

BAY AREA UNDOCUMENTED CASH RELIEF NETWORK

JUNE 2020



*ReWork
the Bay*

SFF San Francisco
Foundation

 THE
GROVE
FOUNDATION

TABLE OF CONTENTS

- INTRODUCTION 3**
- PART ONE: LANDSCAPE 5**
 - Relief Funds in the Bay Area 8**
 - Alameda County..... 9
 - Contra Costa County 10
 - Marin County 11
 - Napa County 12
 - San Francisco County 13
 - San Mateo County..... 14
 - Santa Clara County 15
 - Solano County 16
 - Sonoma County 17
 - Bay Area 18
 - Gaps 20**
 - Lessons Learned 21**
 - Funder Best Practices 23**
- PART TWO: TOOLKIT 25**
 - Guiding Principles 27**
 - Foundational Decisions 29**
 - Disbursement Method 29
 - Focus Population 30
 - Use of Funds 30

- Fund Components 32**
 - Outreach 32
 - Eligibility 33
 - Intake 34
 - Payment 37
 - Fundraising 39

- CONCLUSION 41**

- APPENDIX 42**

- Template Documents**
 - Sample Fliers (*English, Spanish, Vietnamese*)
 - Sample Flow Charts (*English*)
 - Sample Application (*English, Spanish*)
 - Sample Budget (*English*)
 - Sample MOU (*English*)
- Other documents**
 - IRS guidelines on emergency cash relief

DISCLAIMER: Information presented is point in time and based on research and interviews conducted between April 27–June 5, 2020; the landscape is continuously evolving.

INTRODUCTION

There are more than half a million undocumented immigrants living in the nine-county Bay Area, which is nearly 8% of the total population.

Undocumented Californians are our neighbors. They contribute to the fabric of our community, fuel the economy and pay taxes; yet they are not eligible for federal relief or state safety net programs, specifically the Federal CARES Act and Unemployment Insurance. They are disproportionately impacted by COVID-19 because they are concentrated in low-wage jobs, where they are more vulnerable to contracting the virus, less likely to have health coverage *and* more susceptible to suffering economic hardship due to job loss and reduced hours and wages.

In response, government and philanthropy are mobilizing to support cash relief funds for undocumented Californians. Governor Gavin Newsom launched a \$75 million [state-financed immigrant relief fund](#) to distribute \$500 payments to 150,000 undocumented adults across the state. This is administered by [twelve organizations](#) identified by the California Department of Social Services (CDSS), including California Human Development in Napa, Solano, and Sonoma Counties and Catholic Charities affiliates in Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara Counties. This is complemented by an additional \$50

million [California Immigrant Resilience Fund](#) (CIRF) spearheaded by [Grantmakers Concerned with Refugees and Immigrants](#) (GCIR), which is directing money to community-based groups not funded by state dollars. Many philanthropic organizations and donors are also supporting undocumented relief funds.

County	Total Undocumented Immigrants	Total Population	Percent of Population
Alameda	129,500	1,584,983	8.2%
Contra Costa	77,500	1,096,068	7.1%
Marin	17,500	258,349	6.8%
Napa	15,500	140,295	11.0%
San Francisco	35,000	840,763	4.2%
San Mateo	59,500	748,731	7.9%
Santa Clara	183,500	1,868,149	9.8%
Solano	24,000	425,753	5.6%
Sonoma	38,500	495,078	7.8%
Total	580,500	7,458,169	7.8%

Source: Public Policy Institute of California 2017, based on 2013 American Community Survey data

[ReWork the Bay](#), in partnership with the [San Francisco Foundation](#) and The Grove Foundation, is leading a collaborative nine-county effort to help establish the necessary infrastructure to ensure undocumented workers and their families in our region can safely and efficiently access cash relief in times of crisis, such as the current COVID-19 pandemic, while also laying the groundwork for future disasters that disproportionately impact undocumented residents.

This project maps existing and emerging efforts across the region, with four inter-related goals:

1. Identify and fill gaps
2. Streamline information and coordinate efforts
3. Increase the capacity of groups to meet the demand
4. Elevate advocacy and collective action toward long-term reform

Although immediate cash relief is the focal point of this project, the disproportionate public health and economic impacts of COVID-19 expose the inadequacy of our safety net and the need for economic and social reform. ReWork the Bay, the San Francisco Foundation and several of the groups identified in this landscape are also supporting efforts to build worker power, protect and advance immigrant rights, and achieve economic and social justice through policy change.

As noted by [Inside Philanthropy](#) about the importance of the long game:



In terms of funding for immigrants, one thing to keep an eye on is whether these shifts—direct payments, loosened restrictions, public-private partnerships—are just temporary relief, a blip in time, or whether they’re part of a deeper movement toward trust. Trust between grantmaker and grantee, yes, but also the trust that newcomers to this country mean something more than the economic value they generate or consume.

This document provides information for funders and community-based organizations (CBOs), including advocates, organizers and service providers.

- [Part One: Landscape](#) is geared toward funders, mapping existing funds and offering best practices for supporting financial assistance for immigrants; and
- [Part Two: Toolkit](#) is geared toward CBOs with more detailed considerations for the administration of cash relief programs.



PART ONE: LANDSCAPE

The magnitude of financial need is enormous.

Consider these stats:

- Even prior to the pandemic, 40% of Americans lacked \$400 to cover an emergency and more than 75% were living paycheck to paycheck.¹ On May 14, 2020, the Federal Reserve updated its analysis to report that 40% of people earning less than \$40,000 annually have lost their job as a result of the coronavirus pandemic. Pre-COVID financial precariousness combined with massive COVID-related job loss has created incredible demand for financial assistance.
- The disproportionate impact on undocumented immigrants and mixed status families is staggering: the Migration Policy Institute estimates that over 4 million California residents are excluded from federal relief.² In California, the Community and Labor Center at the University of California Merced estimates that pandemic-related job loss was highest among non-citizens, at close to 24% with nearly 290,000 undocumented workers losing their jobs.³
- The state's \$75 million [COVID-19 Disaster Relief Assistance for Immigrants](#) aims to reach 150,000 people, which accounts for roughly 5–7% of the state's total undocumented population, estimated between 2.2–2.6 million, depending on data source and year,⁴ with a steadily declining undocumented population over the past decade.

- Every community and every relief fund report a demand that far outstrips supply. Waiting lists range from 300+ in Contra Costa, to 3,000+ in Napa and Oakland, to 13,000+ in Santa Clara.

The Bay Area has a robust ecosystem of community-based organizations of all types and sizes, as well as an active and well-resourced philanthropic community. Our region benefits from a rich diversity and creativity of approaches in working with immigrant populations generally, and undocumented immigrants specifically. Although this environment is a huge asset, it also creates a complicated and sometimes confusing and crowded constellation of efforts—precisely because it is so varied, multi-faceted and expansive.

Organizations bring varying strengths, styles and methodologies to their programming. There are restrictions based on geography or funding source, differences in eligibility criteria and thresholds, and differing processes and procedures. Yet conversations with organizations operating these funds across the region make it clear that the two most critical success factors in cash relief are (1) *organizational capacity* and (2) *community trust* (more information in Lessons Learned section).

What follows is an inventory of cash relief efforts for undocumented immigrants in the nine-county Bay Area. Funds listed disburse money to individuals—as opposed to

1 Board of Governors, Federal Reserve System, May 2018: Report on the Economic Well-being of U.S. Households in 2017

2 Migration Policy Institute, May 2020: Mixed-Status Families Ineligible for CARES Act Federal Pandemic Stimulus Checks

3 Community and Labor Center at the University of California Merced, May 2020 Policy Report: Massive Job Losses among Non-Citizens in California and the U.S.

4 Public Policy Institute of California: 2.6m (2013); Center for Migration Studies: 2.7m (2013), 2.6m (2014) 2.4m (2017), and 2.3m (2018); Pew Research Center: 2.3m (2014) and 2.2m (2016); Migration Policy Institute: 2.7m (2012-2016 ACS data)

landlords or utility companies—with three core criteria for eligibility (unless otherwise noted):

- **Low income** (specificity included where available)
- **Demonstrated hardship due to COVID-19** (i.e. job loss, reduced income, etc.)
- **Ineligible for government benefits**, specifically CARES Act and unemployment

JUMP TO:

Each county list is divided into three sub-sections:

1. State-funded California Department of Social Services (CDSS) contractor for the county,
2. Groups supported by GCIR's California Immigrant Resilience Fund (CIRF) in the county to date⁵, and
3. Additional largely philanthropically-supported funds in the county. (Note that funds in this third sub-section were only included if information could be verified and if they fit the core criteria outlined above.)

