

Family Crisis Fund Annual Report

November 2024

Program Overview

Since January 2023, HumanKind has served as the fiscal agent for the City of Richmond’s Family Crisis Fund, which was created to help meet the emergency financial needs of Richmond residents. 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, to include 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 Partners

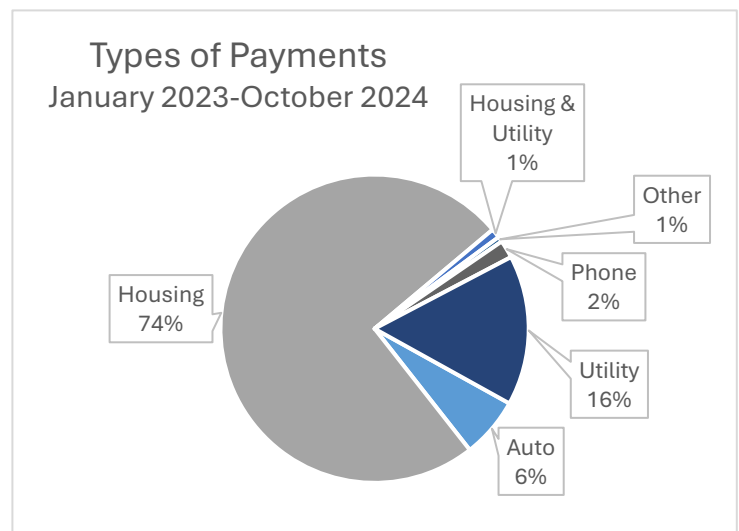
We could not do this work without the engagement of our partners. These organizations play a crucial role in providing wrap-around services to the clients they work with, providing supports such as budgeting and employments services, food and clothing resources, and services for mental health needs.

We work with twelve community partners to support Richmond City residents through the Family Crisis Fund.

Family Crisis Fund – HumanKind’s Community Partners	
* ACTS	* Neighborhood Resource Center
* Capital Area Partnership Uplifting People (CAPUP)	* Office of Community Wealth Building
* Communities in Schools (CIS)	* Sacred Heart
* Healthy Families	* Senior Connections
* Help1RVA (YMCA of Greater Richmond)	* Urban Baby Beginnings
* Housing Opportunities Made Equal (HOME)	* Virginia Poverty Law Center

Program Update

With the RVA Family Crisis Funds, we have made 1810 payments to assist 2370 households with their financial obligations between January 2023 and October 2024. 74% of those payments were for housing.



City of Richmond - Family Crisis Fund

Non-ARPA Funds Activity Statement

As of October 31, 2024

Funds Received

Funded Date	Total \$
7/19/2023	\$600,000.00
12/1/2023	\$400,000.00
2/15/2024	\$1,261,278.00
*7/9/2024	\$741.99
9/20/2024	\$362,500.00
Total Funded	\$2,624,519.99

*Refund from RRHA

Admin Fees Allocated

Post Date	Total \$
7/19/2023	\$120,000.00
12/1/2023	\$80,000.00
2/15/2024	\$189,191.70
9/20/2024	\$54,375.00
Total Admin Fees	\$443,566.70

Total \$ to Disburse \$2,180,953.29

Checks Released

Check Run Date	Total \$
Jul-Dec 2023	\$676,241.48
Jan-Oct 2024	\$1,282,579.23
Total	\$1,958,820.71

Credit Card/Bank Draft Payments

Payment date	Total \$
Jul-Dec 2023	\$2,450.44
Jan-Oct 2024	\$274.05
Total	\$2,724.49

Debit Cards Disbursed

Payment date	Total \$
Jul-Dec 2023	\$700.00
Jan-Oct 2024	\$100.00
Total	\$800.00

Stop Pay Fees

Payment Date	Total \$
Jul-Dec 2023	\$175.00
Jan-Oct 2024	\$823.00
Total	\$998.00
Balance to Disburse	\$217,610.09

City of Richmond - Family Crisis Fund

ARPA Funds Activity Statement

As of October 31, 2024

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
Total Funded	\$1,000,000.00

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
Total Admin Fees	\$100,000.00

Total \$ to Disburse \$900,000.00

Checks Released

Check Run Date	Total \$
Jan-Dec 2023	\$893,423.03
4/10/2024	\$2,440.00
Total	\$895,863.03

Credit Card Payments

Payment Date	Total \$
2/23/2023	\$209.86
4/10/2023	\$3,592.41
Total	\$3,802.27

Debit Cards Disbursed

Payment Date	Total \$
5/3/2023	\$100.00
Total	\$100.00

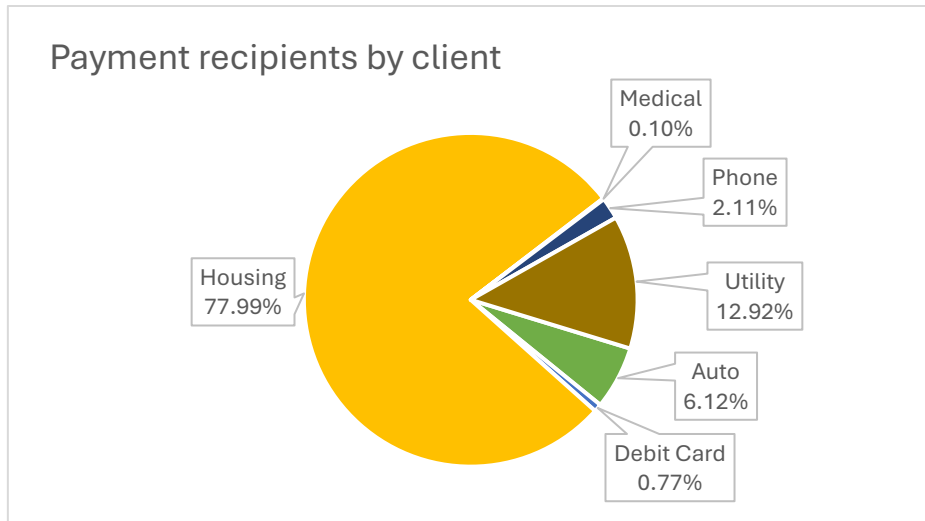
Stop Payment/Debit Fees

Payment Date	Total \$
Jan-Dec 2023	\$146.95
1/26/2024	\$35.00
Total	\$181.95
Balance to Disburse	\$52.75

