



SUPPORTING THE
MOST VULNERABLE
IN TIMES OF CRISIS:
LESSONS LEARNED ABOUT
THE HARRIS COUNTY
COVID-19 RELIEF FUND



GREATER
HOUSTON
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FOUNDATION



SUPPORTING THE MOST VULNERABLE IN TIMES OF CRISIS: LESSONS LEARNED ABOUT THE HARRIS COUNTY COVID-19 RELIEF FUND

PURPOSE

The Harris County COVID-19 Relief Fund was created in May 2020 to provide short-term emergency economic relief to vulnerable residents struggling to meet basic needs because of financial hardship related to COVID-19.

This report highlights the structure and unique aspects of the Harris County COVID-19 Relief Fund, describing the goals and strategies, and implementation successes and challenges.



Evaluation by



Thanks to all of the community organizations and their dedicated staff - like those at Community Works CDC (pictured) - that participated in this effort and worked through difficult circumstances to distribute funds to residents in dire need of support.

EXECUTIVE SUMMARY

As the growth of U.S. COVID-19 cases accelerated in March 2020, Harris County leaders issued a “Stay Home, Work Safe” order, which mandated the closure of all non-essential businesses and that all non-essential workers stay home. While restrictions have eased, re-tightened and eased again over the ensuing months, the impact on multiple business sectors and their workers has been significant, with many Harris County residents struggling to make ends meet.

To address this issue, on May 19, 2020, Harris County Commissioners Court approved \$30 million to establish the Harris County COVID-19 Relief Fund, with the purpose of providing short-term emergency economic relief directly to vulnerable residents struggling with financial hardship related to COVID-19. The County engaged the Greater Houston Community Foundation (GHCF) to administer the Fund, requiring distribution within 75 days.

GOALS

Greater Houston Community Foundation and county leadership defined three critical goals for the Fund’s structure and distribution:

- » Prioritize and impact vulnerable populations and those with the most adverse economic impact related to COVID-19, with an emphasis on serving immigrant communities, communities of color and other historically marginalized communities, survivors of domestic violence and youth who have aged out of foster care.
- » Achieve equitable and swift distribution to all communities in need across the county.
- » Ensure low-barrier access to the funds.



HIGHLIGHTS

The Harris County COVID-19 Relief Fund successfully dispersed the majority of its funding within the required timeframe, positively impacting over 21,000 County residents. This achievement was the outcome of several novel strategies and data-informed approaches, tailored to ensure that relief reached the County's most economically and socially vulnerable populations quickly.

1

GHCF partnered with a wide range of community-based organizations to distribute the funds, ultimately selecting 44 distinct agencies to achieve both broad coverage and local depth. While the majority of agencies had substantive disaster relief experience, over 25% of the selected partners did not. However, these generally smaller organizations offered access to critical areas or demographics, increasing reach by leveraging their existing trust with clients.

4

Nearly all recipients received support in the form of direct assistance, rather than the more common indirect method of paying landlords, utilities or other creditors. By encouraging and supporting agencies to adopt this approach, GHCF accelerated fund distribution while enhancing clients' sense of control and dignity during a challenging time.

2

A two-phased application process proved effective in reaching the most vulnerable populations and achieving equitable distribution. Phase I, defined as "Agency Sourced," was designed to have partner agencies distribute funds to eligible recipients within their existing client base. Phase II, defined as "Public Intake," provided a public application process to expand reach and recognize the need to support those experiencing economic distress for the first time due to the pandemic. The public intake selection process eliminated "first come, first served" bias and employed Centers for Disease Control's Social Vulnerability Index to identify and prioritize the most vulnerable residents. Funding amounts were determined by household size (either \$1,200 or \$1,500 allocations) and was consistent across phases.

5

A common database—newly designed and supported by Connective for this effort—was deployed to collect recipient information, track progress, and facilitate transparency between partner organizations. While there was some initial resistance to its required use, ultimately agencies cited the database platform as a positive contribution to the fund distribution and a significant improvement over existing alternatives commonly used in disaster recovery.

3

Simpler, more flexible eligibility and documentation requirements contributed significantly to the program's success, both in terms of the rapid disbursement of funds and the ability to serve especially vulnerable populations - including the homeless and day laborers - who typically do not have documentation often required to receive assistance.

6

The critical role played by GHCF as fund administrator to empower, support, and guide the partner agencies should not be underestimated. Partnering with multiple agencies across the County—which proved critical to the successful and rapid distribution of relief—demanded tremendous administrative coordination to ensure compliance, transparency and, above all, fulfillment of the Fund's mission.

DETAILED REPORT

Background: Genesis of the Harris County COVID-19 Relief Fund

The global outbreak of Novel Coronavirus Disease 2019 (COVID-19) has resulted in an unprecedented public health and economic crisis. Since its emergence in December of 2019, COVID-19 has infected nearly 63 million people and resulted in over 1.4 million deaths worldwide. The United States has borne the greatest burden from this pandemic with over 13.3 million cases and 260,000 deaths alone¹. Shortly after COVID-19 was declared a national emergency in mid-March, local authorities around the country began to issue stay-at-home orders to slow the spread of the virus.

In Harris County, the first case of COVID-19 was confirmed in early March. In response to the evidence of growing community spread, Harris County officials issued a “Stay Home, Work Safe” order on March 24, 2020, which mandated the closure of all non-essential businesses and that all non-essential workers stay home. While restrictions have eased, re-tightened and eased again over the ensuing months, the impact on many business sectors and their workers remains significant, with many Harris County residents, much like the rest of the country, struggling to make ends meet.

In a recent study assessing the impact of the COVID-19 crisis on households in four major U.S. cities², 57% of households surveyed in Houston had experienced job loss or reduced wages, and 63% of all households reported serious financial problems such as inability to pay rent, pay bills and afford food. The study also found that the economic impact of COVID-19 disproportionately affected people of color and ethnic minorities, as 81% of Black households and 71% of Latino households surveyed in Houston indicated serious financial problems compared to only 34% of White households. The disruption in traditional school, work and family dynamics added to the hardship in many families; more than 60% of households surveyed in Houston cited childcare as a serious issue and nearly

half reported issues with home internet access, a critical must-have for managing education and employment while social distancing and limiting in-person contact.

