



PULSE

Emergency Fund
Helping people today for tomorrow

The Emergency Fund provides immediate financial assistance to help low income Chicago area individuals and families through a crisis or transition.

Fall 2008 Newsletter Vol. 11 No. 1

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YOUNG DONORS MAKE A DIFFERENCE

“I hope some people who could use this money will get it to get out of an emergency.”



Patrick and Colin Hogan
Photo Credit: Brian McManaman

These thoughtful words, shared by two of Emergency Fund’s youngest donors, Patrick age 8 and Colin age 9, show their true philanthropic spirit. This past year, Patrick, Colin, and their father started a fantasy football league with several friends and their dads. Besides the usual league rules, the Hogans asked that the prize money be shared with a charity. Patrick and Colin’s family researched worthy causes and chose the Emergency Fund, as they wanted to help people who need medicine, housing costs, clothing, or transportation. Patrick and Colin dubbed their team the “SmashMouth Hogans,” and made it to playoffs to earn a second place victory. It is the thoughtfulness and generosity of people like the Hogan family that allows the Emergency Fund to continue helping our neighbors in need.

“ The Emergency Fund changed my living situation for the better. I now live in a safe, worry free environment.”

- Aminah Johnson, Emergency Fund Client

ECONOMIC CRISIS HITS HOME

Diane* – a successful marketing executive – was forced to close her consulting business after losing major clients due to the economic downturn. Left with no other recourse after exhausting her savings, Diane’s condo went into foreclosure. She has since taken a waitress position at a local bar to make ends meet. Diane came to the Emergency Fund for financial assistance with a security deposit for an apartment that she will now share with a roommate.

Diane’s story is a reflection of an alarming trend occurring as a result of the economic crisis. Skilled workers and professionals are being laid off across industries, and entrepreneurs are being forced to close their doors. These individuals and families have exhausted their resources and are turning to health and human services organizations like the Emergency Fund for help.

“The sharp increase in call volume over the past two months from people looking for assistance – particularly individuals whose income is greater than \$35,000 – is alarming,” states Sandra Murray, director of the Homelessness Prevention Call Center. “Across the board, our numbers are up from last year. Approximately 50% of eligible callers are not able to be referred for financial assistance because resources are not available to meet the growing need. The HPCC responds with compassion and understanding to the callers who have to face these situations. The HPCC is grateful for a collaborative organization like Emergency Fund who quickly responds to the growing need and trends of the community.”

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TIMES ARE TOUGH AND ...



Nonie Brennan

Photo Credit: Gail Pollard Photography

Dear Emergency Fund Supporters,

We need you now more than ever because the economy is in crisis and the number of people needing help is skyrocketing. All of us are feeling the pinch but in times like these, when things get tough, we need to help one another.

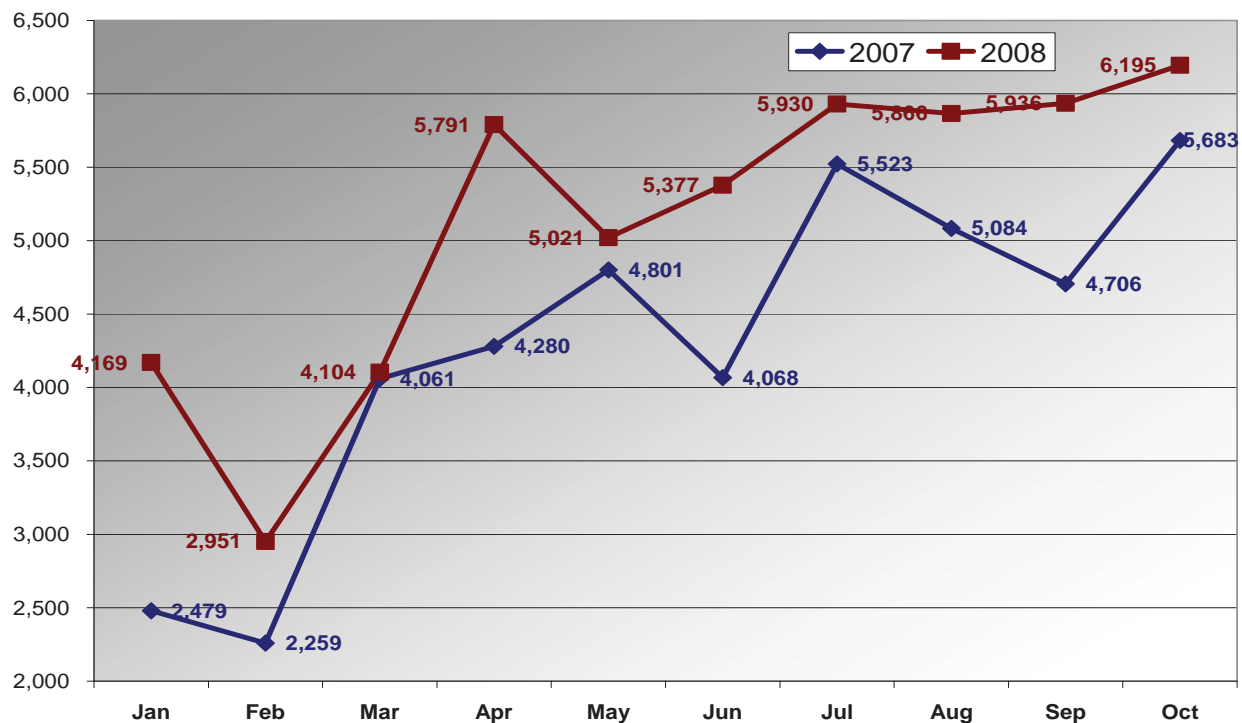
We need you now more than ever because we are different, we solve the crisis and make sure people can carry on without us. We are the leaders in homelessness prevention - no other organization does what we do. We work with families to find lasting solutions immediately and without red tape.

