



Process Evaluation of a Flexible Funding Pilot Program to Prevent Homelessness among BIPOC and LGBTQ+ Survivors



National Resource Center
on Domestic Violence



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Overview of the Process Evaluation

In August 2022, The LGBT Center of Central Pennsylvania (PA) received funding from the National Resource Center on Domestic Violence (NRCDV) to pilot a flexible financial assistance model. The flexible financial assistance model is a strategic intervention that focuses on providing monetary resources to address the diverse needs of survivors which may be directly (e.g., rental/mortgage assistance or security deposit) or indirectly (e.g., childcare costs or transportation) related to securing safe, stable, affordable and accessible housing options, achieving safety and improving well-being.

This process evaluation was undertaken to document the organization's background and service model, what it takes for the organization to implement the flexible financial assistance model, and to provide preliminary evidence for its impact on the lives of BIPOC and LGBTQ+ survivors. Between August and December 2022, the evaluators gathered detailed information about the implementation of the flexible financial assistance model and the clients served from key staff members. Specifically, a flexible funding tracker completed monthly by advocates at the Agency was used to systematically document the disbursement process. The de-identified tracker collected information on participants' demographics, date of funding request, amount requested, amount provided to participants, date of disbursement, how funds were disbursed, what the funds were used for, and the immediate impact of the financial assistance provided. In addition to collecting quantitative information through the tracker, the evaluation team conducted in-depth interviews with the two advocates at the Agency directly involved in disbursing funds to program participants at two timepoints (in the first and last month of the funding disbursement period). The purpose of the interviews was to gather information on the organization's implementation of the model and the immediate impact of the program on participants' outcomes. Both interviews were conducted in English.

This report summarizes the findings from this evaluation to offer guidance to other organizations. This includes the challenges encountered and lessons learned in the implementation process along with preliminary evidence of the success of the flexible financial assistance model.

The Flexible Financial Assistance Model

Flexible Financial Assistance, commonly referred to as flexible funding, is a model which involves providing financial support to survivors of domestic and sexual violence (DV/SA) to disrupt the cycle of homelessness and address any obstacles to accessing safe, stable, affordable, and accessible permanent housing. As an emerging prevention strategy, the flexible financial assistance model focuses on assisting survivors in achieving housing stability (avoiding homelessness) by helping them remain in their homes whenever possible, if that is what the survivor prefers, or helping them access alternative long-term housing options. Depending on the needs of the survivor, the guidelines of the funding source, and the organization's policies, financial support may be given in a variety of ways. These may include: (a) providing direct cash assistance to the survivor, (b) using an agency credit card to pay for necessities or services requested by the survivor, and (c) making payments to third parties at the survivor's request (such as a landlord, court, health care provider, school, childcare provider, and others). Flexible funding has been identified as a promising solution to increasing safety, economic stability, and housing stability for DV/SA survivors, particularly survivors who experience multiple forms of marginalization.

Guiding Principles of the Flexible Funding Model

Survivor-Driven Advocacy. A core component of the flexible funding model is working flexibly and in community with survivors. In this approach, survivors lead the process of identifying and defining their advocacy and funding needs while advocates work closely with them to address these needs. This is accomplished by utilizing a trauma-informed and survivor-driven approach where advocates focus on developing a trusting relationship with survivors to listen, affirm, and adequately respond to their needs. This model extends beyond providing financial support to ensure that survivors receive ongoing advocacy depending on their needs, e.g., providing safety planning, housing and landlord advocacy, legal advocacy, emotional support, and resource referrals where available.

Low Barrier Access. The flexible funding model requires that funds are accessible to those who request financial assistance with little to no requirements for survivors to provide proof of the abuse, proof of the need, service requirements or any other prerequisites for receiving financial assistance.

Support for a Variety of Needs and no Limitations on the Amount and Frequency of Funding. The flexible funding model promotes the idea of tailoring financial assistance to meet the individual needs of each survivor. In the flexible funding model, there should be no predetermined maximum on the amount of funds that a survivor can request, the number of times a survivor can receive support, and the type of needs that can be covered. This principle is based on the knowledge that each survivor's circumstance is distinct, and that the complexity of DV/SA frequently necessitates an individualized approach to providing support. For some survivors, the flexible funds provided may be a small amount followed by a check-in to see if additional funds are needed, while others may require a higher level of immediate financial assistance. Instead of setting limitations on the funding amount, number of times assistance is provided, and variety of needs covered, all decisions should be guided by how well the flexible funds will directly or indirectly increase the survivor's housing stability, safety and well-being.

