



Emergency Fund

Helping people today for tomorrow

Programs at a Glance

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

Flexible Financial Fund

Thousands of people in our community experience a crisis (a lost job, an unforeseen medical expense, the need to miss work to care for a sick child) that threatens their self-sufficiency and family stability. For many working families living close to the edge, a single financial setback can be the start of a spiral of debt and dependency. The Emergency Fund exists to provide immediate financial assistance to address these situations for low-income families who have nowhere else to turn.

The Emergency Fund works in partnership with 57 social service agencies throughout the city and suburbs. The Emergency Fund is designed to fight poverty by preventing a sudden financial setback from becoming a long-term financial crisis – when they are at risk of a utility shut-off, without transportation to work, or at risk of becoming homeless. To qualify for financial assistance, individuals and families must provide information about the immediate situation, and demonstrate that they are capable of remaining financially self-sufficient once the issue has been resolved.

The Emergency Fund provides financial assistance to qualified individuals and families in two categories:

- 🕒 **Crisis Solution Grants** are designed to address the short-term needs of low-income families. In this category, the Emergency Fund frequently provides grants for expenses such as rent, CTA/RTA passes, utility bills, prescription medicine, and clothing. Individuals and families can receive up to \$300 in assistance, once per year. Payments are made directly to the service providers on behalf of the client.
- 🕒 **Self Sufficiency Grants** assist families with basic necessities while the head of household completes an employment training or educational program. Families may receive assistance multiple times within a period of several months, with a limit of \$2,500 per year.

State Homeless Prevention Fund

The Emergency Fund was selected to administer the state of Illinois' Homeless Prevention Funds for residents of Chicago. The goals of the program are to stabilize individuals and families in their current home, decrease the amount of time spent in shelters by families and individuals, and to help individuals and families secure and maintain affordable housing. This \$3.2 million fund was cut by 78% (\$720,000) for the 2009-2010 program year. These funds are distributed through four partner agencies and targeted towards security deposits, rent, mortgages, and utilities.

Homelessness Prevention and Rapid Re-housing

The Emergency Fund was selected by the city of Chicago's Department of Family and Support Services to administer \$23 million in federal homelessness prevention funding for Chicago, provided through the American Recovery and Reinvestment Act (ARRA). The funds will support the City's Homelessness Prevention and Rapid Re-Housing Program (HPRP), and will be distributed over a three-year period. The Emergency Fund will administer the funding through seven partner agencies designated by the Chicago Department of Family and Support Services for rent, security deposits, utility bills, and moving costs.

www.emergencyfund.org