To offer support to residents struggling from pandemic-related hardships, on May 19, 2020, the Harris County Commissioners Court approved \$30 million to establish the Harris County COVID-19 Relief Fund (HCCRF). The purpose of the Fund was to provide short-term emergency economic relief to vulnerable residents struggling to meet their basic needs because of financial hardship related to COVID-19. Given that several months had passed since the start of the pandemic, there was an urgency to deliver relief to recipients and funds were required to be distributed within 75 days.

Given this context, this report will highlight the structure and unique aspects of the Harris County COVID-19 Relief Fund - outlining goals and strategies; describing implementation successes and challenges; and reviewing important learning to inform future disaster relief efforts in Harris County.

Goals of the Fund

The County engaged the Greater Houston Community Foundation (GHCF) to administer the Fund; County leadership worked with GHCF to determine the Fund’s requirements and structure.

GHCF and County leadership defined three critical goals for the Fund’s structure and distribution:

- Prioritize and impact vulnerable populations and those with the most adverse economic impact related to COVID-19, with an emphasis on serving immigrant communities, communities of color and other historically marginalized communities, survivors of domestic violence and youth who have aged out of foster care.
- Achieve equitable and swift distribution to all communities in need across the county.
- Ensure low-barrier access to the funds.

Fund Distribution: Innovative Strategies to Achieve Critical Goals

Harris County is no stranger to disaster and there is both community capacity and familiar infrastructure to provide disaster relief. However, due to the nature and impact of the pandemic and the mandate to distribute funds quickly, GHCF recognized the need to identify novel approaches to this challenge. Accordingly, with input from County officials, organizations that work closely with vulnerable populations, and leadership at Connective, GHCF designed the Harris County COVID-19 Relief Fund to include several unique and innovative strategies to achieve the balance of equity and efficiency inherent in the defined goals:

- Identify and partner with multiple, local community organizations for fund distribution, to achieve both broad geographic coverage and access to harder-to-reach/highly vulnerable populations.
- Ease the application process by simplifying eligibility requirements and expanding documentation options.
- Deploy a two-phased application process, including a public intake option, so that all eligible county residents had a chance to access the funds.
- Provide direct assistance to recipients, to meet diverse needs.
- Employ a common database to streamline the application process and reduce duplicative services.

A discussion of the infrastructure and/or requirements around each strategy follows.

PARTNERING WITH LOCAL COMMUNITY ORGANIZATIONS FOR FUNDS DISTRIBUTION

Based on its experience administering disaster relief and recovery efforts after Harvey and with a private recovery fund related to COVID-19, GHCF enjoyed existing relationships with many community-based organizations offering a track record of distributing disaster relief. However, to ensure both comprehensive geographic coverage throughout Harris County and the ability to impact marginalized communities, GHCF cast a wide net in identifying potential partners. Ultimately, 44 different organizations were selected as distribution partners for the Fund; while the majority



Staff involved in implementing Harris County COVID-19 Relief Fund at The HAY Center, an agency dedicated to serving youth that have aged out of foster care

had substantive disaster relief experience, over 25% did not. However, these generally smaller organizations offered access to critical areas of the county or demographics, aligned with Fund priorities.

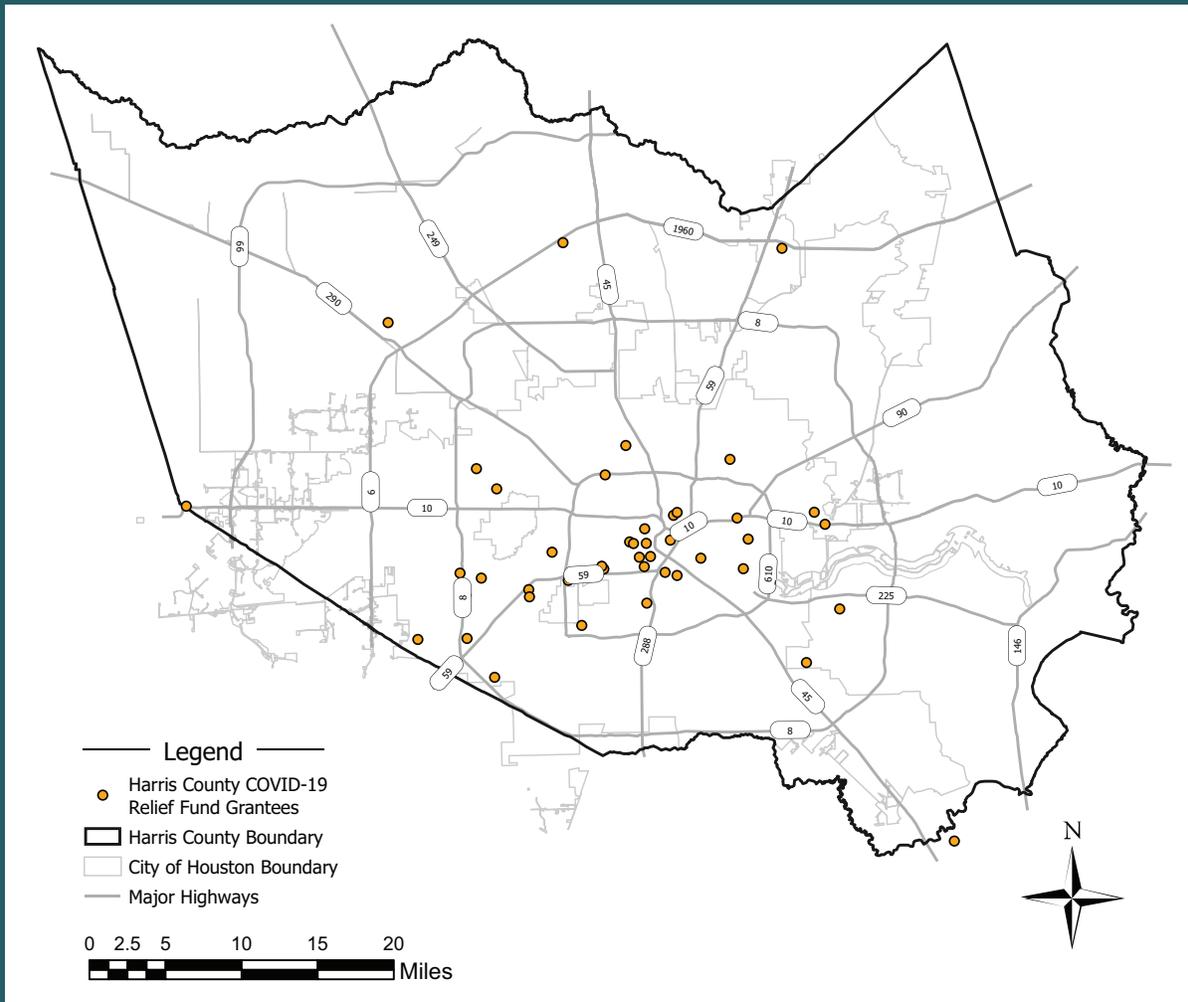
It is important to note that agencies selected to help distribute the funds also experienced hardships related to the COVID-19 pandemic during the funding distribution process—perhaps not fully anticipated in planning the Fund.

