additional funding to meet expanding needs.

### Enhancing Case Management

During the height of COVID, City of Richmond funding began supporting a Financial Navigator hotline, whereby Richmond area residents facing acute crises could receive an action plan, prioritizing next steps and providing referrals to community resources. This role allowed us to successfully respond to critical

situations for individuals not connected to community partners and to triage residents in crises. The need for this role has only escalated as awareness and continued need of the Family Crisis Fund expands. This program has evolved to meet the broad needs we are seeing, and the role has since grown to Community Resource Navigation. Over the last 90 days, our Community Resource Navigator has conducted 233 intakes for City of Richmond residents.

As FCF closes its first year, HK will be convening community partners to analyze the case management provided to date. Key data points will be client locations, top referral needs, duration of client engagement, cost of case management services, and outcomes. This will enable us to build, institutionalize, and show the cost of targeted programs addressing unexpected financial hardships facing Richmond residents, especially families that have exhausted all other financial means or resources, or do not qualify for certain benefits.

#### Future Project Cost

Community Resource Navigation	\$100,000
General FCF Program Partner Funding	\$700,000
HK Administration (15%: project management, accounting, reporting)	\$105,000
<b>Total</b>	<b>\$905,000</b>