



Robin Miles, Emergency Fund Client



With Your Help, We Can Accomplish So Much

Holding a set of house keys in your hands shouldn't be a privilege. Yet, for many in our community, getting locked out of their home is very much a reality as unemployment rates rise and the housing crisis continues. In fact, many of today's homeless foreclosure victims are renters who were evicted, even though they paid their rent every month, because their landlord had not kept up with the mortgage. Others left domestic violence situations or found themselves with mounting medical bills, even though they had insurance.

It doesn't have to be this way. The Emergency Fund, **with your help**, has been preventing the threat of homelessness for more than 36 years. **With your help**, we've assisted people to stay in their homes, complete job training, and get back on track with their lives.

With your help, we can continue to be an emergency resource to our neighbors and community. We all know that sometimes it's the little things that matter. Even a little can go a long way to someone at risk of losing everything. With your help, we can continue offering those little things that mean so much – \$40 can help keep a family's lights on by paying an electricity bill; \$100 can provide the gift of sight by paying for an eye exam and prescription glasses - basic needs that can mean a world of difference for people in need, like Robin Miles who we were able to help by paying his water bill when he faced unemployment from his job as a computer operations specialist.

With your help, we can get Chicagoland residents back on their feet again. **Your help** is vital now more than ever. Thank you for being part of the solution.



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Emergency Fund Client, Lisa Rayford and her children, Tyrone and Lisa

Heloise Smith, Emergency Fund Client








Heloise Smith

Heloise Smith's cheerful demeanor and welcoming smile defy her current predicament. Heloise – an executive armed with a bachelor and master's degrees – thrived professionally until recently downsized from her job. Her savings dwindled as she struggled to make ends meet. Faced with imminent eviction, Heloise asked a community leader for help. She was referred to the Emergency Fund. Through the Emergency Fund's Financial Assistance Program, Heloise received the help she needed to remain housed until her unemployment benefits began. Ever the optimist, Heloise is already looking forward to the day when she can give back. "When I get back on my feet, I would love to contribute to the Emergency Fund because it really does change lives. That's really what I think this country is all about. We help each other. We find a way to work it out. We just do."


What we were able to do with your help in 2008

With your help, we were able to exceed our expectations in 2008. Our accomplishments included:

-  Assisting 8,868 people, ultimately benefiting over 20,000 Chicagoland residents.
-  Forging new partnerships with corporations and organizations including ComEd Homeless Prevention Program, TCF Bank Foreclosure Prevention Program, and the Stable Families Initiative.
-  Completing the first full year of distributing the Illinois State Homelessness Prevention Funds, where we assisted 2,753 individuals.
-  During economic crisis, our loyal donors recognized the severity of need in our community, and rallied behind the Emergency Fund. Their belief in our service delivery model and trust in our stewardship of their charitable dollars helped us exceed our fundraising goal.
-  Maintaining a strong team of directors, staff, and partner agencies.

Our goals and priorities for 2009

Your help is more vital today than ever. As the economy affects all of us, it's important to remember that by working together, we can accomplish so much. This year at the Emergency Fund, we hope to:

-  Expand fund development efforts to help meet the growing need in greater Chicago.
-  Strengthen existing relationships and identify new partnership opportunities.
-  Collaborate with agencies, businesses, and government leaders to identify resources and solutions to preventing homelessness.
-  Evaluate our programs to measure impact and learn how we can be even more effective in helping Chicagoans.
-  Formalize and document best practices so that the Emergency Fund model can be replicated in other communities.

Sol Flores and Laura Bass, Emergency Fund Partners



The Emergency Fund depends upon a network of 55 partner agencies to distribute our Financial Aid in the city of Chicago and some surrounding suburbs. At each agency, a case manager is trained to be our volunteer Fund Manager. Our Fund Managers are experts in their field and are able to connect our clients with wrap around services necessary for self-sufficiency.

La Casa Norte has been our partner for 5 years and provides advocacy and support services for homeless and at-risk families and youth. With their help, we have accomplished so much. “We are excited about our partnership with the Emergency Fund,” says La Casa Norte co-founder and executive director Sol Flores. “There’s something unique about being able to empower a case manager to deliver a check right then and there for a client who needs an apartment, transportation, or documentation.”



Representation of our 41 partner agencies located in the city of Chicago; 14 of our partners are located in surrounding suburbs

Everything Counts – Programs That Work

When you’re at the brink of losing everything you’ve worked so hard to achieve, everything counts. Keeping your job. Keeping the heat on. Keeping your house keys. One small crisis, and everything can change. Our goal at the Emergency Fund is to make sure we have the financial resources available to help families when a crisis hits, before it’s too late. We’ve developed our various programs with these realities in mind. Below is an overview of the programs we offer individuals and families in need.