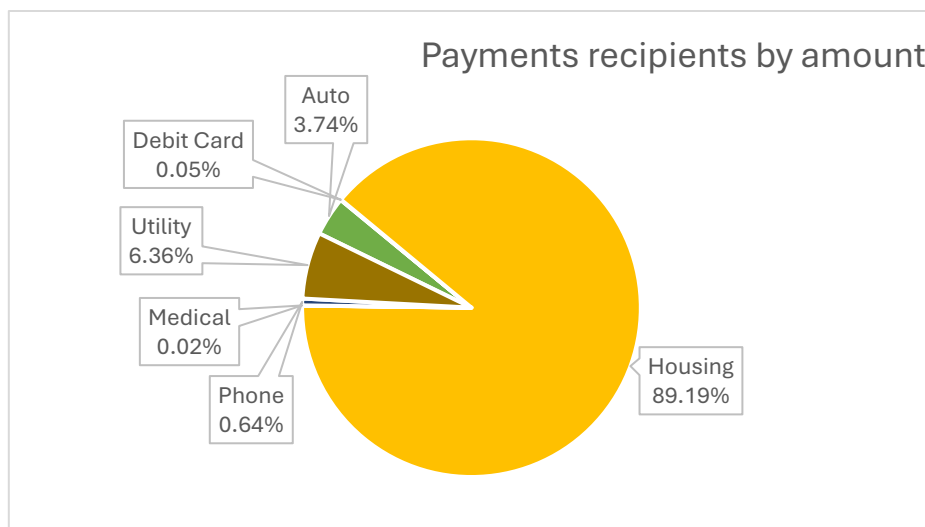
Program Activity

From November 2023 through October 2024, we served 898 clients with a total of \$1,642,297.78 in payments through 1045 separate payments to 301 different vendors. Dominion Energy received 129 of those payments (12% of total number of payments). The vast majority, however, were for housing.

The average amount per client was \$1,828.84. 88% of clients had only one bill paid, which was for housing 78% of the time.



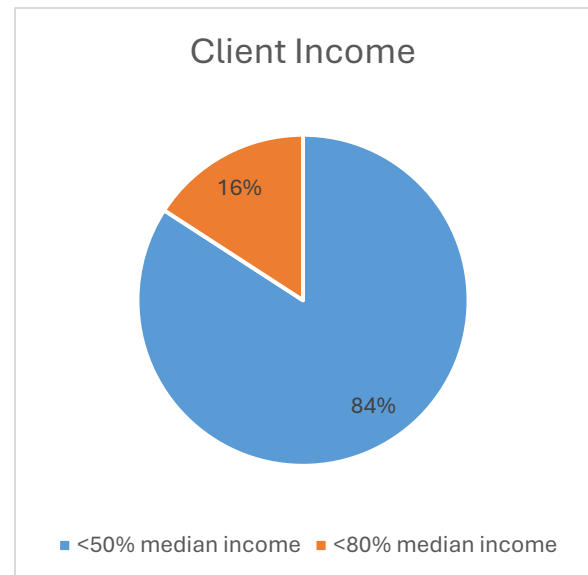
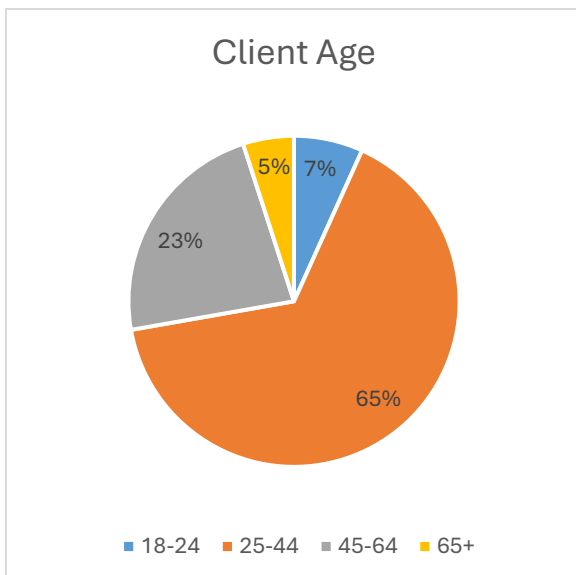
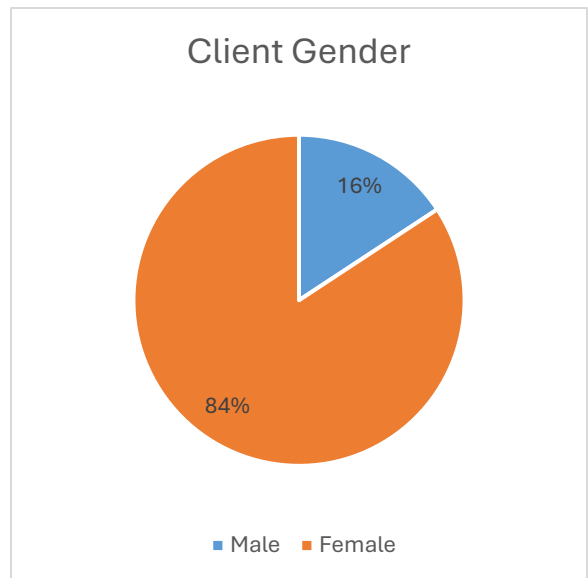
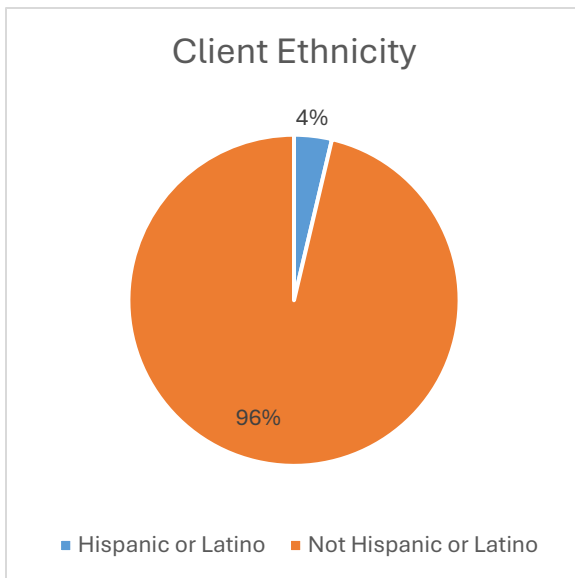
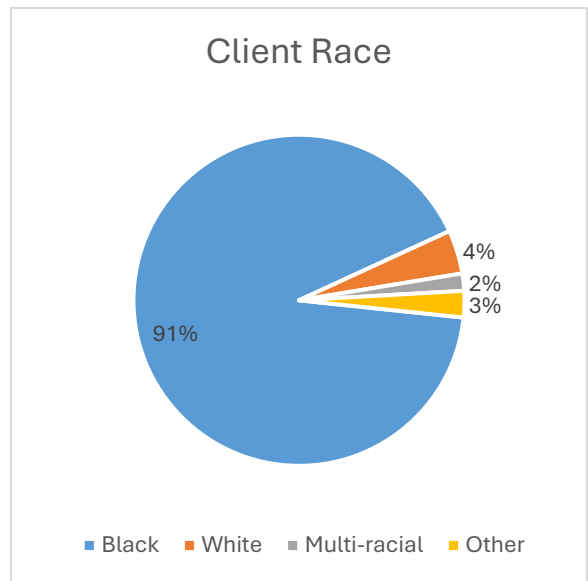
89% of the Family Crisis Funds distributed went to housing (\$1,464,693.49 of \$1,642,297.78).