Prompt Disbursement of Funds. To adequately address survivors' needs and respond to the urgency of crisis situations, flexible funds should be made available to survivors within 24 to 48 hours after the request. This frequently necessitates an organizational structure that reduces layers of bureaucratic obstacles and gives advocates who work closely with survivors the authority to disburse funds promptly.

LGBT Center of Central PA — GLO

The LGBT Center of Central PA is an organization fostering inclusive communities and holistic well-being for LGBTQ+ people through social, educational, and cultural engagement. One of the programs run by the Center, in collaboration with community partners UPMC and Hamilton Health Center, is “GLO.” GLO as a program centers the experiences of LGBTQ+ young people of color ages 14 - 34, particularly those who identify as LGBTQ+ men of color and trans women of color, providing a safe space, access to resources, and offering community. The young people served by GLO includes those who have personal experiences with various forms of abuse and hardship, including domestic violence.

- a. *GLO represents community,*
- b. *GLO provides family & safety, and*
- c. *GLO provides necessary services to promote community thriving.*

GLO is a community resource center with a mission to maintain a space in which LGBTQ+ men of color and trans women of color have access to the support and resources necessary to create holistically healthy lives, relationships and communities. The program centers those who are disproportionately burdened by social issues including domestic violence, substance use, homelessness, poverty, and HIV. Offering various services including free HIV and STI testing, mental health treatment, financial and housing support, weekly programming for socialization and community education, a food and hygiene pantry, in addition to a community kitchen and shower, GLO represents community, support, and safety for participants.

GLO advocates understand and respond to the complexities of participants' unique lived experiences, recognizing that housing support is critical for those experiencing homelessness and ensuring that these individuals have adequate access to basic amenities is equally important but sometimes not considered in service provision outside of GLO. Program advocates also understand the challenges associated with limited financial resources, limited access to education and employment activities, and the daily negotiations/sacrifices associated with living in poverty. Overall, the services provided by GLO significantly shift participant experiences, creating opportunities for thriving as opposed to solely trying to survive. A GLO advocate shared:

“It's like if you're not worried about where you're living or how are you going to get to work. You're not so stressed out about actually being at work and following through. And the way that it's been set up, we wanted it to be as less stressful a process as possible for people. Because like I said, when you've already got, you're already a marginalized person, when you come into GLO, we don't want you to feel like the weight of the world on you. There's help. There are resources there. We just have to find out what you need.”

Unique Challenges and Resource Needs of GLO Participants

The unique social positions of GLO participants highlights the bidirectional relationship between systems-level, community, and individual level factors that impedes one's ability to meet their most basic needs.

Harrisburg, the capital of Pennsylvania, is a small city spanning approximately 11 square miles and home to approximately 50,000 people. The city's landscape and resources pose challenges to all residents in Harrisburg noting the major accessibility issues due to lack of reliable transportation, housing opportunities, and even hotel vacancies. Though these experiences are not solely unique to GLO participants, the multiple ways in which GLO participants are marginalized exacerbate the impact of these systemic and community factors directly influencing opportunity and access. A GLO advocate shared:

"When things are bad for America generally, they affect Black America more intensely, always. But then the effects of those things... Drug abuse, homelessness, and poverty are always exacerbated in our communities. Just fewer resources, less support. So, I think that's another big thing that we're providing. The support aspect of trying to survive on this planet."

Inadequate Transportation

Harrisburg, despite its size, is not easy to navigate without access to a vehicle making transportation the highest identified need among GLO participants and serving as the link to resources and opportunities. As a result, advocates describe the complicated nature of navigating transportation in the Harrisburg area,

"Nobody in Harrisburg has a ride... growing up here, there's so many kids that missed out on incredible opportunities and programs just because they could not get there."

"One of the biggest problems is that within Harrisburg, most of its residential, so like a lot of the jobs are outside of the city limits. So, catching a bus, even if you are able to, it's still like you're talking for maybe over an hour inside of a city that's not even 7 miles big, you know what I mean? So, getting reliable transportation like for our folks has been a problem."