We need you now more than ever because everyone is struggling and many of our donors have indicated that they are unable to give at the same level as last year. This is coming at a time when the need for assistance is growing. We need your help to make sure that help is available to those who need it the most.

We need you now more than ever so please make a contribution to the Emergency Fund and together we can prevent homelessness and keep families stable.

Nonie Brennan, Executive Director

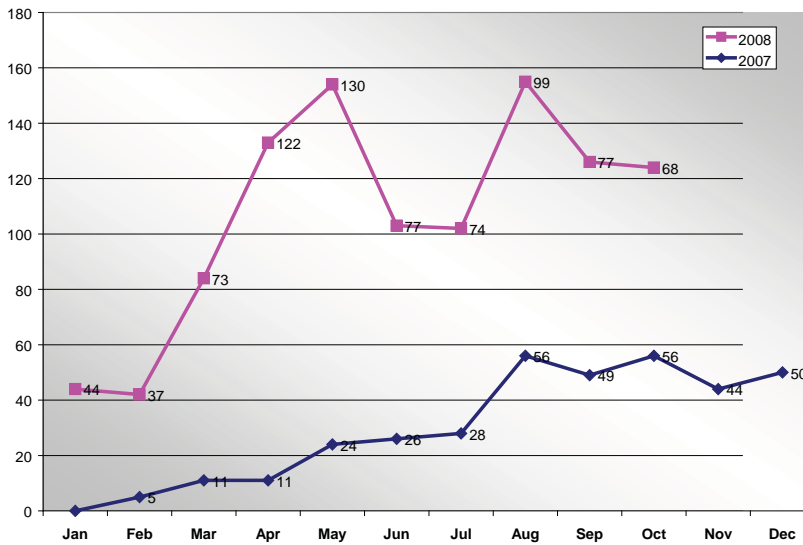
Caller Statistics 2007 to 2008 Call Volume Comparison



The growing need in our community is evident and seen through the hundreds of increased calls for help received at the Homelessness Prevention Call Center.

Caller Statistics

Comparison of Numbers of Calls with
Income Greater than \$35,000 in 2007 and 2008



As the economy weakens - more families with incomes over \$35,000 are calling the Homelessness Prevention Call Center for help.

*The figures listed for October 2008 are partial listings only.

THE EMERGENCY FUND RESPONDS TO TOUGH TIMES WITH NEW, COLLABORATIVE PROGRAMS

ComEd Homelessness Prevention Fund

The Emergency Fund implemented the ComEd Homelessness Prevention Fund in June of 2008. This program, designed to prevent the risk of eviction for individuals and families facing the disconnection of their electric services, benefited over 350 adults and 430 children living in the ComEd Service Area. This \$190,000 program was originally planned to last six months, but due to great need - funds were expended in one month.

Rapid Re-Housing: Stable Families Initiative

The Emergency Fund was selected to house funds for the Rapid Re-Housing: Stable Families Initiative. This \$500,000 program will be implemented for 12 months, beginning December of 2008. This program will give the Emergency Fund the ability to assist homeless families with rapid housing, provide short term rent subsidies, and make direct connections to employment opportunities. The objectives of this program is to reduce homelessness and increase the range of opportunities for families to get housed and achieve self-sufficiency.