Client Demographics

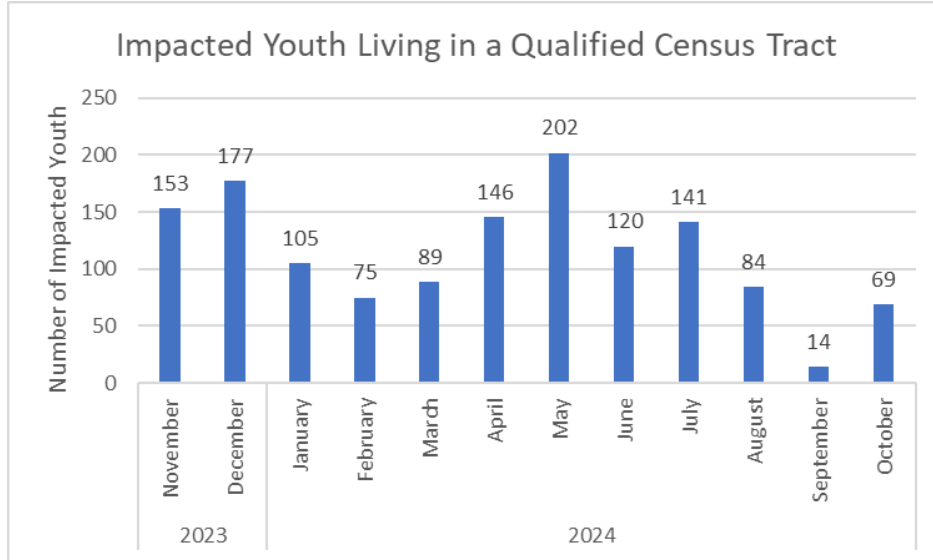
From November 2023 through October 2024, the majority of clients served were:

- African American (91%)
- Not Hispanic or Latino (96%)
- Female (84%)
- Between the ages of 25 and 44 (65%)
- Have a household income of less than 50% of the median income (84%)



Impacted Youth

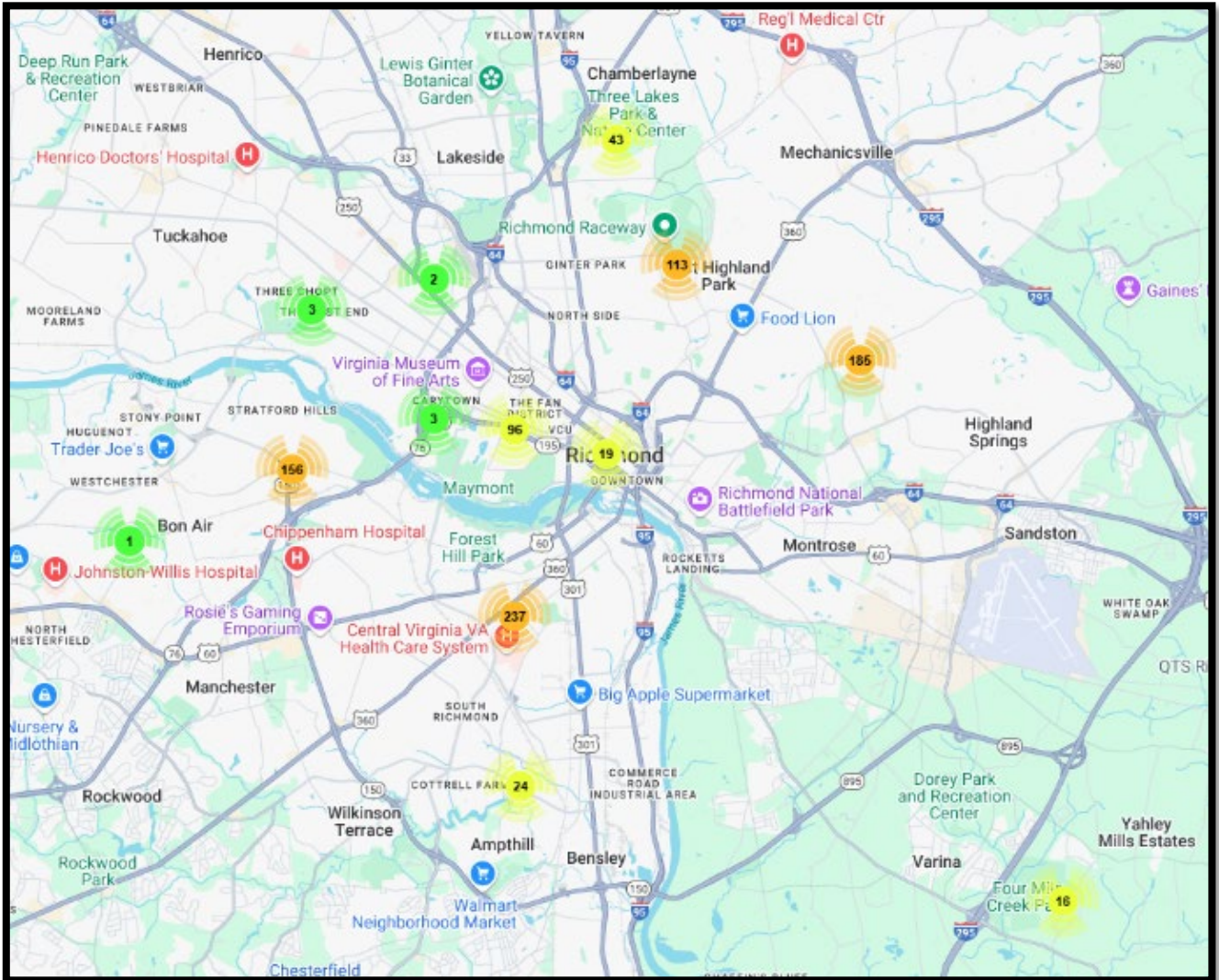
There were 1,375 children living in households served in Qualified Census Tracts.¹