Advocates highlighted the difficulties experienced by participants related to accessing and maintaining reliable transportation due to the lack of safety in many neighborhoods. For example, an advocate said,

"Just living, Harrisburg is a small city, but it's also a rough place in some parts. So that's been another issue with transportation. And it's not uncommon. There have been cars that have been vandalized. Let's say you do get reliable transportation. How long is it going to last? you know, living in certain neighborhoods."

Homelessness and Exposure to Violence

GLO advocates described the interpersonal challenges faced by many participants particularly in relation to strained familial relationships. Advocates described the ways the lack of family support leads to a plethora of social issues including homelessness and violence.

“A lot of our participants don't necessarily have the best relationship with their biological families. Some families disagree or disapprove of whatever gender identity or sexuality that their loved one identifies with and so that creates a strain. A lot of times our kids are homeless at a much earlier age than their straight, cis, or even white counterparts. That subjects you to a whole lot of stuff. More likely to be engaged in sex work, more likely to be exposed to HIV, more likely to be exposed to violence at home and on the street.”

Advocates also described the obstacles encountered while assisting participants experiencing homelessness and/or housing instability to access emergency housing services. GLO participants often face difficulty accessing emergency housing services (such as a hotel room paid for by the Agency) because they are experiencing homelessness and may not have the documents often required by institutions/service providers. For example, an advocate said,

“There have been times where we were sitting here until nine o'clock at night just trying to find a hotel that had vacancies. And then one horrible day, we finally found a hotel and we sent the participant... they totally disrespected the participant when she arrived and refused her entry because she didn't have an ID... So very often homeless and transient people, they do not have all the documents that you and I might have in our back pocket.”

How the Agency Implemented the Flexible Funding Model

Prior to the organization's engagement in the Flexible Funding Pilot Project, GLO provided housing and financial support to participants from other funding sources. Standardized practices were used to guide disbursement processes such that participants were required to complete an application and submit supporting documentation for funding requests over \$200. The implementation of the flexible funding pilot project required a shift in these policies to increase flexibility surrounding financial support to ensure that such support would be guided by the principles and values of flexible funding. Subsequently, updates to the existing policies and procedures included revisions to all aspects of the process including funding requests and options for disbursement.

How Participants were Informed of Flexible Financial Assistance

GLO participants were informed of flexible funding assistance primarily via word of mouth. Advocates explained that the relaxed and informal environment invites opportunity for information related to services to seamlessly spread directly from advocates and participant

interactions. The organization's Youth Advisory Board (YAB), which serves as a conduit for the spread of information across GLO participants, has been one method of spreading information related to the availability of flexible funding assistance among participants.

Although word of mouth has been seemingly effective at spreading the news regarding flexible funding assistance, without a systematic process some GLO participants are likely to miss out on the opportunity to receive this level of support. When asked about why a systematic process to advertising flex funding has not been created, advocates shared concerns related to the limitations of the funds and the impact this will leave on GLO participants once the resource is depleted. In addition, advocates discussed the desire to ensure that the funds are being used for the people it is intended for and this could be difficult if the funding is publicized in a systematic way.

How Participants Requested the Funds

The organization's pre-existing policies and procedures for the disbursement of funds for financial and housing support served as the foundation for flexible funding disbursement processes. Most often, requests for support were made via an informal conversation with GLO advocates. Depending on the identified need, advocates would determine next steps in the disbursement process.

It is noteworthy that the organization had separate funds that were being used to provide financial support to GLO participants before the flex funding pilot project was implemented. The disbursement of these separate funds was made using the organization's existing policies which included a process where participants requesting more than \$200 were asked to complete a formalized application and provide supplemental materials such as a bill or similar documentation to support their requests. This policy allowed the organization to vet all housing support or other financial support requests as well as ensure that the organization's administrative and financial tracking processes were in alignment with the requirements of the grant funds that supported these efforts.

To better align with the principles of flexible financial assistance for the purpose of the pilot project, the organization's existing policies were updated. Proposed updates included the removal of the formal application and supporting documentation requirements for requests over \$200 and the expansion of financial assistance options to include providing visa gift cards and making direct cash payments to participants. These changes required an iterative process of ongoing conversations between NRCDV and the organizational staff and internal adjustments to determine best practices for assessing need and disbursing funds that were in alignment with the values of flexible funding.