“The fact that GHCF recognized our community and selected us to represent that community speaks volumes. We are very appreciative to have been selected.”

~ Agency CEO

Harris County COVID-19 Relief Grantees

HCCRF Grantees were dispersed across the County



HCCRF Grantees Participating in Phase I and Phase II

Al-Noor Society of Greater Houston
 Avenue CDC
 BakerRipley
 Catholic Charities of the Archdiocese of Galveston-Houston
 Change Happens
 Chinese Community Center
 Community Family Centers
 Cypress Community Assistance Ministries
 East Harris County Empowerment Council
 Easter Seals of Greater Houston
 Epiphany Community Health Outreach Services (ECHOS)
 Fe y Justicia Worker Center
 Fifth Ward Community Redevelopment Corporation
 Free Indeed Community Works CDC
 Houston Area Urban League
 Humble Area Assistance Ministries
 Interfaith Caring Ministries
 Islamic Society of Greater Houston
 Jewish Family Service
 Katy Christian Ministries
 Memorial Assistance Ministries
 Montrose Center
 My Brother's Keeper Outreach Center

Neighbors in Action
 North East Partners In Power
 North Pasadena Community Outreach
 Northwest Assistance Ministries
 Society of St. Vincent de Paul- Houston
 Southeast Area Ministries
 The Alliance
 The HAY Center
 The Salvation Army of Greater Houston
 The Women's Home
 Volunteers of America, Texas
 Wesley Community Center
 West Houston Assistance Ministries

HCCRF Grantees Participating in Phase I Only

Communities In Schools of Houston
 Daya
 Harris County Domestic Violence Coordinating Council
 Houston Area Women's Center
 Project Row Houses
 Tahirih Justice Center
 The Center for Pursuit
 The Landing

Like organizations across every sector, partner agencies either had moved or were in the process of moving their systems online. The impact of going remote was especially hard for organizations that did not have much technology infrastructure in place prior to the pandemic.

Additionally, the shutdown caused many agencies to close down programs and activities, resulting in a critical loss of revenue. Several agencies experienced reduced staffing, either through lay-offs/furloughs/hiring freezes or illness in their employee ranks. The net effect was significant, emotionally as well as financially.

Fortunately, most agencies were able to tap into other critical support resources to be able to distribute the funds and maintain financial stability, including accessing federal Paycheck Protection Program funding and additional private grants supporting agency operations.

SIMPLIFYING THE ELIGIBILITY PROCESS

With the goal of ensuring low-barrier access to the funds, the application process was streamlined and eased in two key ways. First, eligibility requirements were simple, limited to only three criteria. Applicants needed only to demonstrate:

- That they were a resident of Harris County,
- That their income fell under 60% of the 2019 Area Median Income (AMI) before March 11, 2020 (the recognized start of the pandemic), and
- That they experienced adverse economic impact as a result of COVID-19 and had not received any other City of Houston or Harris County benefits.

Additionally, applicants were offered a wide range of options to verify their qualifications for each eligibility requirement. GHCF provided participating agencies with a comprehensive list of forms and documents that could be accepted to meet each eligibility criterion; provided training for agency staff; and offered considerable flexibility to agencies in accepting various forms of documentation. Specific populations – including survivors of domestic violence, homeless, and youth aging out of foster care – were given more flexibility around required documentation to lower barriers to access the funds.

DEPLOYING A TWO-PHASED APPLICATION PROCESS

This novel approach was designed to facilitate coverage both geographically throughout Harris County and of its most vulnerable communities. The \$30 million fund was disbursed evenly between the two phases.

Phase I was defined as Agency Sourced, with the 44 agencies tasked with serving their existing client base. These funds were released on June 12.

Implementation of Phase I execution was relatively seamless, even with the challenges of working remotely. As this phase was designed to serve their current clients, the process was eased by agencies' existing relationships with potential recipients, knowing that they met eligibility requirements and sometimes even having the needed documentation on hand. Particularly among the agencies that focused on a specific population segment (e.g., abuse survivors) or geographic community, agency staffers were able to review their rosters, identify the most vulnerable clients (e.g., food insecure, facing eviction, etc.) and begin intake and documentation proactively. Interestingly, because Harris County was three months into the pandemic by mid-June and organizations had waiting lists of those seeking relief, over 40% of the agencies—primarily those serving a broader clientele or area—also served new clients as well as existing ones during this Phase.

Phase II employed a Public Application process, which opened on June 23 and 24. An extensive outreach strategy was implemented in order to reach all residents in Harris County. The strategy included outreach packets in 10 languages distributed by agencies, a social media push across multiple accounts and platforms, a texting campaign that targeted Harris County residents who lived in vulnerable census tracts, and media and other PR efforts.