*NOTE: This list **does not** include statewide or national funds (see [here](#) for periodically updated information on relief funds for undocumented workers across the state and country); school or school district funds; in-kind funds that offer food, diapers and baby formula, etc. or rental assistance payments direct to landlords, (unless noted); or broader funds that may or may not include the undocumented population (unless noted).*

⁵ The California Immigrant Resilience Fund is continuously adding groups, as funds are secured toward its \$50 million goal.

ALAMEDA COUNTY is characterized by an Oakland-centered network led primarily by immigrant-serving organizations. There are geographic gaps in unincorporated areas, Hayward, Fremont and Livermore. Although there are some funds in these areas, they are relatively small and limited in scope, especially when compared with activity in Oakland. The East Bay Community Foundation, along with the Y&H Soda Foundation, the San Francisco Foundation and others, are funding and brokering partnerships for organizations in the region. Alameda County's undocumented population is 129,500, the second highest in the nine counties, and 8.2% of total population.

STATE-FUNDED

- [Catholic Charities of the East Bay](#)
- Resident of Alameda or Contra Costa Counties
 - First come first serve
 - Capacity of 10,000 residents across both counties
 - \$500 flat amount per person, up to \$1,000 per household
 - VISA debit card, direct to individual

CIRF-FUNDED

- [Centro Legal de La Raza Oakland Undocumented Relief Fund \(OUR FUND\)](#)
- Resident of Oakland or employed in Oakland
 - \$500 flat amount per eligible person
 - Check and direct deposit options, direct payment to individual
 - Partners include ASPIRE, California Immigrant Youth Justice Alliance, Centro Legal de la Raza, EBASE, ROC the Bay, Street Level Health Project, The Unity Council

ADDITIONAL

[Fremont Family Resource Center](#)

- Resident of Fremont
- \$500 flat amount per person
- Electronic fund transfer only; bank account required, direct payment to individual
- Partnership with Mission Asset Fund

[Hayward Family Support Fund](#)

- Resident of Hayward
- \$500 flat amount per family
- Check or debit card options, direct to individual
- Partnership with La Familia, City of Hayward, East Bay Community Foundation
- Application available in 5 languages: English, Spanish, Chinese, Vietnamese, and Tagalog; lottery system

[The Unity Council](#)

- Resident of Oakland; current Unity Council clients only
- \$500 flat amount per person
- Check and electronic fund transfer options, direct to individual
- Partnership with check-cashing organization to waive fees
- In-house program and partnership with Mission Asset Fund
- Not solely undocumented but serving broader population

CONTRA COSTA COUNTY is characterized by three micro-regions: West County, Central County and East County, which are distinctively urban, suburban and even more suburban. There are funds and activities in each region, with increasing coordination taking shape across the county. Philanthropic leadership is being provided by the East Bay Community Foundation, Leshner Foundation, Y&H Soda Foundation, Richmond Community Foundation / RCF Connects and the San Francisco Foundation. Contra Costa County has an estimated 77,500 undocumented immigrants, 7.1% of total population.

STATE-FUNDED

- [Catholic Charities of the East Bay](#)
- Resident of Alameda or Contra Costa Counties
 - First come first serve
 - Capacity of 10,000 residents across both counties
 - \$500 flat amount per person, up to \$1,000 per household
 - VISA debit card, direct to individual

CIRF-FUNDED

- [The Monument Relief Fund](#)
- Resident of Central and East Contra Costa County (currently exploring county-wide capacity)
 - \$250 or \$500 flat amount per person based on need
 - Check disbursement only, direct to individual

ADDITIONAL

[Village Community Resource Center](#)

- Resident of East Contra Costa County (defined as everything east of Pittsburg, including Antioch, Bethel Island, Brentwood, Byron, Discovery Bay, Knightsen and Oakley)
- \$50, \$100 or \$300 depending on family size, income and extent of income loss
- VISA debit card, direct to individual
- Potentially more than one-time only but still exploring options
- Broader than undocumented population, but clientele is 87% Latinx and monolingual Spanish speaking

[Richmond Rapid Response Fund](#)

- Resident of Richmond
- \$500 flat amount per person
- Check disbursement, direct to individual but will work with people if checks are not feasible
- Not solely undocumented but broader population including foster youth, re-entry population and others
- Partners include City of Richmond, The RYSE Center, EdFUND West, Richmond Promise, Building Blocks for Kids

[Healthy and Active Before 5](#)

- Resident of Contra Costa County and member of First 5 Contra Costa's Parent Organizing Regional Groups
- Sliding scale amounts based on family need
- VISA debit card disbursement through partnership with Community Financial Resources (CFR)
- Prioritizing undocumented population with 75% of membership not eligible for government assistance

MARIN COUNTY has two local organizations providing cash relief exclusively to undocumented residents, who live predominately in the Canal District of San Rafael. There are several other community-based organizations throughout the county that reach broader low-income populations, and the region benefits from major support and strategic partnership from the Marin Community Foundation (MCF). Marin has the second-lowest undocumented population in the nine-county Bay Area, at 17,500 or 6.8% of its total population.

STATE-FUNDED

- [Catholic Charities Marin, San Francisco, San Mateo](#)
- Resident of Marin, San Francisco or San Mateo Counties
 - First come first serve
 - Capacity of 8,000 across three counties
 - \$500 flat amount per person, up to \$1,000 per household
 - Pre-VISA debit card direct to individual

CIRF-FUNDED

- [The Multicultural Center of Marin COVID-19 Community Relief Fund](#)
- Resident of Marin County
 - \$250–\$750 depending on family income and size
 - Check disbursement to date but exploring other options, direct to individual
 - In-house program and partnership with Family Independence Initiative

ADDITIONAL

[Canal Alliance Client Support Fund](#)

- Resident of Marin County
- \$600 flat amount per person
- Check or electronic fund transfer options, direct to individual
- In-house program and partnerships with Mission Asset Fund and Family Independence Initiative

NAPA COUNTY is the most experienced of Bay Area counties in disaster relief given the 2014 earthquake, 2017 fires, 2019 floods and 2019 power shut offs. It stands out for its centralized and coordinated system with skills, trust and clear division of responsibility among groups. It benefits from support and partnership from the Napa Valley Community Foundation. Although it has the smallest undocumented population of the nine Bay Area counties (15,500), it has the highest percentage relative to total population (11%).

STATE-FUNDED

California Human Development

- Resident of Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Shasta, Sierra, Siskiyou, Solano, Sonoma, Tehama, Trinity counties
- First come first serve
- Capacity of 10,000 across 24 counties
- \$500 flat amount per person, up to \$1,000 per household
- VISA debit card, direct to individual

CIRF-FUNDED

UpValley Family Centers

- Resident or child in Napa Valley Unified School District in northern Napa County including Calistoga, St. Helena and Yountville
- Up to \$1,500 based on income and family size
- Check disbursement only, direct to individual
- Less than 120% of Area Median Income

On the Move

- Resident or child in Napa Valley Unified School District in southern Napa County including Napa and American Canyon
- Up to \$1,500 based on income and family size
- Check disbursement only, direct to individual
- Less than 120% of Area Median Income

ADDITIONAL

Puertas Abiertas Community Resource Center

- Resident of Napa County
- \$1,000 flat amount per family
- Check disbursement only, direct to individual
- Partnerships with Redwood Credit Union and Travis Credit Union

SAN FRANCISCO COUNTY benefits from a network of immigrant advocates and service providers, rooted primarily in the Mission district but reaching all parts of the city/county. It is a multi-racial ecosystem with decades-long coalitions and partnerships. There is a Mayor-backed and City-led Give2SF [COVID-19 Response and Recovery Fund](#) that provides funding to several immigrant-serving CBOs, many of them providing financial assistance and/or rental assistance to undocumented immigrants. The San Francisco Foundation is complementing this effort through its regional [COVID-19 Emergency Response Fund](#). San Francisco has the lowest percentage (4.2%) of undocumented immigrants in the region, which is estimated to be 35,000.