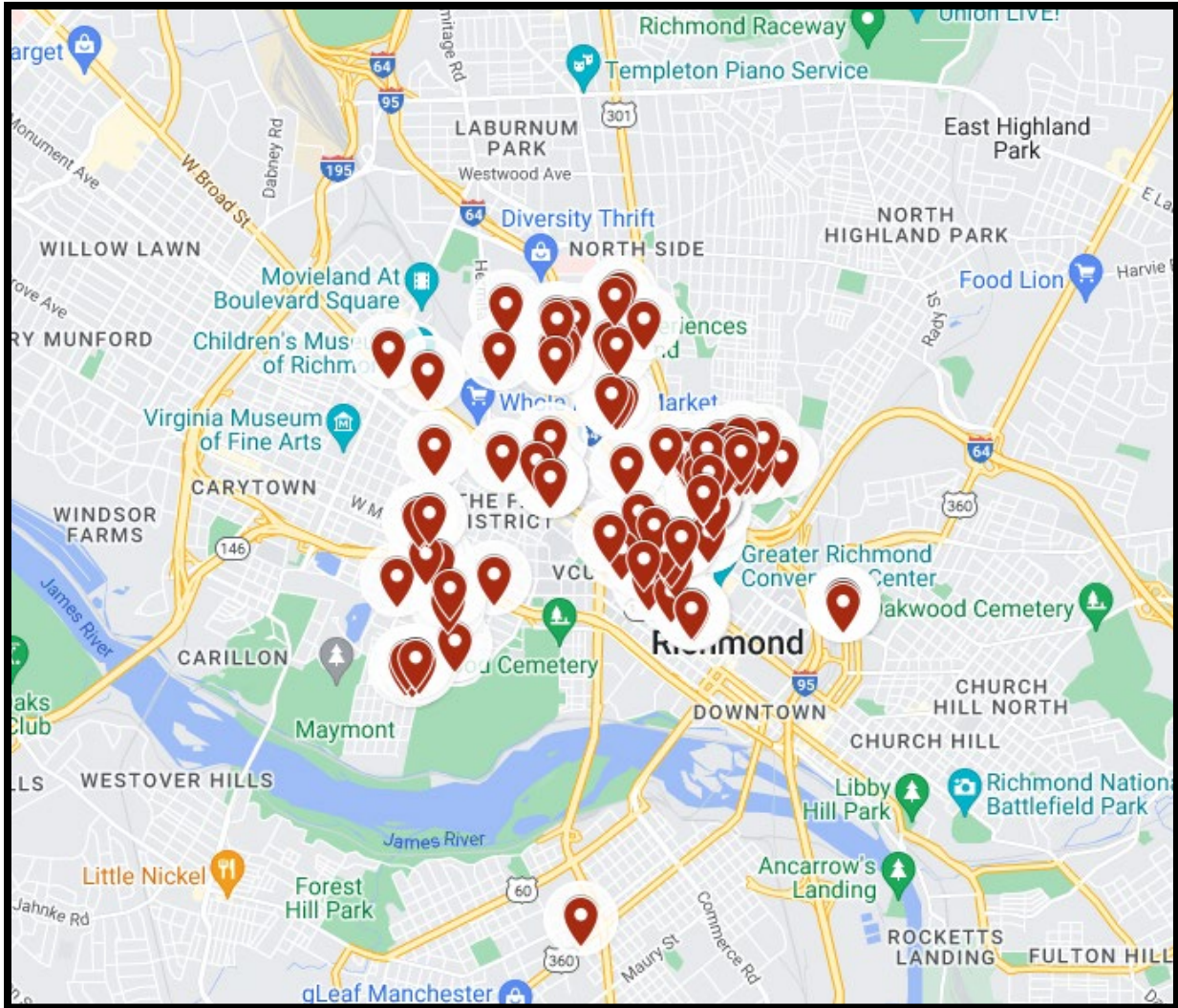
¹ We were without funds for most of September 2024, so numbers served were much lower than other months.