Short Term Help: Designed to assist individuals and families with short-term needs such as transportation passes, food vouchers, or eye glasses, our **Crisis Solution Grants** provide up to \$300 in assistance, once per year. **Self-Sufficiency Grants**, on the other hand, assist with rent, utilities, and basic necessities while the head of household completes an employment program. People may receive this type of assistance multiple times within a period of several months, with a limit of \$2,500 per year.

State Homeless Prevention Fund: In 2007, the Emergency Fund was selected to administer the State of Illinois’ Homeless Prevention Funds for residents of Chicago. These funds may be used for security deposits, rent, mortgages, and utilities. The goals of these funds are to stabilize individuals and families in their current home, decrease the amount of time spent in shelters by individuals and families, and to help individuals and families secure and maintain affordable housing.

Holiday Fund: The Holiday Fund provides food to low-income residents on the north and northwest side of the city during the holiday season each winter. Coordinated by one-time fieldworker, Secretary of State Jesse White, this special fund relies on contributions from numerous businesses and individuals. The Holiday Fund provided more than 10,500 turkeys and hams during the holidays last year.

Richard Galicia, Emergency Fund Client



Richard Galicia

Richard Galicia, a union construction laborer by trade, has not been able to find long-term work since many construction sites are not hiring. As a result, he fell behind on utility bill payments and was at risk of losing service. Through one of our Partner Agencies, Richard was able to receive help and stay current on his bill through the Emergency Fund's Financial Assistance Program. He hopes Emergency Fund supporters realize their contributions really do make a difference. "When people open up their hearts to give, they can literally change lives."






Our Finances

Revenues	2008	2007
Contributions (inc. in-kind)	\$1,835,545	\$1,635,471
Illinois State Homelessness Prevention Fund	\$3,628,067	\$1,139,651
Holiday Fund	\$88,882	\$127,116
Fundraising Events (net)	\$81,414	\$101,193
Interest and Dividends	\$12,758	\$22,613
Realized Gains / Losses	(\$50,087)	(\$1,877)
Total Revenue	\$5,596,579	\$3,024,167
Expenses		
Management, General, & Fundraising	\$406,864	\$363,411
Financial Assistance Programs	\$5,280,411	\$2,715,942
Holiday Fund	\$88,882	\$127,116
Total Expenses	\$5,776,157	\$3,206,469
Revenue Less Expenses	(\$179,578)	(\$182,302)
Net Assests, beginning of year	\$728, 471	\$910,773
Net Assests, end of year	\$548, 893	\$728,471

*Thanks to the generous contributions of the Norman H. Stone Foundation, The Owens Foundation, Board contributions, and special events, 100% of all donations are directed exclusively to our programs.

5 Easy Ways to Give

It doesn't take much for a crisis to hit a family, which may suddenly put them at risk of homelessness. Luckily, it doesn't take much to prevent it. **With your help**, the Emergency Fund has been providing emergency financial assistance to families in need in our communities for more than 36 years. Here are 5 easy ways you can make a difference. And, since 100% of your contribution goes directly to our Financial Assistance Program, you'll feel great knowing that every penny you give goes to help people in need.

-  **General Donations:** You can make a gift over the telephone, through the mail, or online.
-  **Matching Gifts:** Double or triple your donations through your employer's matching gift program.
-  **iGive.com:** At iGive.com, you can support the Emergency Fund through your online shopping.
-  **Planned Giving:** Including the Emergency Fund in your will or living trust allows you to have an even greater impact on the lives of families in need.
-  **Donations of Stocks, Bonds, and Mutual Funds**

Here's how to make a contribution today:

Telephone - 312.379.0301

Mail - Please send a money order or check payable to "Emergency Fund" to:
208 S. LaSalle Street, Suite 1356 Chicago, IL 60604

Online - Go to www.emergencyfund.org and click "Donate Now"

Lisa Rayford, Emergency Fund Client



Lisa Rayford

Lisa Rayford's chronic health condition made life tough for her young family. On medical leave since 2001 and with mounting medical bills, Lisa was forced to decide between necessities such as paying utility bills or prescription medications. "When you get to a point when all of these things are not in place, the fear and despair can be overwhelming," says Lisa. With help from the Emergency Fund, Lisa didn't have to choose between purchasing her prescription medications and paying the utility bill – a choice no mother should have to contemplate. "The assistance has been a blessing."