STATE-FUNDED

- [Catholic Charities Marin, San Francisco, San Mateo](#)
- Resident of Marin, San Francisco or San Mateo Counties
 - First come first serve
 - Capacity of 8,000 across three counties
 - \$500 flat amount per person, up to \$1,000 per household
 - Pre-VISA debit card direct to individual

CIRF-FUNDED

- [UndocuFund San Francisco](#)
- People who live, work or recently lost work in San Francisco
 - \$1,000–\$1,500 depending on family size
 - Check disbursement only but looking to expand to other options, direct to individual
 - Partners include Chinese Progressive Association, Dolores Street Community Services, La Colectiva, Mujeres Unidas y Activas, PODER, Jobs with Justice San Francisco, Young Workers United

ADDITIONAL

- [Mission Economic Development Agency \(MEDA\) Mission Families Relief Fund](#)
- Currently receiving services from MEDA and/or tenants of MEDA properties
 - Live with and/or have children attending school in Mission Promise neighborhood
 - Family with dependent under age 18
 - Less than 50% Area Median Income
 - \$1,000 flat amount per family
 - Check or electronic fund transfer options, direct to individual
 - Closed while MEDA raises more funds

- [La Raza Community Resource Center Emergency Fund Service Connection](#)
- Resident of San Francisco
 - Less than 35% Area Median Income
 - Up to \$1,200 based on family size and income
 - VISA debit card disbursement, direct to individual

SAN MATEO COUNTY is characterized by distinct “bayside” and “coastside” service areas, with a well-coordinated network of eight [core service providers](#) contracted by the county to provide basic needs support and rental assistance. Community-driven power-building is taking shape among organizers and advocates, with a goal of achieving longer

term support and infrastructure to support immigrants—not just one-time cash-aid. Key support comes from local/county officials, as well as the Silicon Valley Community Foundation, the San Francisco Foundation, and the Grove Foundation. There are 59,500 undocumented immigrants in the county, or 7.9% of the total population.

STATE-FUNDED

[Catholic Charities Marin, San Francisco, San Mateo](#)

- Resident of Marin, San Francisco or San Mateo Counties
- First come first serve
- Capacity of 8,000 across three counties
- \$500 flat amount per person, up to \$1,000 per household
- Pre-VISA debit card direct to individual

CIRF-FUNDED

[Legal Aid of San Mateo County](#)

- Resident of San Mateo County
- Ages 17 and up
- \$500 flat amount per person
- Electronic fund transfer only; bank account required, direct payment to individual
- Partnership with Mission Asset Fund

[Community Legal Services of East Palo Alto \(CLSEPA\)](#)

- Resident of East Palo Alto, Menlo Park, Redwood City, North Fair Oaks (Mountain View on case-by-case basis)
- Up to \$3,500 per household based on rent
- Check disbursement, direct to landlord only (included because unlike most rental assistance programs, currently prioritizing individuals who do not qualify for Unemployment Insurance)
- Temporarily closed; waitlist only

ADDITIONAL

[Puente COVID-19 Public Health Response Fund](#)

- Resident of Pescadero, La Honda, Loma Mar, San Gregorio
- \$500 flat amount per person, up to \$1,000 per household
- Check disbursement, direct to individual; partnership with Tri Counties bank for check-cashing with fees waived

[Coastside Crisis Fund](#)

- Resident of Half Moon Bay, Montara, Moss Beach, El Granada
- Cash stipend and gift cards for up to three months: \$575 check month one, \$575 check month two, food card month three; all direct to individual
- Partners include Abundant Grace, ALAS and Coastside Hope

[Live in Peace Emergency Fund](#)

- Resident of East Palo Alto, East Menlo Park or Redwood City and a member, participant or neighbor of one of the three partner organizations
- Varying amounts based on rental needs, up to three months
- Check disbursement only, direct to individual
- Partners include Live in Peace, Kafenia, Dreamers Roadmap
- Not solely for undocumented population, but 90% do not qualify for government assistance

SANTA CLARA COUNTY stands out for its strong public-private partnerships, which predate the pandemic and are rooted in a well-coordinated county-wide homelessness response system. In partnership with the Silicon Valley Community Foundation, Destination: Home acted quickly and collaboratively to raise significant money (\$25 million+) and designed a county-wide fund that is centralized, but also inclusive of smaller, grassroots organizations with trusted relationships to immigrant populations. Santa Clara is the most populous county in the region, with nearly 200,000 undocumented people, the highest of the nine Bay Area counties and 9.8% of its total population.

STATE-FUNDED

- [Catholic Charities of Santa Clara County](#)
- Resident of Santa Clara County
 - First come first serve basis with capacity of 12,000
 - \$500 flat amount per person, up to \$1,000 per household
 - VISA debit card, direct to individual

CIRF-FUNDED

- [SOLO Solidarity Fund](#)
- Undocumented immigrants in Santa Clara County who are currently in removal proceedings or have an immediate family member in immigration detention
 - \$1,000 flat amount per person
 - Partners include Human Agenda and the Rapid Response Network of Santa Clara

ADDITIONAL

- [Destination: Home's COVID-19 Financial Assistance Fund](#)
- Resident of Santa Clara County
- Phase One*
- \$2,600 flat amount per household
 - Less than 80% Area Median Income, not specifically for those ineligible for government assistance
 - Check and VISA debit cards, direct to individual
 - \$12.5M total disbursed
- Phase Two*
- \$1,000 flat amount per person, up to \$2,000 per household
 - Less than 30% Area Median Income, specifically for those ineligible for government assistance
 - \$12.5 million to be disbursed
 - Check, VISA debit card and electronic fund transfer, direct to individual
 - Destination: Home will fund 50 organizations to assist in deploying resources along with centralized intake effort led by Sacred Heart
 - Partners include AACI, Bill Wilson Center, Catholic Charities, Community Solutions, Destination: Home, Family Supportive Housing, Next Door, Sacred Heart, St. Joseph, Sunnyvale Community Services, West Valley Community Services, YWCA
-
- [East San Jose PEACE Partnership Wellness Fund Relief Fund](#)
- Resident of 95116, 95122, 95127 or 95133 ZIP codes
 - \$500 flat amount per person
 - Check and gift card disbursement, direct to individual; also working with Family Independence Initiative to provide electronic fund transfer when applicable
 - Over 25 city/county partners with leadership by SOMOS Mayfair

SOLANO COUNTY is a gap within the nine-county Bay Area. Outside of the recently released state dollars to California Human Development, there do not appear to be direct cash relief programs—only rental assistance. These are administered by Catholic Charities and a county-wide network of family resource centers. Although there are smaller groups filling in language gaps for the Latinx and indigenous communities, they are volunteer-run with minimal capacity. There is a dearth of nonprofit infrastructure and philanthropic investment as compared to other parts of the Bay Area, with First Five Solano and United Way of the Bay Area providing leadership. Solano’s undocumented population is 24,000 or 5.6% of total population.

STATE-FUNDED

California Human Development

- Resident of Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Shasta, Sierra, Siskiyou, Solano, Sonoma Tehama, Trinity Counties
- First come first serve
- Capacity of 10,000 across 24 counties
- \$500 flat amount per person + \$1,000 per household
- VISA debit card, direct to individual

No California Immigrant Resilience Fund (CIRF) funded group in Solano to-date.

No additional groups providing direct cash relief—only rental assistance to landlords and utilities (e.g. PG&E) through Catholic Charities of Yolo Solano and family resource centers.

SONOMA COUNTY is home to the original UndocuFund, which was formed in 2017 in response to the North Bay fires. Given the magnitude and reach of COVID-19, and the now crowded field of similar funds, Sonoma is not getting nearly the financial support it did previously (UndocuFund Sonoma has raised \$800,000 to date in 2020 compared to \$6.8 million in 2017). There is a network of culturally competent mainly Latinx-serving organizations throughout the county that are well coordinated by geography. Sonoma’s undocumented population is 38,500, which is 7.8% of total population.