Harris County residents were able to apply online through the Harris County COVID-19 Relief Fund website. Additionally, a call center was set up to handle all inquiries and assist with applications. GHCF contracted with a nationally recognized call center to allow potential applicants who faced technology barriers to apply by phone. The call center was open for two days during day and evening hours to accommodate various work schedules. Thousands of

people called the center and call operators completed the application for each caller.

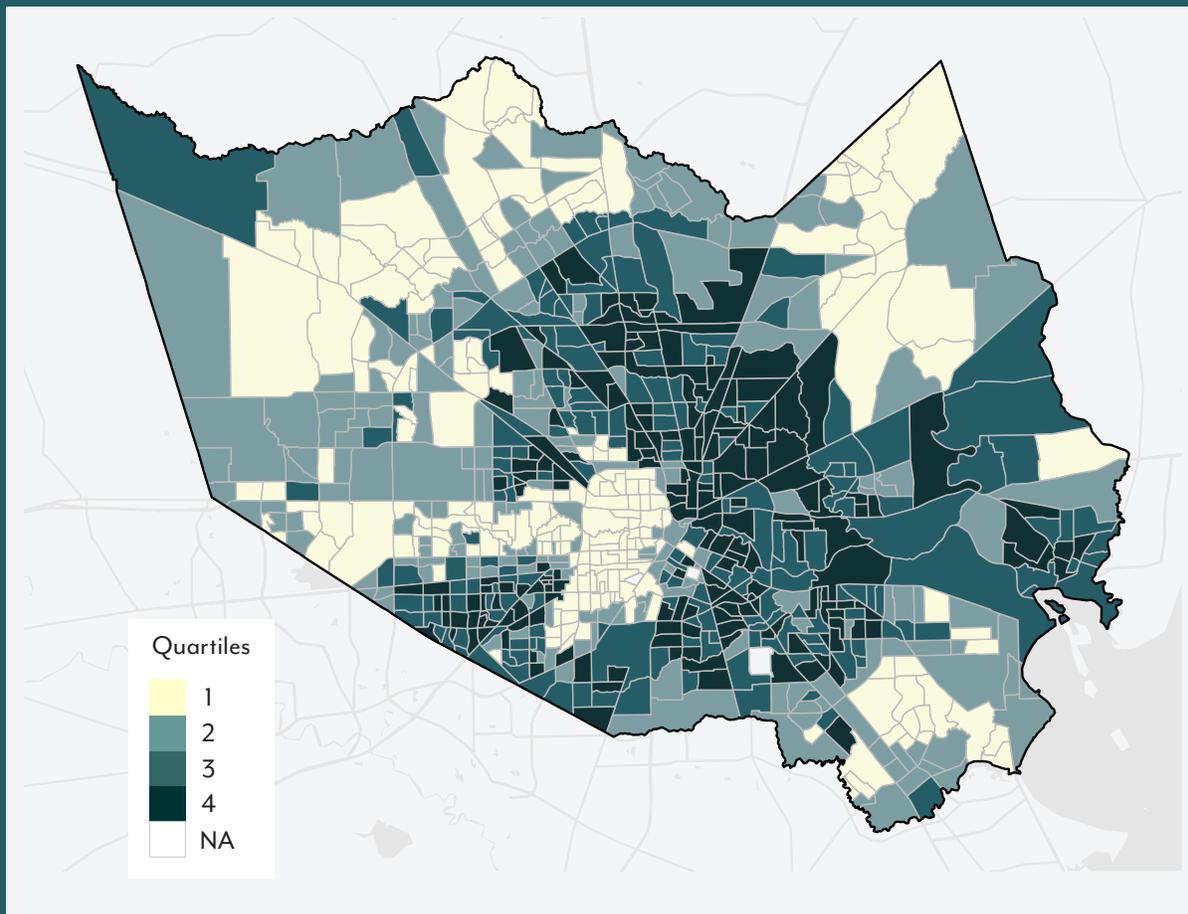
All public intake applicants were placed into a lottery to be selected at random, eliminating the potential bias inherent in first-come-first-served selection, which favors those with the resources to apply more quickly. Additionally, to ensure that the Phase II funds reached the most vulnerable in the community, Fund administrators utilized the Center for Disease Control's Social Vulnerability Index³ to identify and prioritize the most vulnerable areas. Census tracts in Harris County were classified into four quartiles of equal size, in which the highest quartile (Quartile 4) represented the census tracts that are the most socially vulnerable, and the lowest quartile (Quartile 1) represented the census

tracts that are the least socially vulnerable. Harris County residents in Quartile 4 (see Social Vulnerability Map) received a 50% increased chance in the drawing. Residents in Quartile 3 received a 25% increased chance in the drawing.

If selected through the lottery, the public applicants would be matched to an agency for eligibility verification and funding. Applicants could select an agency from the list of distribution agencies, or indicate a characteristic (such as veteran status, domestic violence survivor, etc.) that would signal an appropriate match. Applicants that did not select an agency or identify a specific need would be matched to an agency by zip code.

Social Vulnerability Index by Census Tract

Applicants from the most vulnerable neighborhoods (Quartiles 3 and 4) were prioritized for funding



PROVIDING DIRECT ASSISTANCE TO MEET DIVERSE NEEDS

Informed by a study of how other jurisdictions across the country had implemented emergency economic relief efforts in response to COVID-19, GHCF encouraged agencies to provide direct assistance to eligible applicants, rather than employ the usual approach of supporting recipients indirectly by paying their landlords, utilities, or other creditors. Funding levels were determined by household size and were consistent whether recipients were part of the Phase I or Phase II pool. Households with 1-4 members were slated to receive \$1,200; households with 5 or more members would receive \$1,500.

This strategy was highly unique for Harris County stakeholders, and ultimately proved to be one of the most successful aspects of the Fund distribution plan. Families would receive their direct payment via electronic transfer, check, or gift card, making the relief available almost immediately and allowing them to deploy the funds toward the needs they viewed as most critical. This strategy also would serve to streamline the process of fund distribution and help to deliver on the requirement for full disbursement within 75 days.