ECONOMIC CRISIS HITS HOME

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Ayom Siengo, department manger of individual development for The Cara Program, agrees. The Cara Program provides comprehensive training, permanent job placement, and critical support services to Chicago's homeless and at-risk populations. "We are definitely seeing the effects of the economy," states Siengo. "I just received a call from a former client named Pete* who completed our program and was successfully placed with an employer. Both he and his boss are being laid off." Siengo serves as one of over fifty volunteer fund managers for the Emergency Fund. "We are seeing more and more clients that have been laid off and are now returning to us for help with updating their resumes and job placement, in addition to increased requests for assistance with rent and utilities," continued Siengo. "So many people are living paycheck to paycheck, and one hiccup can send them into a financial crisis."

The economic crisis is hitting home for every American, lower and middle class families are at the greatest risk. The request for assistance is growing at such an alarming rate; many partners are unable to keep up. With 1 in 11 mortgages either delinquent or in foreclosure and the September unemployment rate skyrocketing to 6.1%, the risk for homelessness is becoming a reality for a growing number of families (Center for American Progress, 2008). With more assistance needed and less funds available, more families on the verge of homelessness are turned away due to a lack of funds.

In Chicago just over 20% of residence lived in poverty in 2007, with the economy in recession the number will indubitably rise (City-data.com, 2008). The Emergency Fund can provide immediate assistance to these families and prevent a greater number from spiraling further into poverty. The Emergency Fund serves the entire city of Chicago and suburbs through its network of 59 partner agencies. The Emergency Fund is dedicated to assisting families through economic turmoil to continue to help people today for tomorrow.

*Names have been changed to protect client privacy.

**Article Contributions made by Julie Perrigan, Ayom Siengo, Sandra Murray, and Kimberly Holley

... WE NEED YOUR HELP!

EMERGENCY FUND'S 2008 SPECIAL EVENTS



Lisa Stone Pritzker and Jean Rubenstein
Photo Credit: Gail Pollard Photography



Cindy Campbell, State Treasurer Alexi Giannoulias, and
Emergency Fund Board Member, Don Campbell
Photo Credit: Gail Pollard Photography



Dennis Kessler and Noah Pritzker
Photo Credit: Gail Pollard Photography

The Emergency Fund participated in several exciting events this year. Our new annual fundraiser, Paint the Town Blue was held in October at the Rookery in Chicago. This evening gala featured a neighborhood buffet, silent auction, and a presentation of the Norman H. Stone Award to Dennis Kessler. The Associate Board hosted an After Party at Flatwater, which included a dessert bar and great music. This past summer, the Associate Board also hosted their annual Cubs Outing at Wrigley Field. The summer also included Pugh, Jones, Johnson, and Quant and the Chicago Associate of Realtors Annual Golf Outings. Both days were filled with 18 holes of golf, delicious lunch buffets, exciting raffle prizes, and an awards ceremony. The Chicago Association of Realtors also teamed with the National Association of Realtors to host a charity breakfast to benefit the Emergency Fund.

To View and Purchase photos from Paint the Town Blue - go to www.emergencyfund.org today!

WITH YOUR HELP, WE PREVENT HOMELESSNESS



Aminah Johnson
Photo Credit: Gail Pollard Photography

This time last year, Aminah Johnson was struggling. Her landlord had removed the radiators from her apartment during springtime, with plans of converting the building's heating system. Six months later, the renovations were not completed. "It was November and I had no heat," said Aminah. "Mice were able to infest my apartment through the holes left in the floor where the radiators had been." At the time, Aminah was on maternity leave. Plagued with financial burdens in addition to the deteriorating condition of her

apartment, Aminah cut her maternity leave short and returned to work. "I was left with no other

choice but to pack up my infant son and prepare to move. I found an apartment; I just needed assistance with my security deposit. I began to research assistance programs and that's how I found the Emergency Fund. The Emergency Fund changed my living situation for the better. I now live in a safe, worry free environment."

3 Ways You Can Help



Donate Today!

Go to: www.emergencyfund.org
or mail your gift to our office at:
208 S. LaSalle, Suite 1356
Chicago, IL 60604



Volunteer!

We have several committees and activities where we can use your personal expertise. Check out www.emergencyfund.org for volunteer opportunities and more information.



Tell Your Friends!

Reaching new audiences can be hard, especially during these tough times. By telling your friends, you can help raise awareness and further our mission.

"The Emergency Fund fulfills a very specific niche in the nonprofit sector of Chicago. By providing immediate financial assistance without red tape to people in need to get them through a crisis or a transition, the Emergency Fund enables self-sufficiency. It is the simplicity of this model that is so compelling. By honestly addressing the underlying issue at hand, assistance from the Emergency Fund can make a huge difference in getting people back on track."

*Contributed by Caroline Ouwerkerk, Former Emergency Fund Intern



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EMERGENCY FUND GOOD NEIGHBORS: CORPORATIONS THAT CARE



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