STATE-FUNDED

California Human Development

- Resident of Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Shasta, Sierra, Siskiyou, Solano, Sonoma Tehama, Trinity Counties
- First come first serve
- Capacity of 10,000 across 24 counties
- \$500 flat amount per person + \$1,000 per household
- VISA debit card, direct to individual

CIRF-FUNDED

UndocuFund for Disaster Relief in Sonoma County

- Resident of Sonoma County
- \$500 flat amount, direct to individual
- Check disbursement only; partnership with Redwood Credit Union to waive check-cashing fees
- Partners include Graton Day Labor Center, North Bay Organizing Project, North Bay Jobs with Justice
- Temporarily closed; waitlist only

ADDITIONAL

La Luz Crisis Fund

- Resident of Sonoma Valley including Glen Ellen
- Up to \$1,500 based on income and family size
- Check disbursement only; most payments to landlord for rental assistance but disbursed through individual (who then pays landlord)
- Some support for documented and mixed status families

Corazon Healdsburg Unity and Community Fund

- Resident of Sonoma County with priority for those who live or work in Northern Sonoma County (Windsor to Cloverdale) and work for wineries or restaurants
- Up to \$1,500 based on income and family size
- Check or gift cards, direct to individual
- Some support for documented and mixed status families

BAY AREA: There are several efforts that reach individuals and families in multiple counties.

Mission Asset Fund (MAF) and Family Independence Initiative (FII) have emerged as two financial intermediaries providing back-end distribution support for other organizations across the Bay Area. In these partnerships, local nonprofits identify qualified recipients, and then MAF and FII verify the individuals' eligibility and disburse to them a one-time cash payment of \$500. *(Note: Both organizations are continuously adding partners.)*

Mission Asset Fund Immigrant Families Fund

Partners include Unity Council, Canal Alliance, Legal Aid Society of San Mateo, Mission Neighborhood Centers, Good Samaritan Family Resource Center, MEDA, Chinatown Community Development Center, CARECEN, Legal Services for Children, We Rise SF, Dolores Street Community Services, Jubilee Immigration Advocates, Prospera, Fremont Family Resource Center, UpValley Family Centers, Catholic Charities Santa Clara County

- Bay Area and national reach through partnerships with CBOs
- \$500 flat amount
- Electronic fund transfer and check options; also looking to add VISA debit card soon
- Direct to individual

Family Independence Initiative Give Together Now

Partners include ACCE Oakland, ACCE Contra Costa County, BAJI Oakland, Beyond 12, Braven, East Oakland Dreamers, Ella Baker Center, Filipino Advocate for Justice, GO Public Schools, Immigrant Family Defense Fund, Innovate Schools, Mujeres Unidas y Activas, One Fair Wage, ROC-Oakland, Richmond Promise, SOMOS Mayfair, Young Women's Freedom Center

- Bay Area and national reach through partnerships with CBOs
 - \$500 flat amount
 - Electronic fund transfer and VISA debit card options through FII's UpTogether platform
 - Direct to individual
 - Not exclusive to undocumented population, other populations experiencing hardship can be eligible
-

continued on next page >

BAY AREA, CONTINUED

CIRF-FUNDED

Black LGBTQIA+ Migrant Project (BLMP) COVID-19 Cash Assistance

African Advocacy Network; Afro Urban Society; Black LGBTQ+ Migrant Project; CSU East Bay GSA Network; Oakland LGBT Center; Pangea; Priority Africa Network; SF LGBT Center; SF State Transform California; Transgender Law Center; TGJJP; Zawadi at UC Berkeley

- Resident of six-county Bay Area
- \$250–\$500 per person
- Black LGBTQIA+ migrants and first-generation people dealing with the impact of COVID-19

California Nail Salon Community Care Fund

Asian Health Services; California Healthy Nail Salon Collaborative

- Resident of six-county Bay Area
- Determinations of amounts on case-by-case basis
- Manicurists who have lost jobs and income due to COVID-19

COVID Migrant Youth Relief Fund

East Oakland Dreamers

- Resident of 6-county Bay Area
- Up to \$500 per person
- Migrant youth (15–30 years old) or adult migrant guardian of youth (aged 0–20)

ADDITIONAL

Mujeres Unidas y Activas (MUA) Immigrant Families Relief Fund

- Active participant in MUA programs within last two years
- \$500 flat amount per person; currently one-time but exploring feasibility of additional support
- Check or electronic bank transfer options
- In-house program and partnerships with Family Independence Initiative and SF UndocuFund
- Not exclusive to undocumented population, other populations experiencing hardship can be eligible

GAPS

Acknowledging that all funds are far from meeting the need of the communities they serve, there are three main gaps in cash relief for undocumented immigrants in the nine-county Bay Area. Two are geographic gaps and one is a population gap:

SOLANO COUNTY

As referenced earlier, [Solano County gets the least philanthropic attention](#) and has less non-profit infrastructure than other Bay Area counties. The COVID-19 crisis has exacerbated this disproportionality. Although there are rental assistance programs, food distribution programs and other basic need supports, it is the only county in the nine-county region that does not have active cash relief efforts outside of the state funds being administered through California Human Development. There is opportunity to nurture additional capacity with trusted, culturally competent groups like Centro Latino and Voces Unidas, while simultaneously leveraging the infrastructure of Catholic Charities of Yolo-Solano and the Children's Network of Solano County.

SOUTH AND EAST ALAMEDA COUNTY

Alameda County is the second-most populous county in the region, with a concentration of services in Oakland, and to a lesser extent, Berkeley. Cities and unincorporated areas south and east of Oakland with significant working-class and immigrant populations—including Ashland/Cherryland, Castro Valley, Hayward, Fremont, Livermore and San Lorenzo—do not get as much philanthropic support. However, there are strong networks of leaders connected to relatively smaller organizations that have trust in the community and should be

leveraged. Although there are some resources in these areas, more can be done outside of the Oakland/Berkeley urban core. Groups to consider include My Eden Voice, Fremont Family Resource Center, La Familia and Tri-Valley Haven.

NON-LATINX POPULATIONS

According to the Center for Migration Studies, 77% of undocumented immigrants in California are from Latin America, 20% are from Asia, and the rest are from parts of Africa, Europe and elsewhere. This dovetails with national data from the Pew Research Center that estimates 78% of undocumented immigrants are from Latin America. Although we do not have more granular data for the Bay Area region by county, the availability of services and support for undocumented immigrants in the region maps to this data—with a majority of cash relief efforts aimed at Latinx and Spanish-speaking populations.

While there are pockets of tailored support for Asian, African and other non-Latinx populations, more is needed to ensure all immigrant populations are being reached—including expansion of language access and translation of materials beyond Spanish. Grantmakers Concerned with Immigrants and Refugees (GCIR) has been particularly attentive to these gaps, funding two overlooked sub-populations in its first phase of Bay Area funding: one for Vietnamese nail salon workers, and another for Black LGBTQ+ individuals.

LESSONS LEARNED

In scanning the Bay Area environment and talking to over 75 stakeholders, a few learnings and best practices have emerged:

Two things can be true at the same time.

We need centralized, streamlined systems that prioritize efficiency and economies of scale, while also being attentive to the importance of trust, community relationships and cultural responsiveness. It is important to acknowledge that longstanding tensions in the field have surfaced in trying to untangle cash relief efforts—these can be oversimplified as large vs. small, organizing vs. service provision, and/or centralized vs. dispersed. However, given the magnitude of demand for financial assistance, this is generally an “all-hands-on-deck” time with room for multiple organizations and efforts. *Fundamentally, the two key factors for success in cash relief are capacity and trust—does the organization have the capacity to engage in the distribution of cash AND is it accessible to the community through trusted relationships on the ground?*

- *Capacity:* Things to look for on the organizational capacity-front include a secure database for intake and processing, adequate staffing including a full-time accountant, clean audited financial statements, and mobile technology to communicate with participants or members. It is also important for funders to help build such capacity if it is nascent or does not exist. There are highly capable leaders running smaller, less-resourced organizations; with additional capital and support, these efforts can be strengthened.

- *Trust:* Things to look for include involvement of constituents and community members in advisory or decision-making roles, translation of key materials and documents in languages other than English, and word-of-mouth referrals by existing clients.

Don't forget the long game. Although the immediacy of cash relief is important, it is fundamentally a short-term approach. We need to simultaneously work toward longer-term systems change and power building rooted in equity. Examples include expansion of rent moratoriums, deportation moratoriums, expansion of public benefits to unauthorized immigrants, pathways to permanent residency and citizenship, and exploration of basic income programs. Although groups operating relief funds will have varying interest (and ability) to incorporate these elements into their efforts, it is imperative that funders support and champion policy change at the same time they are investing in cash relief.