EMPLOYING A COMMON DATABASE

Use of a common database to collect recipient information and to track progress in distribution of funds was a requirement of the Fund. GHCF engaged Connective, a disaster recovery and preparedness organization serving the Texas Gulf Coast region, to design and administer the centralized database, train agencies on the database and offer on-going data support, and assure quality control and compliance. In addition, to provide transparency about the fund distribution and applicants being served, Connective established and maintained a data dashboard on the Harris County COVID-19 Relief Fund website set-up by GHCF. The database provided up-to-date information on the number of applications submitted, how many applications were in progress, and information about the applicants who were funded.

Connective was a key partner to GHCF throughout the design and implementation process, but was especially pivotal during the Phase II public intake process. Connective led the public intake process, administering the online application, conducting the randomized drawings, and matching individuals to nonprofit organizations to complete the eligibility and funding process.

HCCRF funding has offered Mika* new possibilities for the future. As an ongoing client of Daya, the process of qualifying and receiving funding was seamless, supported by Mika's relationship with a knowledgeable case worker. Importantly, the program gave Mika the flexibility to use the funds as she most needed them—including buying new tires for her used car so she could continue to work.

*Not her real name



As the database was a significant change for many of the community-based organizations involved, Connective also provided extensive support to agencies throughout the process. Only agencies serving domestic violence survivors were exempt from using the database to maintain the privacy and safety of their clients. These agencies would collect the required information and materials manually and submit aggregated information to GHCF.



Maribel is grateful that no one in her immediate family—her husband, two boys and herself—has been ill with COVID, but the pandemic has created other concerns. Her husband has had his hours reduced—including a six-week layoff—impacting the family’s sense of stability. Funding has helped Maribel and her family with their basic expenses—including rent and food—during the most difficult months. Working with Neighbors in Action (NIA), a familiar organization, she found the application process easy and seamless. Maribel is grateful for NIA’s efforts to support families like hers in the Latino community; she and her sons are paying it forward as volunteers at NIA’s food bank.

Executing the Strategy: Discussion of Key Successes and Challenges

The Harris County COVID-19 Relief Fund successfully dispersed the majority of its funding within the required timeframe, positively impacting 21,388 residents in targeted vulnerable populations. A total of 11,205 residents were reached through Phase I; another 10,183 were reached through the public intake process in Phase II.

While implementation of the effort was effective and efficient in reaching vulnerable populations, it was not nearly enough to meet the ongoing need. Over 516,000 Harris County residents applied to the Fund for financial relief. It is unknown how many of these residents were eligible to receive assistance, but it illustrates the incredible demand for assistance due to COVID. GHCF was able to serve over 21,000 residents with the County’s \$30 million allocation, but this represents only four percent of those who applied.

Additionally, while fund recipients were very grateful for receiving the assistance, the relief amount they received had a limited impact on their financial needs, especially given the on-going nature of the pandemic. Both the County and the City have recognized the ongoing need by allocating additional funds for rental assistance and other relief.

OTHER SUCCESSES AND STRATEGIES INCLUDE THE FOLLOWING:

GHCF’s partnership with a wide range of community-based organizations, achieving both broad reach and local depth, proved effective in reaching vulnerable residents and getting relief out quickly, particularly given the unique nature of this disaster.

While the traditional model of a single entity dispersing all the funds has particular strengths, including agency capacity and in-house infrastructure, larger organizations may lack in-depth understanding of the different communities and population groups impacted by COVID-19, especially as the pandemic upended the financial stability of working people who had not

“It’s about trust and safe spaces. The trust of the community matters, and our small team has the capacity to serve a lot of people. Bigger organizations can’t do the one-on-one contact that we can.”

~ Agency CEO

previously needed help. The model adopted by GHCF enabled inclusion of community organizations across the County that serve a localized area or defined population segment. This net of diverse organizations helped to reduce transportation, language and cultural barriers, and boosted on-the-ground knowledge. Importantly, it increased reach by leveraging the relationships and trust established by these organizations to engage people who might otherwise not seek assistance, due to lack of knowledge, or out of distrust and/or fear.

The more flexible eligibility and documentation requirements contributed significantly to the program's success, both in terms of the rapid disbursement of funds and the ability to serve especially vulnerable populations..

Compared to past disaster response efforts, the eligibility and documentation process was significantly less onerous, both for the client as well as the agencies. With support and encouragement from GHCF, agencies accepted a broad range of documents to meet requirements; this included using proof of public benefit receipt for income verification and allowing self-certification of COVID economic impact for those that could not readily provide proof of income (e.g., day laborers and gig workers).

“GHCF’s loosened flexibility on eligibility documentation was critical; it was easier for us and for recipients and helped to get the funds out quickly.”

~ Agency CEO

However, one eligibility requirement proved problematic, as it did not recognize the unique nature of this disaster: requiring household income prior to March 11, 2020 (the start of the pandemic in Houston) be 60% or less of the 2019 AMI. This became a particular issue in Phase II, as some applicants in the public intake had pre-pandemic income levels slightly above the threshold, but had suddenly lost their livelihoods and had no other support. Agencies were required to deny these applicants, even those with significant current need for financial assistance.



As a single working mom, Maday is deeply concerned about her financial stability as the pandemic continues. While she is working, her hours and income have been cut back, and rent remains a worry. She received Harris County COVID-19 Relief Fund funding and is grateful for the support and help she received to make the process easy.

“This is the first time I have been successful with an application. I’ve applied elsewhere but have never received funding.”

The two-phased distribution mechanism and the prioritization methodology in Phase II proved effective in reaching the most vulnerable populations and achieving equitable distribution.