Methods of Disbursement

A total of 30 GLO participants were supported through this pilot project. Payments were made by the Center to or on behalf of the participants. GLO participants received flexible funding support via credit card payments, gift cards (Instacart, Door Dash, Visa, Uber, etc.), gas cards, and checks. Quantitative data collected through the tracker indicated that the most common method of disbursement was direct payments made by the agency to landlords, merchants/service providers and/or institutions (n = 98; 77%). Other disbursement methods included providing merchant gift cards to participants (n = 20; 16%), Visa gift cards (n = 8; 6%), and direct cash payments to participants (n = 1; 1%).

Length of time for disbursement was dependent upon the disbursement method and type of request. Length of time ranged from same-day payments to payments made 20 days after the request was made by the participant. Most disbursements were immediate (n = 102; 80%) and checks took the longest time for disbursement. According to GLO advocates, gift cards and credit card payments were the most manageable disbursement options.

"I'm going to say the system where we have a few gift cards on deck, we can just pass them out to a participant, is up there as one of the most manageable things because whoever the personal staff is, it's handing out that gift card can easily open up their notebook and make a little note ... Yeah, that's probably the simplest thing."

"The most manageable? ... just the gift cards in general and even using my company card, are just easier for me."

In alignment with flex funding principles, there was no limitation set on the types of needs participants could receive funding support for. Additionally, there was no limitation on the number of times that participants could request funding assistance and no minimum or maximum was set on the amount each participant could receive. Funds were disbursed by GLO advocates solely based on the needs expressed by participants until all funds were fully spent.

Other Agency Services Received by Participants

In alignment with a survivor-driven advocacy model of service provision, more than half of the participants (n = 20; 67%) in this sample who received flexible funding assistance also received additional support services from the agency. These services included completing housing applications, case management, HIV/STI testing, food and hygiene pantry, hot-meal service, computer access, therapy referrals, provision of bus passes, phone staff support, and drop-in staff support. Advocates described the ways in which GLO considers the complex needs of the community being served, noting that many people have more than one single need. As a result, GLO participants often take advantage of the various supportive services offered. One advocate said,

"The most utilized, are the drop-in service...that encompasses so many different services like...the kitchen...free Wi-Fi...We've got some college kids up here that are in the lounge on their computer doing homework...stop at the pantry and grab a bag and

put some food in it or toilet paper, paper towels and go home. So, like the drop-in...is a huge service that's regularly utilized."

The essential services that participants received ranged from basic supplies to access to recreational spaces.

"Next to the food pantry, we have our little hygiene pantry, and we also have a shower ... we were very close to a homeless shelter. Some of those folks unfortunately, some queer folks get sent there...So some of the folks that stay there, they'll come—we know that they're a priority, they'll come over to GLO and they'll take a shower. They'll get some food, at least chill out. And sometimes we'll try to figure out where they wanna go. Sometimes they don't really have a plan and they're just like out there...And informally, we offer just a community. On some days where we don't have an actual program for that day, a lot of people... they'll come by after school and do their homework, they'll search for an apartment, some people will just cook because they just got off work because they're really close by. They really utilize the space for what they need at the moment... I think outside of our programming and all the things that we offer, just the organic community that the people that come we're able to create ourselves."

Overview of Distribution of Funds

Participant Demographics

30 participants received funding over the course of the pilot project. Of all the participants who received funding, 15 (50%) had previously disclosed sexual and/or physical violence at the hands of a family member or partner, while one person (3%) had disclosed witnessing domestic violence in their home. Demographic information collected from participants indicated that more than half of the participants (n = 16; 54%) identified as men, 13 (43%) identified as women, and 1 (3%) as non-binary. Participants' ages ranged from 18 and 36 years old with an average of 26 years old. Most of the participants (97%) were people of color. Additionally, less than one-third of participants had children and/or other dependents (23%) and identified as immigrants or refugees (10%). Table 1 presents the participants' demographics.