Pre-existing experience and partnerships are key. Communities that have spent time planning, crafting and building meaningful cross-sector relationships have fared better than those that have not. Specifically, counties that were coordinated for other reasons (e.g. Santa Clara's homelessness response system, Napa's disaster relief system) have proven to move more quickly and have also benefited from a clearer delineation of roles and responsibilities. There is value in cultivating and investing in these relationships post-crisis to ensure that communities are better prepared

for future times of need. Many funders and community-based organizations expressed interest in finding time and space to debrief successes and challenges in the spirit of learning and continuous improvement.

Move with agility and trust. Uncertainty is emerging as the most apt description of the COVID-19 crisis. While we are bombarded with information and an oversaturation of data and resources, we are also operating with incomplete and/or imperfect information. It is critical that funders and grantees alike practice agility, flexibility, and trust in their working relationships. Executing in a continually-changing environment requires constant adjustment and adaptability—and funders must operate with trust in leaders on the ground, as they witness the impacts in their community and how they are changing in real time.

Pay attention to staff needs. The COVID-19 crisis and its ripple effects are taking a toll on nonprofit staff—particularly frontline workers who are absorbing harrowing stories of hardship daily. In organizational interviews, the vicarious or secondary trauma experienced by nonprofit staff came up time and again as a key concern of Executive Directors. Paying attention to the mental health and wellness needs of organizational staff is critical, especially given the long-term impacts of the pandemic. This can look like bonus/incentive pay, additional paid time off, organizational wellness initiatives, and/or simply acknowledging and naming the normalcy of increased anxiety and depression during these difficult times. Funders need to proactively inquire about the health of staff and consider additional support for frontline staff.

FUNDER BEST PRACTICES

Invest in relational efforts, not just transactional programs.

As one community member put it, “People need more than just money in a disaster.” They need to be seen and honored for their humanity, treated with respect and dignity, and holistically supported through connections and referrals, including enrollment in benefits for which they may be eligible, and referrals to culturally-competent programs and services outside of cash-aid. For example, it may be understandable to want or expect organizations to process a certain number of applications in a given day or week for the sake of efficiency and productivity (especially given the long wait lists), but interviews with frontline staff reveal that sometimes phone intake sessions can take up to one hour, largely because community members need and want to be heard; they are often processing incredible grief and stress. We need to be attentive to this reality in our expectations of organizations.

Invest in efforts that involve and listen to constituents.

One of the distinguishing characteristics of the original UndocuFund in Sonoma County is that it was born from and with the immigrant community—specifically day laborers. Undocumented community members were asked and listened to when setting up program criteria and guidelines. This approach has been embraced by other efforts as well, most notably in Santa Clara County where 300 immigrants were surveyed to solicit real-time feedback and perspectives on how to design cash relief programs in the community.

Invest in collaboration. Many funds operate with some measure of partnership and collaboration among several

organizations. Sometimes this is loose or informal and mainly involves sending client referrals; but others are more formal and structured and involve specified roles and responsibilities, through official MOUs or sub-contracts. There are clear benefits of collaboration including division of labor, economies of scale, and streamlined information. Funders should encourage clarity of role and purpose in collaborative grantmaking.

Invest in direct payment programs. Efforts that provide cash relief directly to individuals—as opposed to landlords or other third-party vendors—are more efficacious because they optimize choice and flexibility for recipients. Although rental assistance programs (many which pre-date COVID-19 response) are helpful and important, they are generally highly scrutinized and can be limiting and prescriptive. For example, many rental assistance programs require recipients to document an ability to pay rent going forward, which is nearly impossible given massive COVID-related job loss across the region.

Invest in optionality. There are at least three payment mechanisms for cash disbursement:

VISA debit card	Least restrictive, no bank account needed, potential fees
Check	Medium restrictive, need access to check cashing, potential fees
Electronic fund transfer	More restrictive, need bank account, no fees

There are pros and cons with each; therefore, it is important to invest in optionality and choice, in recognition that immigrants have varying levels of access to banking and financial institutions. Another way funders can help is by brokering relationships between nonprofits and financial institutions to waive fees and make it easier for people to access cash without getting stripped of monetary value through fees and fines.

Invest in overhead and administrative support.

It has become appealing to promise “every dollar raised will go to a person in need,” but the efficacy of financial assistance programs is highly dependent on the quality of its staffing and systems. This is even more important given the privacy and security issues integral to working with immigrant populations, as well as the fiscal and fiduciary responsibilities involved in distributing cash relief. Organizations need operating dollars to adequately invest in not only program administration (screening/intake/processing) but also accounting, fundraising and quality controls. Financial assistance programs increase audit exposure, especially for smaller nonprofits and groups that have never administrated cash relief before—and funders should be providing general operating support. Other ways funders can boost specific capacity needs:

- *Legal:* Connecting groups to pro-bono lawyers and no-cost legal counsel is needed to ensure nonprofits are following the most recent regulations and protocols in cash relief disbursement.
- *Technology:* One of the most challenging elements of this crisis (especially when compared to other disasters) is the remote nature of response. Organizations have had to adapt quickly to use of phone and text for client

interactions. Groups need help with their technology systems, including optimization for mobile.

As noted in the Introduction, this is a snapshot-in-time meant to assist funders in identifying critical issues and key groups involved in cash relief efforts for undocumented immigrants in the Bay Area. If there are funds or issues not captured in this landscape, and/or if you would like additional information or insight on anything in this document, please contact Karina Moreno at kfmoreno@yahoo.com.

Importantly, it is the intent and interest of the San Francisco Foundation, ReWork the Bay and its numerous philanthropic and community-based partners to continue to elevate the needs and strengths of our undocumented neighbors, who have always been essential to our Bay Area communities. Funders interested in learning more about longer-term immigrant advocacy and power building efforts can contact Tessa Rouverol Callejo at trc@sff.org.

We would like to acknowledge Grantmakers Concerned with Immigrants and Refugees (GCIR) for the valuable advice and partnership they provided on this project, as well as the organizational leaders and funders who took the time to share experiences, insights and perspectives on cash relief funds for our undocumented neighbors. Thank you.



PART TWO: TOOLKIT

Nonprofit financial assistance and cash relief programs existed long before the COVID-19 pandemic. Yet the magnitude of the crisis and its ensuing economic impacts in low-income communities have resulted in a proliferation of new and expanded programs—many of them aimed at helping undocumented community members, given their ineligibility for most government assistance programs.

This toolkit is a resource meant to provide tactical guidance and share insights on the establishment and operation of undocumented cash relief funds. It outlines different types of funds, examines key decision points and considerations for setting up funds, reviews cash relief disbursement options, and offers best practices and examples from the field. The content is informed by nonprofit leaders, including interviews with 50+ operators of funds across the nine-county San Francisco Bay Area, with direct quotes and tips from field practitioners included throughout the document. It is our hope that the information in this document will be useful to organizations in other parts of California as well.

This toolkit is not a substitute for legal counsel. The legal and tax implications of distributing financial assistance can be complicated. We provide links and resources to IRS guidance in the appendix, but please consult with legal counsel to ensure your organization follows state and federal regulations.



TIP: If you need help accessing legal counsel, consider asking existing or potential funders who may be able to broker connections to free or low-cost legal consultation.

JUMP TO:

GUIDING PRINCIPLES

In designing your cash relief program, consider aligning on a set of high-level guiding principles. These should reflect your organization's mission, values and unique circumstances. Clear guiding principles can help you communicate the rationale behind key decisions and inform your evaluation of the risks involved in cash relief, such as data security, IRS exposure, and even potential community backlash.

For example, principles of justice, equity, community, and/or urgency might show up in the following ways:

JUSTICE – For organizations involved in policy change, a cash relief fund cannot and should not attempt to replace ongoing and longer term advocacy efforts. Instead, emergency relief funds can be combined with systemic change efforts. For example, providing someone with one or even three month's rent is undeniably helpful, but simultaneously advocating for rent forgiveness policies can lead to impact with greater scale and longevity.

““ *There is never going to be enough money, what we really need is advocacy.*

EQUITY – When contrasted with equality, where everyone deserves the same amount of something, a principle of equity means that people deserve different amounts of something based on their circumstances and hardships. In practice, a fund with a value of equity might give recipients different amounts of support depending on gradations of economic hardship or

family size, versus an equal, flat amount for all recipients (see more in Payment section).