Client Location

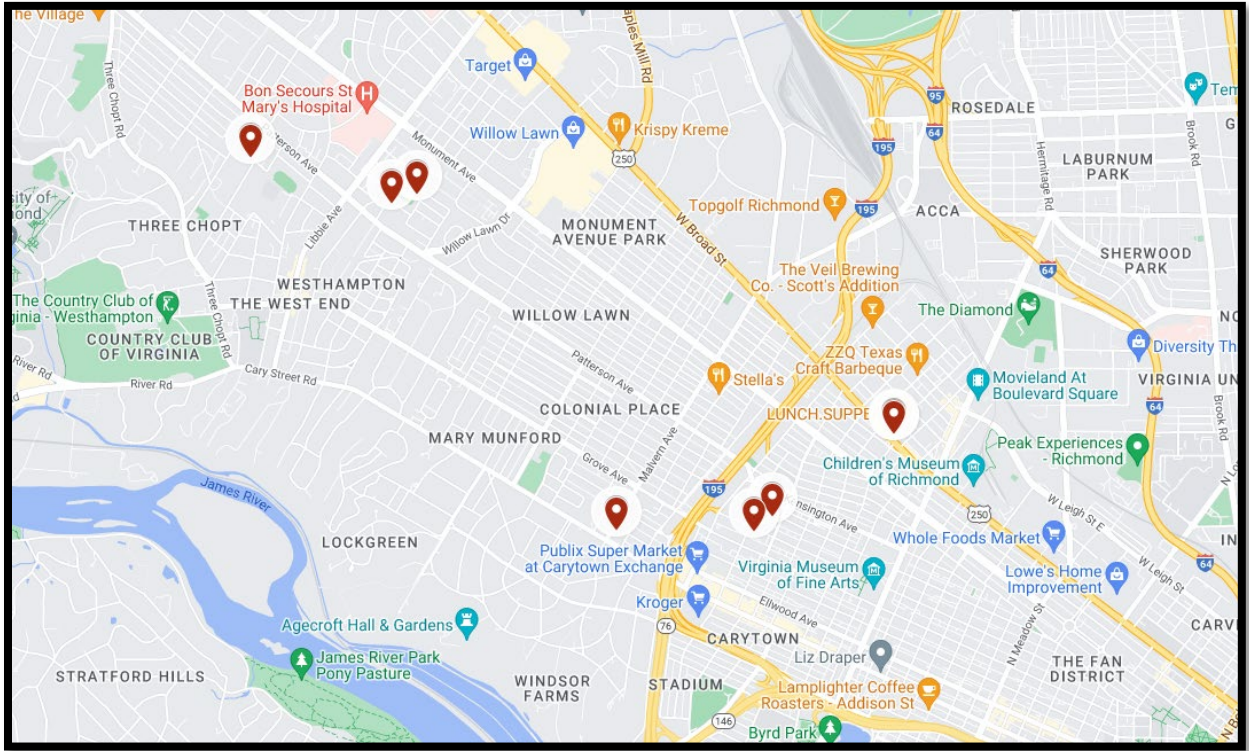
Based on their home address, the clients served from November 2023 through October 2024 by the Family Crisis Fund live in these areas.