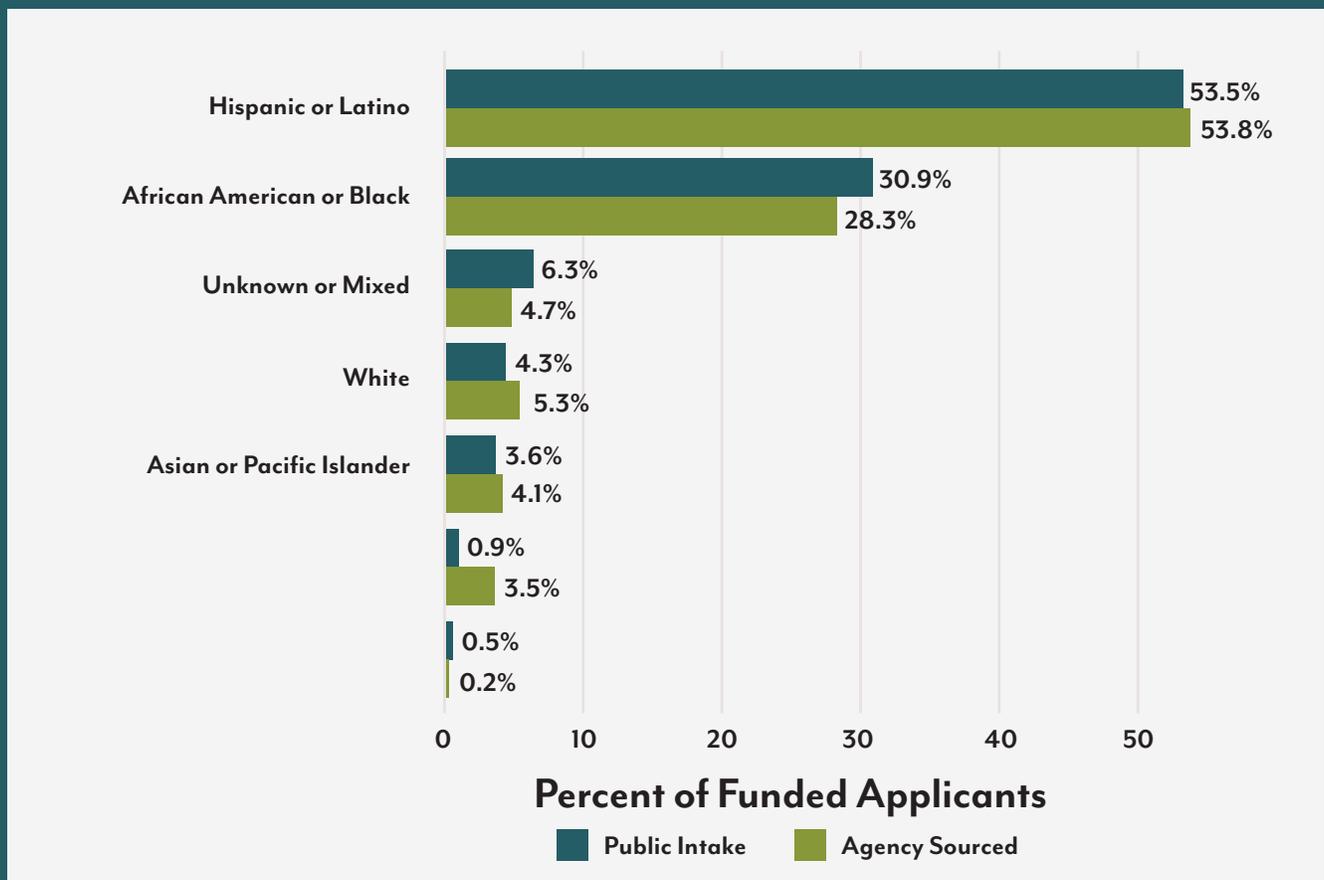
On average, compared to Harris County at large, applicants for Harris County COVID-19 assistance came from neighborhoods that were more socially vulnerable, had a larger percentage of minority residents and had more families living in poverty.

Generally, successful applicants that identified as a person of color were funded at a higher rate than non-Hispanic White and were overrepresented in

comparison to the racial/ethnic composition of the low-income (below 200% of the Federal Poverty Line) population in Harris County. Specifically, African American/Black residents account for 22% of low-income residents in Harris County, but represent 28% of those funded through the Harris County COVID-19 Relief Fund. Hispanic or Latino residents represent 57% of low-income residents in Harris County and 54% of funded applicants. Conversely, 14.5% of Harris County’s low-income residents are non-Hispanic White, but this demographic represented only 5% of funded applicants. The chart below illustrates the funding rates for each racial-ethnic group in both Phase I (Agency Sourced) and Phase II (Public Intake) distribution.