COMMUNITY – A responsive fund application and disbursement process will reflect the makeup and needs of community members, as well as an organization's ability to involve, ask, and listen to undocumented people in setting up program criteria and guidelines. For example, if you know that most people in your programs are banked, direct deposit will be a good option. If you know that most people in your community struggle to access broadband and/or internet technology, a mobile application will be more accessible than dependence on email or online systems.

EXAMPLE: *In Santa Clara County, 300 undocumented community members were surveyed to solicit real-time feedback and perspectives on how to design cash relief programs; 92% preferred “ineligible for other forms of assistance” as criteria language, as opposed to use of “undocufund,” so the latter term was not used in outreach or program design.*

URGENCY – Given the magnitude and severity of the COVID-19 pandemic, a common refrain of some of the earliest fund operators was something along the lines of “we just had to do something.” The desire to act (and act *quickly*) has emerged as a guiding principle for several funds. These organizations made a conscious decision to prioritize expediency and action, choosing to address issues of efficiency, security and/or processing along the way, rather than have everything figured out at the onset.



TIP: Align on a set of values and principles to inform decision-making.

FOUNDATIONAL DECISIONS

One of the most challenging aspects of the cash relief landscape is its inherent complexity. There are three foundational decisions to consider at the onset:

- 1. Disbursement method:** Do you build in-house capabilities to disburse cash, outsource this function, or employ a hybrid approach?
- 2. Focus population:** Is your focus population broad, specific to undocumented people, or a subset of either attached to an existing organization's constituents (members or program participants)?
- 3. Use of funds:** Is the recipient given autonomy and choice on how to use the funds, or are there restrictions on use of funds?

DISBURSEMENT METHOD

- **In-house / build your own** – This refers to building systems internally to handle disbursement within one's own organization and/or in partnership with others. The key distinction is to be responsible for actual disbursement of funds. This requires organizational capacity including adequate staffing, especially in accounting, as well as secure technology to track and manage cash disbursement, and grant reporting capacity to track and report back on funds raised.
- **Outsource / attach to existing platform** – This refers to partnering with an existing financial intermediary to provide back-end support so that you don't have to build your own system for disbursement. This is a good

option if the logistical and operational challenges of administering your own fund are too great. As discussed in the Part One Landscape Scan, two main organizations currently serve this purpose in the Bay Area (with the disbursement mechanisms they offer):

- *Mission Asset Fund* (electronic fund transfer, checks or debit cards)
- *Family Independence Initiative* (electronic fund transfer or debit cards)
- **Hybrid** – In some cases, you can use your own existing system for one method of disbursement (most commonly, cutting checks), but then partner with financial intermediaries to enable different forms of disbursement (usually electronic fund transfer or debit cards). For example, many organizations have opted to partner with Mission Asset Fund and/or Family Independence Initiative to get money to people who are banked given the efficiency of electronic bank transfer, but still cut checks themselves for unbanked individuals.

continued on next page >



TIP: In any form of partnership—whether it's working with a loose constellation of other community-based organizations for referrals, or working with a financial intermediary for cash disbursement—establishing a Memorandum of Understanding (MOU) is critical. This will help establish clear roles and responsibilities and guard against confusion and/or duplication of effort. Sample MOUs are provided in the Appendix.

FOCUS POPULATION

- **Narrow focus population** – These funds are explicitly established to reach an undocumented population, usually through proxy language that persons be “ineligible for government assistance” or simply referred to as an “undocufund.” All groups supported by the State of California’s Disaster Relief Assistance for Immigrants and the complementary California Immigrant Resiliency Fund spearheaded by Grantmaker Concerned with Immigrants and Refugees (GCIR) take this narrow population focus. Examples include UndocuFund Sonoma, UndocuFund SF and Monument Relief Fund.
- **Broader focus population** – These funds serve a broader population of low-income people experiencing hardship due to crisis-related loss of income without explicit focus on undocumented populations, though these funds often prioritize and/or reach a majority undocumented population. Reasons organizations set up funds in this way

include a desire to serve a broader population, focus on a particular sub-group like domestic workers, restaurant workers or other groups with mixed immigration status, and/or not wanting to call attention to a predominately undocumented population. Examples include Richmond Response Fund, La Luz Crisis Fund, and Mujeres Unidas y Activas.

- **Organization Constituent Focus** – Another way funds can be broad or focused is by being made available to an organization’s existing program participant or membership base only. Several funds have been established exclusively for program participants, and are not open to the broader public. Examples include MEDA’s Mission Families Relief Fund in San Francisco, and Healthy and Active Before 5 in Contra Costa County.



TIP: If your fund is focused on undocumented immigrants, you may want to think through other subgroups that are not technically undocumented but otherwise vulnerable, most notably DACA holders and refugees; clarifying this upfront will be helpful for purposes of clarity and expectation-setting throughout the process.

USE OF FUNDS

- **Flexible** – One of the distinguishing factors of a cash relief program is that money is given directly to an

individual—not a landlord or other third party vendor (i.e. PG&E) —and without a specific expectation of how or where it is spent. This provides autonomy and flexibility to the recipient to use the money for what is most needed. Fund operators report that given the choice, most recipients use funds to pay rent, buy food, purchase medicine, and /or pay bills.

- **Rental Assistance** – Some funds stipulate that relief money should support rent specifically. Often, payments are made directly to a landlord, and in some cases other third-party vendors like PG&E or Comcast. These are more in line with traditional, pre-COVID rental assistance programs—which are an important part of the ecosystem, but not as flexible as direct cash payments.

FUND COMPONENTS

There are several components involved in the creation and administration of cash relief funds—and each presents various decision points, outlined below.

 *The best piece of advice I can give is to stay flexible and have an exceptional accountant.*

OUTREACH

Given the incredible need for financial assistance due to massive job loss and income reduction, organizations are not having a hard time reaching applicants; enormous wait lists are a more common challenge. In fact, this is itself an important decision point—some funds only opened their applications for a brief window so they didn't create false hope with long waiting lists, while others remain open based on principles of access and equity. Either way, there are considerations and factors to consider in outreach and referral, especially given the safety and security issues inherent to reaching and working with undocumented populations.

- **Reduce technology barriers** – Access to technology, particularly broadband internet, computers and email accounts, continues to be a barrier in immigrant communities. One fund operator reported that whereas 90% of membership has a smartphone, only about 40% have reliable internet in the home with access to computers. Many funds found that limited access to computers and internet means that phone and text technology is most user-friendly, especially in the COVID-19 era where

in-person interactions are severely restricted. However, in some communities there is also limited cellular connectivity (particularly rural areas) so offering safe, in-person outreach can also be helpful; for example, reaching farmworkers in the fields where they work, and/or conducting intakes in parking lots where day laborers congregate.

- **Utilize trusted sources** – In cases where a fund may need to increase uptake and/or visibility, consider trusted referral sources like schools and houses of worship. A rental assistance program in Berkeley that serves a broader group of people reported that when it initially announced its fund through a city email blast, few immigrant families were calling or accessing funds. But they received many more inquiries from Spanish-speaking and immigrant families after sending robocalls to families in the Berkeley public school system.
- **Provide language access** – In reaching undocumented immigrants, language access must mirror the cultural make-up of one's community. In the Bay Area, that means primarily Spanish, but additional languages are critical in some communities. For example, the collaborative effort in Santa Clara spearheaded by Destination: Home and Sacred Heart has outreach collateral in English, Spanish and Vietnamese; and the Hayward Family Support Fund has all materials translated into Spanish, Chinese, Vietnamese and Tagalog.

- **Be clear and transparent** – It is important to make information as simple and clear as possible. Fliers, websites, and outreach materials should be written in accessible language and should avoid acronyms and legal jargon; assembling “FAQ” documents and/or proactively addressing commonly asked questions is also a good practice.



TIP: Do not advertise, promote or launch a cash relief program until your protocols and systems are ready. It is understandable to want to move quickly, but current fund operators advise to wait until systems are ready, to avoid creating a long waiting list and/or setting false expectations.



TIP: Proactively communicating that you will not share constituent contact information is good practice. Many organizations have some version of the following statement in their outreach materials: “we will not share any individual’s personal data with any government offices under any circumstance.”



TIP: Make sure to have updated referral lists for other resources available in your community. This is important in directing people to complementary services and supports, such as food, broadband internet and mental health counseling.