Table 1. Participants' Demographics

Age range: 18 to 36 years; Mean age = 26 years		
	N	%
Gender (disaggregated)		
Cisgender man	14	47
Cisgender woman	5	17
Transgender woman	8	27
Transgender man	2	7
Non-binary	1	3
Race/Ethnicity		
Black/African American/African Descent	23	77
Hispanic/Latinx	6	20
White/European-American	1	3
Has children and/or other dependents	7	23
Immigrant/Refugee	3	10

Unique Disbursements to Participants

Funds were disbursed a total of 127 times and the number of unique payments made to or on behalf of the participants ranged from 1 to 15. More than half of the participants (n = 23; 65%) received financial assistance more than once. The total amount provided to or on behalf of each participant over the course of the project ranged from \$50 to \$4,894.30 and more than half of the participants (n = 19; 63%) benefited from over \$500. The funds provided to or on behalf of participants at each disbursement ranged from \$8 to \$2,500. Table 2 presents how funds were distributed across participants.

Table 2. Summary of Funding Disbursements across Participants

Participant ID	# of Times Funds were Provided	Total Funding Amount
101	15	1,422.72
102	14	431.13
103	11	1,401.65
104	10	3,445.75
105	9	1,277.47
106	9	342.63
107	7	465.99
108	6	855.92
109	5	559.90
110	4	395.00
111	3	1,039.10
112	3	791.30
113	3	300.00
114	3	206.62
115	2	4,894.30
116	2	2,755.99
117	2	2,190.28
118	2	2,076.25
119	2	1,550.00
120	2	631.70
121	2	361.97
122	2	300
123	2	85.93
124	1	1,920.00
125	1	1,800.00
126	1	1,798.00
127	1	1,700.00
128	1	949.00
129	1	266.27
130	1	50.00
Total	127	36,264.87

Disbursements across Categories

A total of \$36,264.87 was disbursed in flexible funds over the course of the pilot project. The top funding categories noted were Rental and Mortgage Assistance, Move-in Costs and Deposits, and Transportation (See Appendix B for a description of the funding categories). While Rental and Mortgage Assistance accounted for the highest category of funds disbursed (> \$17,000), the most common type of disbursement made to participants was Transportation (n = 51). Table 3 presents how funds were distributed across categories.

Table 3. Summary of Funding Disbursements across Categories

Category	Funding Amount	Percentage of Total	# of Times Provided
Rental and Mortgage Assistance	17,324.80	48%	13
Move-in Costs and Deposits	4,467.73	13%	6
Transportation	4,023.68	11%	51
Basic Needs	2,948.35	8%	26
Emergency Hotel Stay	2,611.23	7%	12
General Debt Assistance	1,969.73	5%	5
Household Utilities and Other Bills	1,253.10	4%	6
Physical/Mental Health Needs	671.80	2%	3
Legal Assistance	439.10	1%	1
Essential Furnishings	361.97	< 1%	2
Employment Assistance	98.38	< 1%	1
Other (pet care)	95.00	< 1%	1
Total	36,264.87	100%	127

In the interviews, GLO advocates shared stories about the flexible funds provided to participants across the various disbursement categories.

Rental and Mortgage Assistance

“One participant...he's been utilizing the fund like he's been trying to get back on his feet. And I've been in daily correspondence with him... He had hit, I'll say like maybe—hit rock bottom for him...he was stressed out about bills. He was about to lose his house...he keeps a house here in the city, mainly for like other queer people, primarily other queer black people who don't need a room or need space. So, he keeps a house like that. He was going to lose it. So, we sat down with him over a couple of weeks, just chipping away at certain things that had to be taken care of just so that he could live...[also] trying to make sure his mental health was taken care of...we were able to

take off a lot of the stress and the pressure that he was feeling. And this is just one person.”

Move-in Costs and Deposit

One participant...we haven't heard from them forever and ever and ever— ran into them and I was telling them... “Hey, you should come to GLO. We have this thing called flex funding. It's amazing, if there's anything that you need like, please let me know.” And low and behold, maybe like three days later, she texted me a picture...it was her storage bill and...the property management company that she used... she owed a lot of money... And she was just like, “I know you said that GLO can help with a lot of stuff, but can you all help with this?” ...she was explaining, “if I don't clear up that balance from my old property management company, then I'll never be able to move out of this terrible apartment and into this nice apartment” ... And now they're moving. They're moving into that apartment that they really wanted, you know, stuff like that is really beautiful to witness.”