Race-Ethnicity of Funded Applicants

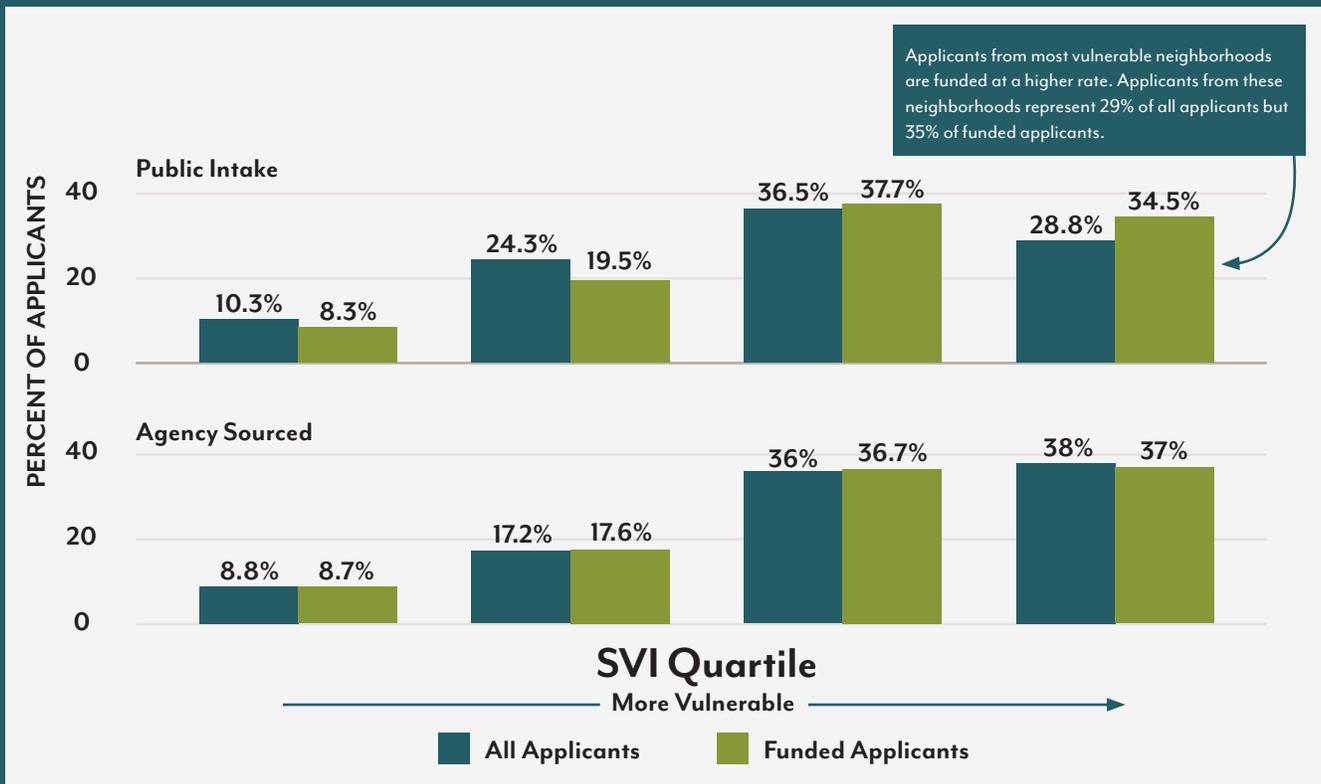
Black and Hispanic people comprise 64% of the population of Harris County and received 84% of funding



Source: Analysis conducted by January Advisors

Majority of Applicants Came from the Most Vulnerable Neighborhoods

Shares of all applicants and funded applicants by Social Vulnerability Index quartile of neighborhood



Source: Analysis conducted by January Advisors

Further, utilizing the CDC’s Social Vulnerability Index (SVI) to identify the most vulnerable neighborhoods in Harris County and prioritize Phase II applications from those areas also proved instrumental in achieving goals.

Unsurprisingly, a majority of applicants in both the agency-sourced and public intake processes came from the most vulnerable communities – neighborhoods where the need for financial assistance was higher compared with less vulnerable neighborhoods. In the agency-sourced application phase, the proportion of funded applicants from each SVI quartile aligns closely with the proportion of total applicants in that quartile.

However, in the public intake process, the proportion of funded applicants from more vulnerable communities (SVI Quartile 3 and 4) is higher than the proportion of total applicants from those same communities. Applicants from the most vulnerable neighborhoods (SVI quartile 4), in particular, were funded at a significantly higher rate; these neighborhoods represented nearly 35% of the funded applicants yet only 29% of all applicants.

There were challenges to distributing the funds in both phases. The primary challenge that agencies experienced in Phase I was in securing eligibility documentation. Although the requirements were simpler, many clients struggled to submit their documents due to internet/ computer access or low digital literacy. Cell phones proved to be a critical resource as agencies guided clients in photographing documents and texting their submissions. While this was an effective work-around, this did slow the distribution process considerably.

Response to the Phase II opportunity was tremendous—more than 500,000 residents applied for funding through the public intake process, over twice as many as anticipated. However, unforeseen communications and perception issues created challenges in the execution process.

When the Public Application opened, residents applied through the Harris County Relief Fund website or the call center. If they were selected to receive funds, Connective matched them to an agency, notified them of their selection and advised them that an agency would contact them to process their application and secure documentation.

While this appeared simple and seamless, it resulted in applicants receiving communications from agencies with which they were unfamiliar. From the applicant's perspective, they applied to Harris County for the funds and expected to be contacted by the county. When contacted by an unfamiliar agency asking for personal documentation, some applicants assumed the call was a scam.

Other challenges in this Phase included:

- Being unable to contact applicants. Several agencies reported that the provided applicant email and cell phone contact information was not active; some people were simply non-responsive.
- Applicants not sending in their documentation in a timely fashion. Some applicants thought they were already approved and so did not want to provide documentation. The wait time for eligibility documentation and the need to work extensively with certain clients to receive documentation contributed to delays and were cited by agencies as limiting how many people they could reach.

Some agencies felt that the initial public application did not do enough to screen applicants for income eligibility, which resulted in significant numbers of applicants not qualifying for relief.

Delivering relief in the form of direct assistance represented a significant change from traditional efforts. However, it proved tremendously successful, both in enabling accelerated funding and in helping clients to feel empowered and retain their dignity during an extremely challenging time.

Providing direct assistance significantly increased the efficiency in getting funds out as the need for extensive paperwork from a landlord or payee was avoided. This, in combination with the low-barrier eligibility process and set funding limits, dramatically simplified the process and allowed funds to be distributed very quickly to the community. At some agencies, many applicants were able to receive their funds in one day.

Making payment directly to clients was a new approach for the vast majority of agencies, and initially there was some resistance to using it. This included the need for considerable upfront work and infrastructure by agency staff and concerns about accountability and fraud.

“This was our first time doing direct payments to clients. It took some time to get setup, but once it was ready it was an easy process and there was no shortage of need in the community. This is a mind-shift for us; it’s a humbling experience to let go of control and trust clients to spend the money in the way they need to.”
~ Agency Program Manager

GHCF countered these issues by providing encouragement and extensive support to agencies, including identifying a gift card vendor and offering guidance in working with local banks to secure client check cashing privileges.

The move to direct assistance was a significant shift for disaster recovery efforts in Harris County and community-based organizations that were used to paying landlords and other entities. Apart from efficiency and meeting the urgent need to get the relief funds into the hands of recipients, the intention behind the use of direct payments was to recognize that low-income families are resourceful and know best how to spend the funds to meet their most immediate need.