ELIGIBILITY

The most common eligibility criteria for cash relief funds include:

- **Residency** – Residency of certain county/zip code/ geography/community. In some cases, residency requirements are framed in terms of school district or location of employment. For example, Oakland’s OUR Fund is open to residents of Oakland or people that work in Oakland, and some funds in Napa are available to residents or families with a child in Napa Valley Unified School District.
- **Income** – Household income below certain threshold, generally 30%-120% Area Median Income (AMI)
- **Age** – The vast majority of funds are restricted to adults ages 18 and older.
- **Job/wage loss** – Job or income loss due to COVID-19
- **Status** – Ineligible for government assistance, specifically federal CARES stimulus and/or Unemployment Insurance (this is the key distinguisher between the aforementioned Broader vs. Focused Funds).



TIP: Provide specificity regarding individuals vs. families vs. household. Many funds follow the “X per person and up to X per household” but some provide a definition of household and some do not. Similarly, other funds specify eligibility per family as distinct from household, acknowledging that there are often multiple families in one household. Bottom line: think this through and be specific!

Examples of household definition:

**“A household is defined as individuals who live and purchase and prepare meals together”
– State of California COVID-19 Disaster Relief Assistance for Immigrants**

**“A household includes all members of the family who live in the same residence, depend on the same income and share the same food. If they are multiple family members living in the same house/apartment but don’t share their income or food, they are considered a separate household.
– Destination: Home/Sacred Heart COVID-19 Financial Assistance Program**

Other eligibility criteria include:

- **Current member or program participant** – Some funds are restricted to individuals that are members, participants or service recipients of sponsor organization(s).
- **Families** – Some funds are restricted to families with dependent children and single adults.

INTAKE



We have to balance expediency with quality.

Recipient selection:

- **First come, first serve** – For example, the State of California COVID-19 Disaster Relief Assistance for Immigrants employs a first-come-first-serve approach in serving community members.
- **Lottery** – Some organizations apply a lottery system, in which applicants are selected from a pool of applications on a random basis.
- **Based on need** – Others employ what might be described as a “means-tested” approach which is based on severity of need or hardship. In this scenario, organizations set up tiers of support depending on factors such as family size, number of dependents, and/or access to other sources of income or income support. For example, Healthy and Active Before 5 has a weighted calculation wherein applicants are assigned points based on needs, and the higher the points, the more cash relief an individual gets. These highly customized approaches come with trade-offs, as they are also more time-intensive.



TIP: In any of these intake scenarios, organizations should consider a two-step process: a pre-screen to determine basic eligibility (i.e. residency, age, status), and then a more thorough application process to verify documentation (if necessary). This is a best practice from both an organizational efficiency standpoint, and also managing expectations appropriately with applicants. It also offers the added benefit of being able to refer applicants to other programs if they are eligible.

For example, several programs report pre-screening individuals only to discover they are in fact eligible for Unemployment Insurance—and then being able to help them navigate that process.

Verification of Eligibility:



We cannot become a government entity; the government-funded rental assistance program in our county takes three hours, this is not what we want to become.



What you want to avoid is ‘bureaucratic cycles of chaos.’

Verification is a common component of cash relief programs, and there is a spectrum of practice, from highly scrutinized and rigorous documentation to more “no strings attached” self-declaration models. Where organizations and programs fall along the spectrum is often dependent on funding sources, and can also be influenced by organizational values.

• Documentation (examples):

- *Proof of Identification:* Valid photo ID, expired photo ID, ID from other countries
- *Proof of residency/address:* Photo ID with matching address, utility bill or other mail with matching address, employment or school documentation with matching address
- *Proof of income:* Pay stubs, tax returns, W-2s, 1099s, bank statements, letter from employer or client
- *Proof of loss of employment or loss of income:* Notice from employer, documentation of working in a non-essential business or other field impacted by COVID-19, public notice that the workplace is closed, pay statements or bank accounts showing loss of income, school closure notice
- *Proof of rental agreement/lease (if for rental assistance):* Copy of rental agreement or lease
- *Proof of undocumented status:* Self-declaration or proxy identifiers such as Individual Taxpayer Identification Number (ITIN)

- **Self-attestation** – Nearly all programs include some form of self-attestation or self-declaration—either to verify legitimacy of documents and/or to provide verification

in situations where documentation is unavailable. For example, many organizations will accept a signed affidavit from an applicant who is paid in cash, has other non-traditional sources of income and/or is unable to obtain a rental lease.



TIP: In situations where applicants are already connected to programs and services, the verification process can often go more smoothly because organizations will already have basic demographic information on file. This is especially true of organizations that historically provide tax assistance through Volunteer Income Tax Assistance (VITA) sites.

Information security:

Privacy and confidentiality concerns are critical, given the justified and understandable fear permeating immigrant communities, especially in light of recent changes to public charge. Many organizations tell community members that information will not be shared, and even go a step further to reassure applicants that any potential requests or subpoenas would be vigorously contested and privacy information would be defended. Several other key considerations were raised related to information security:



The urgency of the moment calls for immediacy of execution, but it shouldn't be at the expense of quality and efficacy; we can't sacrifice data security or increased risk for fraud.

- **Secure Database** – Most funds are using an encrypted database system to store and transmit recipient information (Salesforce being the most common); others use Google forms, MS Excel or other low-tech options. Given data security breaches and the current anti-immigrant climate, some fund operators expressed concerns that commercial data platforms may present some risk of being accessed by law enforcement or other entities seeking to harm undocumented residents. In selecting a database platform, important considerations include the ability to ensure data quality (does the account match the person), data integrity (is it accurate and verified), and data security (is it adequately protected from theft, subpoena, or other risks inherent in managing highly sensitive personally identifiable information).
- **Company equipment** – One way to guard against unauthorized file access is by requiring all staff to use company laptops or desktops, even from home, to prevent staff from accessing recipient information through more vulnerable personal computers. This can also enable an organization to better monitor and control access to recipient information.
- **Paper records** – The original UndocuFund in Sonoma County primarily used paper records for security/privacy reasons (no addresses were recorded or tracked electronically), but that option is not feasible given COVID-19

shelter-in-place and social distancing rules. It is also not a very scalable, long-term solution, and can create other security issues if paper documents are lost or stolen.

““ *The most challenging element of this crisis vs. previous disasters is the remote nature of response. We’ve never done this over the phone.*

- **Mobile interface** – A promising emerging practice has been a more widespread use of mobile technology wherein applicants use smartphones to take pictures of key documents that are then uploaded to secure systems like signNow (similar to DocuSign).

EXAMPLE: *One organization asks recipients to use their mobile device to upload verification documents via a technology called signNow. They are then saved into a secure Dropbox account that only case managers can access. Once applications are approved, they are moved to an encrypted Dropbox file that only supervisors can access.*

PAYMENT

““ *It wasn’t as simple as we thought it was going to be.*

Payment mechanisms:

- **Visa debit card** – This is often heralded as the least restrictive option because a recipient does not need a bank account to access funds. However, it is important to be aware of potential fees—both for the recipient and the purchasing agencies, which can reportedly be up to \$7 per card. The State of California’s Disaster Relief Assistance for Immigrants is using a debit card distribution model, and in recognition of potential fees is adding \$2.50 to every \$500 payment card.



TIP: *If you choose the debit card route, work with existing corporate partners. They can help identify a company that can deliver cards customized for your needs, as opposed to going through standard retail providers, who tend to offer fewer options with higher transaction fees.*

For example, in Santa Clara County, Cisco helped connect Destination: Home to Omnicard, a Blackhawk Network Business, to purchase debit cards in bulk, which resulted in Omnicard waiving the \$1 per card transaction fees. The card is a flexible product, in that it lasts 84 months from activation with no fees for the user, and the card can be replaced if it is lost and the user has the card number.

- **Check** – This has historically been the most typical method of financial assistance, especially in the pre-COVID era when in-person pick-up or delivery was more common. It can be restrictive in that recipients need access to a bank account or check cashing, which can present challenges given fees, as well as the fact that people are being displaced so recipients may not have stable or reliable mailing addresses.



TIP: This is an example of where knowing your constituency really matters, because current fund operators report huge variation in who has access to bank accounts, from 30–70% of applicants.