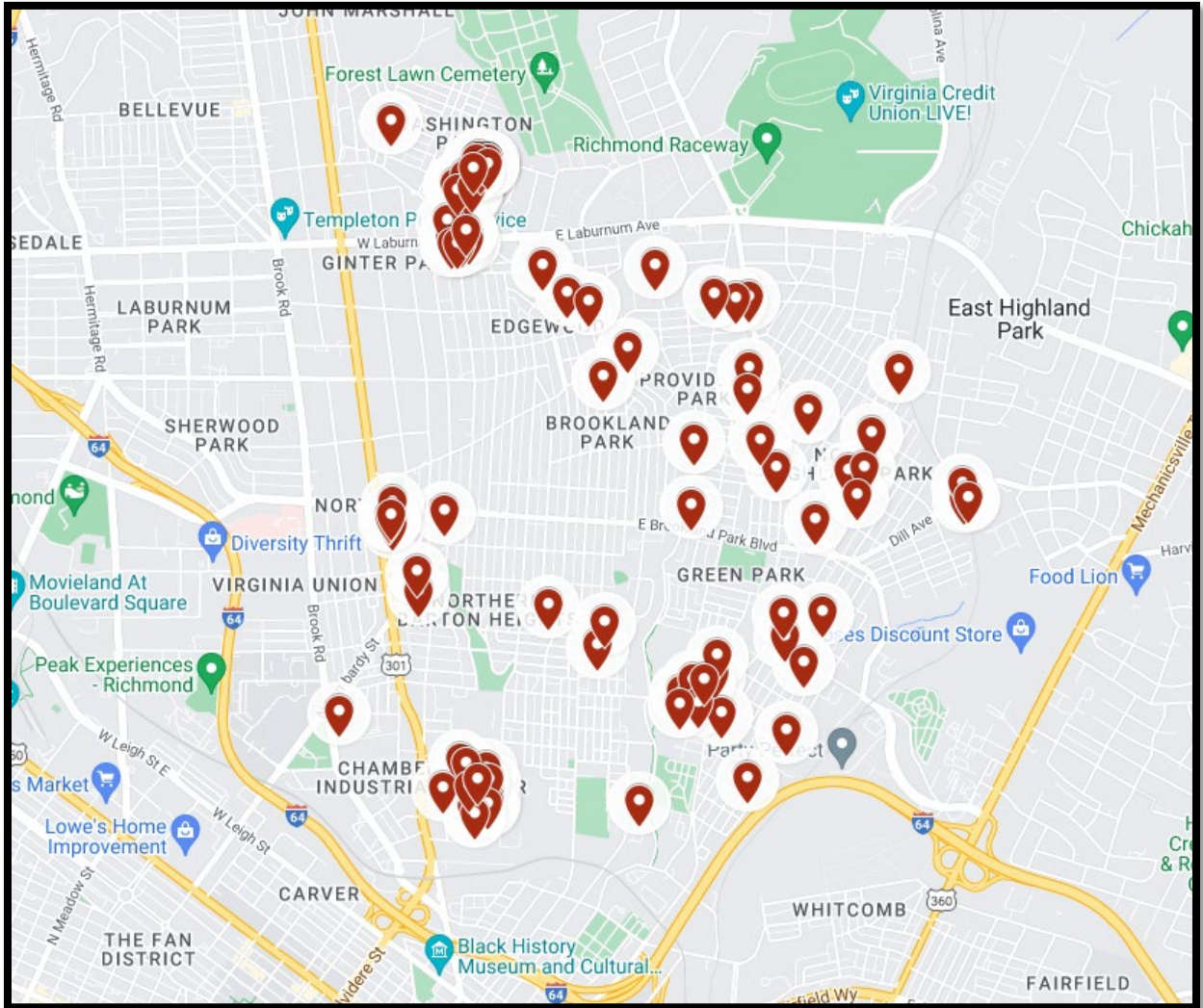
23219 and 23220 Zip Codes



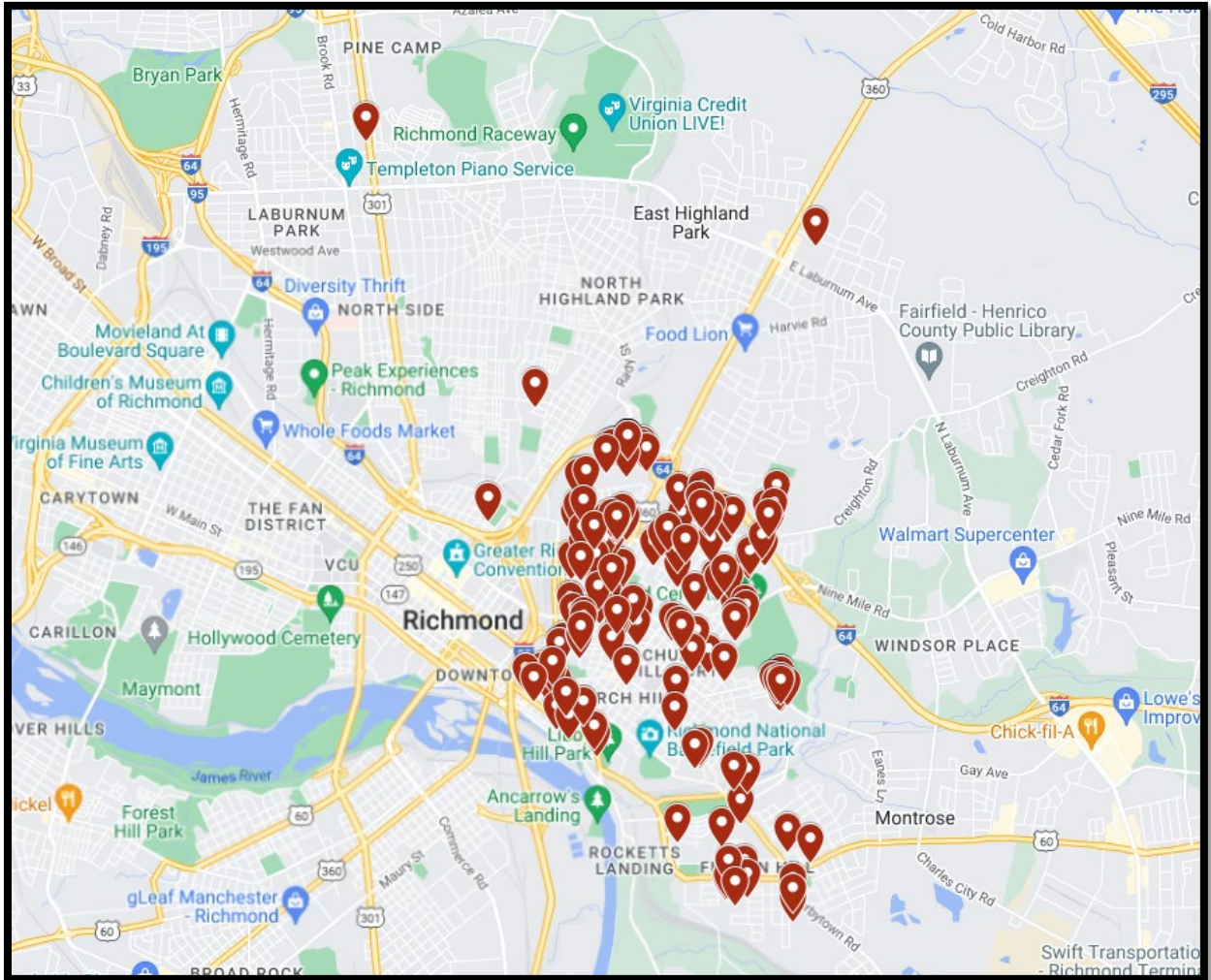
23221, 23226 and 23230 Zip Codes



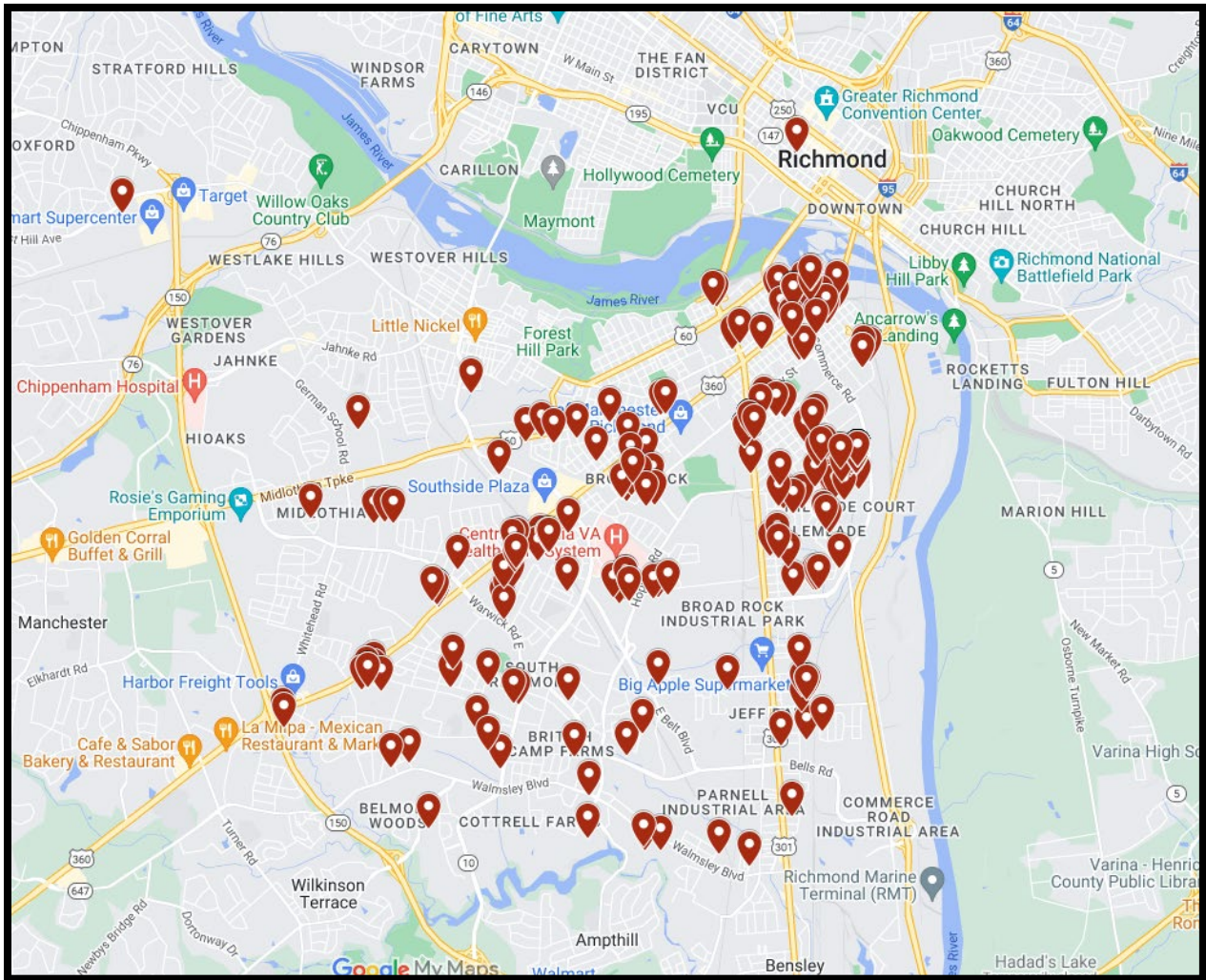
23222 Zip Code



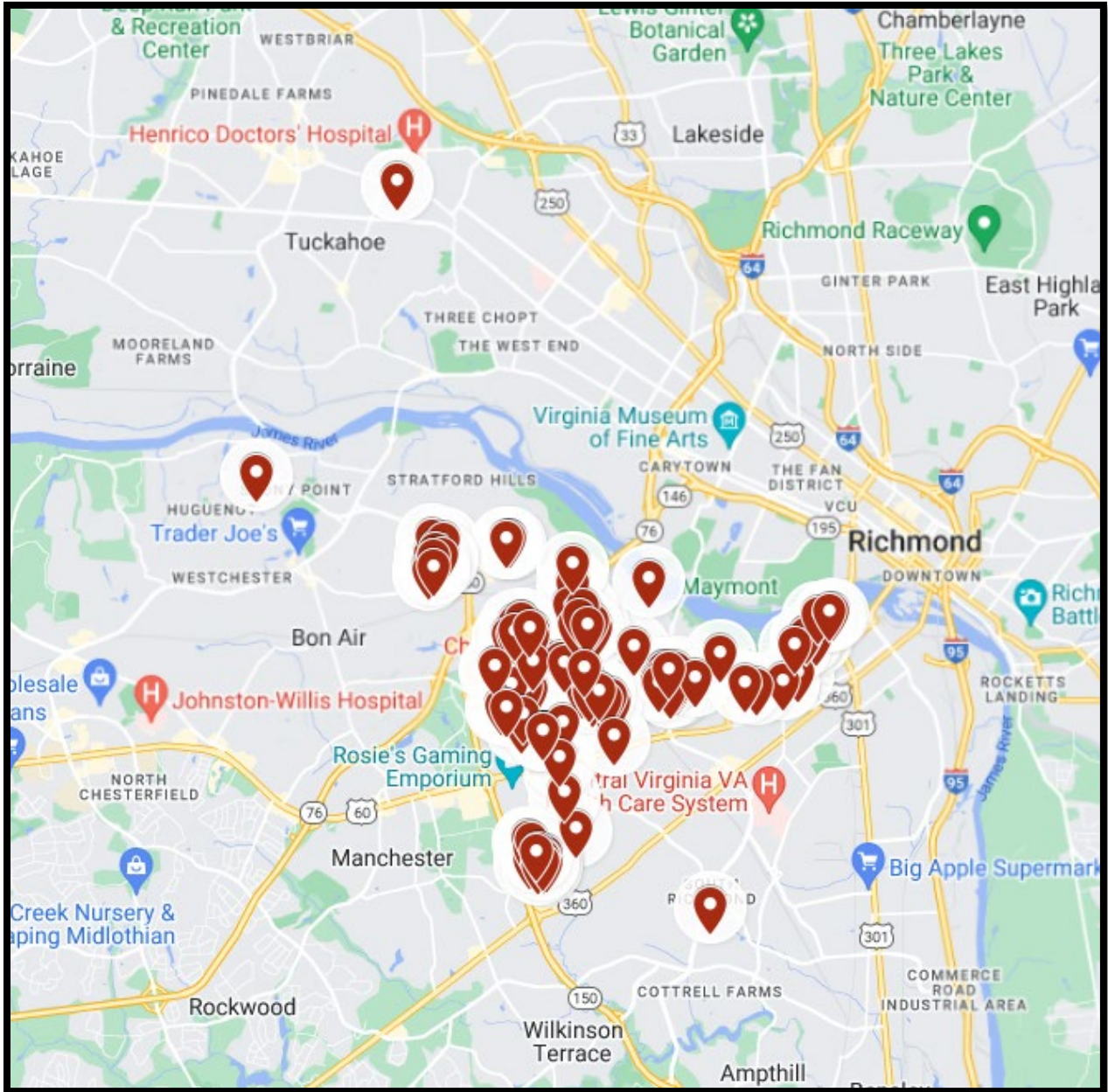
23223 and 23231 Zip Codes



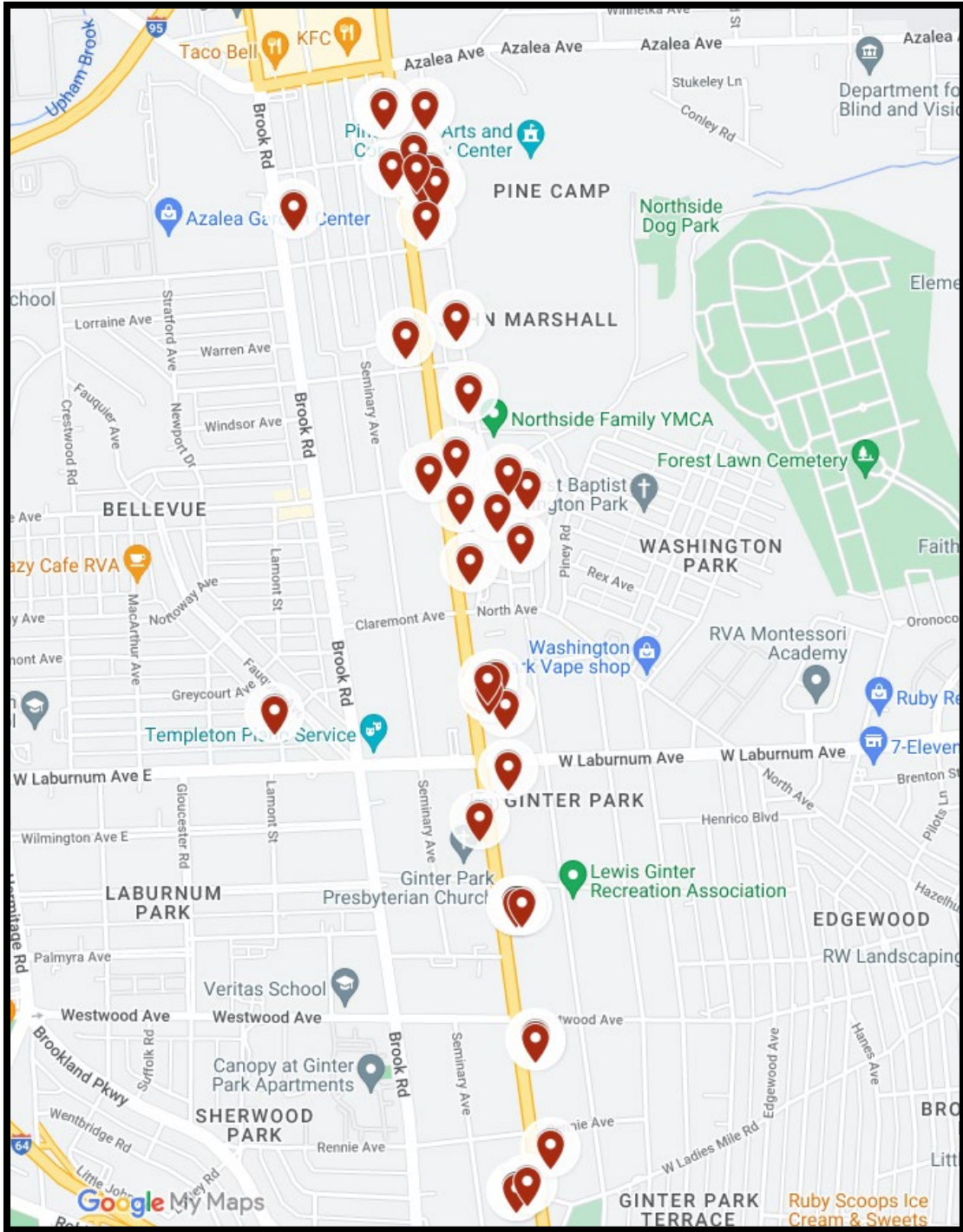
23224 and 23234 Zip Codes



23225 and 23235 Zip Codes



23227 Zip Code



Client Impact

Through the Family Crisis Fund, the City of Richmond has made a significant, positive impact on the lives of thousands of Richmond residents. Here are a few examples of what this funding has made possible.

Tiara

Tiara requested assistance with her rent and Dominion bills in August, for she had to take time off of work to look for her daughter who went missing. She was missing for over two weeks and thankfully, she was found safe.

Richmond mother desperate for 14 year-old-daughter to come home: 'Asiah is not a runaway'

<https://www.wtvr.com/news/local-news/asiah-mosby-missing-richmond-virginia-july-17-2024>

Charles Condrey-Senior Connections

Senior Connections has been providing a range of support services and in-house counseling for Mr. Condrey and his wife, who faced challenges shortly after moving into their apartment. The couple, previously experiencing homelessness, fell behind on rent due to the expenses involved in adjusting to their new residence. This hardship was compounded when Mr. Condrey unexpectedly lost his job soon after moving in.