"It's not about being on the bottom of the income line. It's not about being homeless or just completely poverty stricken. For the most part, a lot of us do the best we can. We budget our incomes; we try to manage...and that's what makes it important that people want to give and do give; because it's not useless. They are not making a holiday or vacation for someone; they are saving somebody's sanity and keeping somebody's household in order the best they can," adds Lisa.










Summary of the Financial Assistance Program

Number of People Served via Private Funds	6,115
Number of People Served via State Homeless Prevention Funds	2,753
Total Number of Individuals and Families Served	8,868
Total Number of People Who Benefitted*	20,373

*Includes total number of individuals in each household served

Total amount of Private Funds distributed	\$1,169,031
Total amount of State Homeless Prevention Funds distributed	\$3,534,649
Total amount of Funds distributed	\$4,703,680

Client Need

 Housing: \$3,271,468	 Medical Items: \$18,835	 Child Items: \$16,155
 Home Items: \$109,863	 Employment Support: \$36,257	 Food: \$10,708
 Transportation: \$59,765	 Utilities: \$1,157,070	 Other: \$23,559

Client Demographics

Sex

Female	64%
Male	36%

Age

Average Age	41 years
% over 55 years	14%

Ethnicity

African American	72%
Caucasian	14%
Hispanic/Latino	12%
Asian/Pacific Islander	1%
Other	1%

Summary of the Holiday Fund

Number of People Served	10,500
Total amount of Funds distributed	\$88,882

With your help, the Emergency Fund was able to accomplish so much.
Thank you to each individual and organization whose generosity has made a profound difference in the lives of individuals and families who need it most.

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Kraft Foods Matching Gifts
Program
Maris Property Management
McCorkle Court Reporters
The McGraw Hill Company
Mid-City Printing
Midwest Promotional Group
Mimosa Interior Landscape
Monroe Fund, Inc.
Muller & Monroe Asset Mgmt LLC
Museum of Contemporary Art
Museum of Science and Industry
Network for Good
Odyssey Country Club

Oppenheimer Funds Legacy
Program
Park National Bank
Pierce & Associates
Ritz Carlton Chicago
Schroeder - Lauder Funeral
Home
Sequoia Dental Studio
The Signature Room
Sts. Peter & Paul Greek
Orthodox Church
Ticket America
University of Illinois at Chicago
Video Replay
VFJ Enterprises Inc
William Blair & Company, LLC

Memorial Gifts

*In Memory of Mr. Howard C.
Builta*
Mrs. Howard C. Builta

In Memory of Harold R. Burnstein
Mrs. Harold Burnstein

In Memory of Marcel D'Amico
David Molnar

In Memory of Lucien Darwin Jr.
Meagan C. Downey
Lesley Federman

In Memory of Allen Giza
Brian F. McManaman

*In Memory of Rev Jeffery
Kittredge*
William G. Stewart

In Memory of Ralph Kohn
James M. Santos

In Memory of Elaine Kolber
Carole Gans

In Memory of Michael Ludwig
Dr. and Mrs. Richard Nierenberg

*In Memory of Tommy
McManaman*
James A. Bassett
Kevin Campbell
Rich DeMatteo
Mary Ellen Devaney
Mr. & Mrs. Ronald Kopolnek
Sheila McWalter
Mr. & Mrs. Tom Rountree
Sally & Bob Smith
Raymond Scherrer
Mr. & Mrs. Guy Wachowski

In Memory of M. McLees
John McLees

In Memory of Wanda Morris
Meagan C. Downey
Jennifer D. Homer
Julie M. Mineman
Brian F. McManaman
Lynette Barnes
Kathleen Molnar
James M. Santos
Ginger Downs

In Memory of the dear brother of
Cindy Edward Schnitzer
Mrs. Morton Haberman

In Memory of Mrs. Ida Stone
James S. Baer
Bonnie L. Clyde
Mrs. Merritt R. Kotin

In Memory of Norman H. Stone
Joshua M. Stone

In Memory of Sol Weiner
Donald R. Dann

In Memory of Jocelyn Zivin
Mr. and Mrs. Robert Albert

In Memory of Howard Zuker
Dr. & Mrs. Philip Green

Honorary Gifts

In Honor of Amy Blechman,
Gerrie & Benjie
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of the Blechman
Goldberg Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of Jim Brandt
Patricia Auch
Mr. & Mrs. Millard Grauer
John & Audrey Rosenheim

In Honor of Nonie Brennan
Michael Frigo

In Honor of Donald W.
Campbell, Jr.
Mr. & Mrs. Donald W.
Campbell, Sr.