TIP: As shelter-in-place guidelines ease up, some organizations are asking staff to hold checks for families to pick up, in part due to issues with mail being stolen.



TIP: Funds that require bank accounts report that there are workarounds; even if the direct applicant does not have a bank account, the likelihood that someone in their family does (daughter, uncle, cousin), allows the organization to work with the applicant to provide a usable and verified bank account to disburse funds.



TIP: If you choose to use checks, work with local financial institutions—credit unions are a good option—to waive check-cashing fees for recipients. Several relief funds have partnerships and MOUs with local credit unions to waive fees for relief fund recipients.

- **Electronic fund transfer** – Although electronic fund transfer or direct deposit is the most restrictive option given that recipients need access to a bank account, it is the easiest option from a logistical/operational point of view, and has a secondary benefit of helping some people open a bank account and get connected to the financial mainstream.

Payment amounts:

- **Flat** – Flat amounts of \$500 or \$1,000 have emerged as the most common distribution options amidst COVID-19 response funds, as they seem to strike a balance between being a meaningful amount but also spreading help as far and wide as possible. A flat amount is also easiest in terms of communications, administration and accounting, and some organizations consider this the fairest method.
- **Range** – Another option is to provide a range or “up to” distribution amount, which tends to be in the \$250–\$4,000 range, but all the way up to \$10,000 in some special cases. This can be more time consuming

from an administrative and operational perspective, but has the advantage of being more customized and responsive to individual need. Note this is the standard practice in traditional rental assistance programs, particularly because amounts are based on rental burden.



TIP: Several organizations reported being limited by an IRS taxable income threshold of \$600; however, if the program is set up as an emergency relief fund and not a wage replacement program, it is not taxable income, and therefore the \$600 should not be a barrier to providing higher amounts, if warranted. See [IRS guidelines for emergency financial assistance in the Appendix section for more information.](#)

Payment Frequency:

- **One time** – Most funds are disbursing cash one time only, with applicants eligible only once. This decision is typically made to help as many people as possible.
- **Multiple payments** – Although atypical, other funds are setting up payments over several months and/or allowing applicants to return for additional support, especially given the severity of financial hardship. Examples of organizations giving multiple payments over several months include ALAS in Half Moon Bay and Live in Peace in East Palo Alto.

FUNDRAISING

An ability to attract donors and funders is critical to the success of cash relief programs, as is sound financial practice, for purposes of grant reporting. Most funds are supported by a mix of individuals donors, institutional funders, and in some cases even government funding. Generally speaking, funds with a higher percentage of individual donors and/or crowd-sourced funds have fewer restrictions on how they can operate.



TIP: Setting up a separate bank account to track and disburse payments is good practice, as is separate tracking in an organization's accounting systems that protects privacy and confidentiality. For example, one organization tracks cash disbursements on an Excel spreadsheet that is hosted on the organization's secure server, but because the document is not double-locked they only use first and last initial.

Donor relations:

- **Website** – All funds listed in the Part One Landscape Scan had basic information available via a website; this is important to legitimize fund operations and provide a place for potential donors (and applicants) to access information. As is usually the case, the more information the better, but at minimum, websites should provide basic contact information including email address and phone

number for donors and funders to reach out with interest and/or solicit additional information. It is also important to keep any website information updated and accurate.

- **Online donations** – Most organizations have a mechanism by which to accept and process online donations via a website, and several fund operators reported the ease and importance of such technology.
- **Staffing** – As is always the case, organizations need adequate staff to attend to the lifecycle of a donation—whether it be from an individual or an institution. This runs the gamut from writing website copy, submitting grant applicants, acknowledging donations through thank you letters and emails, and writing grant reports.



We wish we would have known about Global Shapers, Give Lively, and Action Network sooner, as they provided a synchronized system for online donations and outreach to donors.

Donor restrictions:

- **Direct relief** – In many cases, donations are restricted to be used only as pass-through dollars direct to individuals in the form of cash relief. This is often by restriction from the donor, but is also sometimes advertised as such by the sponsoring organization. For example, email alerts and/or website language will stipulate “all money donated will help someone in need,” or something to that effect. This means funds cannot be used for organizational expenses like staff or technology. Although this approach can be helpful for fundraising and impactful from the

point of view of disbursing as much money as possible, it can often hamstring organizational infrastructure and should be balanced with less restrictive fundraising.

- **Overhead or infrastructure support** – Some funders and donors are open to providing more flexible funding, often in the form of general operating support or support for overhead, i.e. staff, rent, technology, etc. Groups can remind potential donors or funders that investment in operational infrastructure is more important than ever given privacy and security issues integral to working with immigrant populations, as well as the fiduciary responsibilities involved in distributing cash relief.

CONCLUSION

At their core, cash relief funds are opportunities to help and heal community—not just through financial assistance, but by being in relationship with others. Cash relief can be a powerful mechanism to bring together donors, funders, organizational staff and community members. As mentioned in Part One: Landscape Scan of this report, cash relief is undeniably helpful but is even more impactful when combined with longer-term advocacy and organizing efforts toward systemic change. We look forward to continuing to work with our partners and allies across the state to achieve social and economic justice.

Finally, we would like to acknowledge the community leaders operating relief funds who participated in interviews for this report. Thank you for your leadership, expertise, advice, and most importantly, for your commitment to our undocumented neighbors.

Aaron Ortiz, La Familia
Amber Twitchell, On The Move
Ariel Kelley, Corazón Healdsburg
Bart Charlow, Samaritan House
Belinda Arriaga, ALAS
Blanca Huijon, Puertas Abiertas
Camille Fontanilla, SOMOS Mayfair
Chris Iglesias, The Unity Council
Corina Rodriguez, PUENTE
Dave Thompson, Monument Impact
Debra Ballinger, Monument Impact
Derek Schoonmaker, Centro Legal de la Raza
Douglas Mundo, Multicultural Center of Marin
Heather Starnes-Logwood, Live in Peace
Helia Moreno, SparkPoint Solano County
Jason Tarricone, Community Legal Services East Palo Alto

Jen Loving, Destination: Home
Jenny Ocón, UpValley Family Centers
Jesús Gerena, Family Independence Initiative
José Quiñonez, Mission Asset Fund
Juan Hernandez, La Luz
Judith Guerrero, Coastside Hope
Judy Schwarz, Fremont Family Resource Center
Kimberly Aceves, RYSE Center
Kirsten Rigsby, Village Community Resource Center
Lariza Dugan-Cuadra, CARECEN
Lauren Leimbach, Community Financial Resources
Len Marabella, Catholic Charities Santa Rosa
Luis Granados, Mission Economic Development Agency
Maribel Martinez, Children's Network of Solano County
Melba Maldonado, La Raza Community Resource Center
Mina Diaz, Diaz & Loera Centro Latino
Miriam Sarmartino, Catholic Charities Yolo-Solano
Omar Carrera, Canal Alliance
Parisa Esmaili, Community Financial Resources
Paul Castro, California Human Development
Phil Hwang, Community Legal Services East Palo Alto
Ray Bramson, Destination: Home
Rebecca Kendall, Catholic Charities Santa Rosa
Rhea Laughlin, First Five Contra Costa
Richard Raya, Mission Economic Development Agency
Ronda Kogler, Children's Network of Solano County
Sacha Steinberger, Legal Link
Sergio Gargia, Centro Legal de la Raza
Stacey Hawver, Legal Aid of San Mateo
Susan Shaw, UndocuFund Sonoma
Teri Chin, Fair Oaks Community Center
Theresa Gonzales, Centro Legal de la Raza
Tracey Brieger, UndocuFund San Francisco
Veronica Vences, La Luz
Yael Flicou, Mujeres Unidas y Activas
Zelica Rodriguez, SOMOS Mayfair

APPENDIX

TEMPLATE DOCUMENTS

- Sample Flier One ([English](#), [Spanish](#))
- Sample Flier Two ([English](#), [Spanish](#), [Vietnamese](#))
- Sample Flow Charts (English): [One](#), [Two](#)
- Sample Application ([English](#), [Spanish](#))
- [Sample Budget](#) (English)
- [Sample MOU](#) (English)

OTHER DOCUMENTS

- [IRS guidelines on emergency cash relief](#)

Photo credits:

Cover: Photo by Jhon David.

Page 25: Photo courtesy of California Domestic Workers Coalition, a ReWork the Bay partner.