Technology proved to be both a boon and a barrier to successful execution of the strategies.

Nine agencies created a web-based application process allowing them to do the client intake and eligibility processes online. This was driven by the need to replace overwhelmed hotline phone systems and/or accommodate quarantine mandates. Moving to online application systems was particularly helpful in efficiently managing clients who were new to those agencies.

However, as discussed previously, technology access and digital literacy was a considerable barrier for many



As a self-employed senior with a chronic, high-risk health condition, the pandemic has been particularly challenging for PK. Her work as a community organizer dried up and health needs have kept her indoors. As PK is now living on modest social security benefits, she was grateful for the Harris County COVID-19 Relief Fund funds and the flexibility provided in using them.

“Sometimes when people give, they give with the assumption that we aren’t going to handle the money well. The government and funders need to be more understanding of the regular and ongoing issues people who are living frugally encounter every day.”

applicants during the eligibility process. Although the requirements were eased, most agencies were physically closed, leaving applicants with no/limited internet access without a ready conduit for providing their documentation. While agency staff compensated with extra help and work-arounds, this issue contributed to delays in approving applications and distributing funding.

Finally, the required use of the common database—along with Connective’s responsive support and flexibility—was cited by agency participants as “a breath of fresh air; it was not a burden at all.” While there was some initial resistance, nearly every agency reported being very pleased with this database,

noting its user-friendliness, real-time reporting and chat feature (allowing agencies to post questions for Connective.) Several agencies saw this database as a significant improvement over other databases commonly used in disaster recovery and suggested the Connective platform be the future standard.

The critical role played by GHCF as Fund administrator in empowering, supporting, and guiding the partner agencies, should not be underestimated.

GHCF demonstrated capacity to lead this work and their connection to and recruitment of trusted grassroots organizations to reach into the community

“Doing this online was such a win for efficiency. The online application was easier for our clients to access compared to the hotline, and on our end, we could see the volume coming in and do a better job allocating staff. We just needed to support those who didn’t have access.”

~ Agency Program Manager

was clearly effective in getting relief funds out quickly and reaching vulnerable populations as well as to others that likely would not seek supports.

A key aspect to administering relief funds is ensuring compliance. Awarding funds to 44 community-based organizations of varying size and capacity made contacting and keeping up with compliance a monumental task. By taking on this administrative burden on behalf of agencies, GHCF allowed agencies to stick to their mission and do what they do best; serve their community. In addition, support provided by GHCF was central central to agencies’ success, especially those who were not experienced in disaster recovery. Agencies cited GHCF’s efforts to make the process as easy as possible include providing critical resources, helping with problem solving, and importantly, allowing needed flexibility throughout.

KEY LEARNING FOR FUTURE EFFORTS

I

The core premise for this effort—the marriage of centralized funding with decentralized community-based distribution of funds—was demonstrated to be a successful model for rapid and targeted disaster relief. Having one entity to set priorities and coalesce organizations and activity is key. In this instance, GHCF demonstrated capacity to lead this work and its recruitment of multiple, trusted grassroots organizations was clearly effective in achieving defined goals.

II

In this particular moment and situation, direct payments were a good fit as needs were broad (car, food, medical) and there was a need for flexible assistance for both agencies and recipients. In addition to enabling faster relief distribution, agencies noted that allowing recipients the ability to use the funds as they believed best enhanced their sense of dignity and control—at a time when “normality” is in short supply. However, it’s important to recognize that direct assistance may not be appropriate for some populations (e.g., clients recovering from substance abuse). If direct assistance is to be used more broadly in the future, it will be important to engage the funder and nonprofit community in discussions about the benefits and drawbacks of using direct payments to overcome potential concerns.

IV

Having a centralized database was essential for tracking overall progress and eliminating duplication, and the role of Connective in developing the database and supporting the agencies to enter data was critically important to agencies’ success. While agencies recognize the need to collect data, past disaster systems have been onerous to use and were viewed as obstacles to getting the work done. The ease and simplicity of the Connective platform took the challenges out of data collection and made the process an asset to agency efforts.

V

While not without issues, the inclusion of a public intake process, combined with data-driven application prioritization, succeeded in serving the County’s most socially and economically vulnerable populations and reaching those in need who otherwise might not seek support. As discussed earlier, the overlay of the CDC’s Social Vulnerability Index during public-intake selection facilitated the funding of applicants in the most vulnerable neighborhoods at a higher rate.

VI

Especially when deploying innovative, new-to-the-market strategies, the importance of effective and thorough communications with the general public and targeted populations cannot be overstated. To make future public funding efforts more successful, strategies for improved communication with residents about the process and their expectations are needed.

CONCLUSION

In sum, the design and implementation of the Harris County COVID-19 Relief Fund was successful in achieving its goal to swiftly and equitably distribute the funds to the most vulnerable in the county. The mixed model of fund distribution adopted by GHCF reduced known barriers to accessing supports including transportation, language and cultural barriers, leveraged relationships and trust enjoyed by local organizations to engage people who might otherwise not seek assistance, and increased reach through a unique public intake process. Together with the use of direct assistance and a user-friendly centralized database, the Harris County COVID-19 Relief Fund was able to accelerate fund distribution, increase transparency and, above all, help tens of thousands Harris County residents cope with the devastating financial impacts of the pandemic.

Endnotes

- 1 Johns Hopkins University (2020). COVID-19 Dashboard by the Center for Systems Science and Engineering (CSSE) at Johns Hopkins University. <https://coronavirus.jhu.edu/map.html>
- 2 NPR, Robert Wood Johnson Foundation, & Harvard T.H. Chan School of Public Health (2020). The Impact of Coronavirus on Households in Major U.S. Cities. <https://www.rwjf.org/en/library/research/2020/09/the-impact-of-coronavirus-on-households-across-america.html>
- 3 Centers for Disease Control and Prevention (2019). CDC SVI Fact Sheet. https://www.atsdr.cdc.gov/placeandhealth/svi/fact_sheet/fact_sheet.html