To help them stabilize, Senior Connections enrolled them in money management classes and offered additional financial and employment support. Recognizing the need for further assistance, Senior Connections reached out to the Family Crisis Fund (FCF) to help address their rental arrears. Thanks to the support from FCF, Mr. and Mrs. Condrey were able to bring their rent balance down to zero. This critical assistance will allow them to remain in their home and work toward long-term stability.

Margaret Robinson-Senior Connections

Ms. Robertson faced serious health issues that led to hospitalization and prevented her from working. As her health problems persisted, she experienced a prolonged loss of income. During this period, her rent fluctuated due to her reliance on a secondary income source.

The rental office explained:

"Ms. Robertson stopped working in January, but there were delays in obtaining documentation from her employer confirming that her work had ended due to illness. We faced challenges with staff changes on their end, and after navigating several channels—including their main office—we finally received the necessary documentation in June. Due to HUD regulations, we couldn't adjust her rent until that date.

We've encouraged Ms. Robertson to hold off on working until her health fully stabilizes, and we suggested she connect with AARP at the Dominion Health Fair today. By working with AARP, her income won't count against her rent, giving her a chance to catch up on her bills. Ms. Robertson has been an exemplary resident, faithfully maintaining her rent for six years until these recent health issues arose. With our collective support, she's on the path to regaining stability."

Victoria Hilliard-YMCA/Help1RVA