In Honor of The Sherman Coppa
Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of Employees DCFS
Lisa A. Coconato

In Honor of Ann Esse
Joe Esse

In Honor of Peter Fasseas's
Birthday
John P. Vranas

In Honor of the Freise Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of the Friend Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of the Glass Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of Sylvia & Robert
Jeffries
Mrs. Morton Haberman

In Honor of Sarah, Diana Kelley
Mr. & Mrs. David Novick

In Honor of Janet Klos
Roberta Jorik

In Honor of Barbara Krohn's
Birthday
Mr. & Mrs. John Roberts

In Honor of Suzanne Krohn
Louise Silberman

In Honor of Jon Lulu Family
Caroline Steimle-deMilliano

In Honor of the Mayer Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of the Miller Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of Tom Peirce
Nonie Brennan

In Honor of PJJQ Golf Outing
Support
Margaret Marek

In Honor of Sam Pritzker's
Birthday
Larry and Anne Stone

In Honor of the Pritzker Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of the Pritzker Olin
Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of the Pucker Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of Stephen Pugh
Shyrl Victor

In Honor of Pugh, Jones,
Johnson & Quandt Staff
Anthony Zintak

In Honor of Art & Rebecca
Sandberg's Anniversary
Dr. & Mrs. Richard Nierenberg

In Honor of the Schoening Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of the Shorestein
Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of Dr. & Mrs. W.
Shulruff's 60th Anniversary
Carole Gans

In Honor of Sirithron Somton &
Peter Lim
Mrs. Morton Haberman

In Honor of Judi & Chuck Stern
Friendship
Mr. & Mrs. Lewis F. Coplan

In Honor of Alan Stone's Birthday
Nonie Brennan

Mr. & Mrs. Alfred Feiger
Mr. & Mrs. Bruce Wertheimer
Amy Zisook
Kenneth J. Handler
Mr. & Mrs. Stuart Scheyer
Mr. & Mrs. Millard H. Mack
Mr. & Mrs. Alan Gidwitz
Mr. & Mrs. Sanford Orkin
Wendy Kritt
Dr. & Mrs. Philip Green
Mr. & Mrs. Howard G. Haas
Mr. & Mrs. Allen R. Hochfelder
Mr. & Mrs. Robert M. Sider

In Honor of Alan Stone
William DeWoskin
Mr. & Mrs. Gilbert Fern
Larry Hochberg
Edward Mann
Michael Perlow
John & Audrey Rosenheim
Amy Zisook

In Honor of Lisa Stone-Pritzker
Randy Lockhart
Mr. & Mrs. John Miller
Jeff & Christie Weiss
Mr. & Mrs. Paul Zeger

In Honor of Sari Swig & Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of Rick & Darian Swig
& Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of Esta & Martin Swig &
Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of Dr. Karin Ulstrup &
Michael Monticello Wedding
Steven & Deborah Aperavich

Mia Bass
Nonie Brennan
Heather M. Elliott
Kirk & Annette Flores
Cathryn Freidinger
Dr. Steven R. Gallo
Mr. & Mrs. Ronald Given
Maria Harjama
Juliana R. Jakubowski
Zev Karkomi
Julie Loeber
Bonnie & Ralph Mandell
Jessica Monticello
Barbara Monticello
Bob Nix
Barbara O'Brien
Vasili & Michelle Russis
David Sanders
Mr. & Mrs. Michael Schack
John Schwan
Drew Scott
Ronald Willy

In Honor of Vinnie & Sam Virasin
Mrs. Morton Haberman

In Honor of John & Lindsay
Vlahos' Wedding
John P. Vranas

In Honor of Vatana Watters &
Steve Dunbar
Mrs. Morton Haberman

In Honor of Nathalie Weiss
Mr. & Mrs. Joseph Henderson

In Honor of Christiann Weiss's
Birthday
Marjorie Lewis

In Honor of Catherine Weiss's
Bat Mitzvah
Dr. & Mrs. Richard Nierenberg

In Honor of Roger Wolf
Gregg Elstien

In Honor of Milton Young
Ashley Hubka

In Honor of The Zeger Family
Lisa, John, Adam, Noah & Sam
Pritzker

In Honor of Barbara Zipperman
Dr. & Mrs. Philip Green



“The best part about the Emergency Fund is the line-waiting stops here. No more ‘we’ll call you tomorrow or get back to you next week.’ No more ‘give me another form’. Whatever crisis you have in your life, it’s going to be over in 24 hours. You won’t have to wait six months for help. And that’s unique. We’re in the solution business.”

Father Matt, Fund Manager, St. Columbanus Church



Emergency Fund
Helping people today for tomorrow

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