Ms. Hilliard suffered an injury outside of work and attempted to apply for short-term disability leave, but her employer denied her request for paid leave. Consequently, she was on unpaid disability leave from August 9th to October 14th. During this period without income, Ms. Hilliard fell behind on essential bills, accruing \$1,480 in overdue rent and \$222 in unpaid charges with Dominion Power.

Now back at work, these funds will allow her to catch up on all outstanding expenses, bridging the gap left by the short-term disability support she was unable to access.

Ongoing Needs

The Family Crisis Fund is a crucial lifeline for Richmond residents facing emergency financial crises, helping individuals and families stay in their homes, transition out of homelessness, keep the lights on, and maintain stability during their toughest times. This initiative reflects the City of Richmond's deep commitment to the well-being of its citizens, offering vital, life-changing assistance to neighbors in need.

Recognizing that the challenges faced by our neighbors are complex and interconnected, HumanKind designed the Family Crisis Fund to work through trusted partner agencies. This approach ensures that every client receives comprehensive, tailored support that goes beyond immediate relief, addressing each layer of their needs.

Nearly two years into this work, the demand for this support remains strong, underscoring an urgent need for continued financial assistance and expanded wrap-around services focused on mental health and workforce development. The Family Crisis Fund is making a powerful impact by stabilizing people in moments of crisis. To drive lasting change, we must extend this support with consistent, ongoing assistance that addresses the root causes of vulnerability and helps our neighbors build a secure future.