Transportation

“We've had a participant that was struggling with substance abuse [that is] really doing well now. Like really well and found work. Got a job, was at the job consistently, enrolled in a community college and working on finishing up their degree by just doing all of these things and we are really proud of them because we saw something totally different a few months ago. And so, when they reached out and asked me if we could help them cover the cost of a used car that they found that will help them get from their job, which is on one side of the city, to their school, which is on the other side of the city. We're really excited to help with that.”

“One participant needed a gas card twice...and that process...is so simple because she called me a few days ago and said, “okay, I just lost my job. Do you have any more gas cars? I really need one.” And I said, “Yes, we do...and she stopped in the office.”

Basic Needs (Food)

“I have a younger participant, who might just be 18. But she's been stacking money. Working really, really hard, saving all their money so she can move to another state with her partner. Just basic check-in conversations revealed that she had been eating noodles for two months because she's stacking and I'm like sweetheart, you have to eat real food...So we were able to send like a \$200 visa gift card so that she could... buy groceries... things that have nutrients in them, that'll be good for your body. And they agreed to do that.”

Preliminary Evidence of Effectiveness

Immediate Outcome of Flexible Funding Assistance

The Agency tracker collected information on the immediate impact of flexible funding assistance provided to participants. Results indicated that receiving flexible funds improved participants' wellbeing (n = 20; 67%), helped participants to remain in their homes (n = 10, 33%), move from homelessness to temporarily or permanently housed (n = 8; 26%), and move from one home to another (n = 4; 13%).

At the end of the project, advocates reached out to participants to ask their opinions on the perceived impact of the flexible funding support received. Participants expressed gratitude and deep appreciation for the resource and shared the concrete ways in which the funding received has been beneficial for their well-being. The following quotes were provided by participants:

"Funding has helped me tremendously from GLO. I've been able to make ends meet in my rough patch with groceries and my rent. I am very appreciative to have this program in my corner."

"I have been surviving these months thanks to the very important help that GLO has given me without that I think I would not be breathing at this moment without more."

"GLO has been my backbone with keeping me afloat. In a scary time GLO has helped me with rent and utilities as well as transportation to get to a job once one was acquired, I don't know where I would be without GLO."

"It has helped me through the hard time of a broken ankle. I'm so appreciative for helping with bills to moral support. I am forever grateful for what GLO has done for me."

Advocates discussed how providing flexible funding support was instrumental in shifting the patterns of housing instability among GLO participants to move them from being unstably housed to stably housed.

"We were noticing...we have several participants that are in this cycle of homelessness...they're in a room for three months and we helped put them there and we paid for the first month. But now they're about to get kicked out because they don't have the money to do that third or fourth month or they're coming here visibly distressed like they have not been sleeping indoors and they need a break. And so, we put them in a hotel for a week while we're scrambling trying to find an apartment...a room... And I'm very happy to say also that those people that had been going through that cycle now... The two people that I'm thinking of in particular, are finally housed in a program that's going to assist them not only with rent for 12 months, but like with developing certain skills that will put them in a place where they can get to work regularly and budget the money that they do make and be able to manage their responsibilities on their own."

"I've worked with one family. We actually helped to get them housed. They were a trans man; cis woman and they had six kids. They were in a pretty bad position here in

Harrisburg. It was the girlfriend's biological mother. She was abusive and they...were trying to get out... they came to the center; they filled out the emergency housing application...they talked to us about where they wanted to go. They were saying that they didn't think that Harrisburg was just right for them...They found a place through a friend in West Virginia, and we were able to cover the cost of a moving truck and rent and security deposit to get them down there...every now and again...they'll reach out."

Impact on Participants' Well-being

In line with the evidence from the quantitative data, well-being was also highlighted as a main outcome of the flex funding project in the advocate interviews. Specifically, GLO advocates noted the impact of providing financial assistance on the well-being of participants which included decreased stress, and increased access to opportunities, improved self-esteem, greater sense of agency, and the opportunity to free up mental space to create and work towards goals.

"A big takeaway is... I've seen people grow as far as self-esteem and communication goes. You know, because sometimes participants start off with...like a really shy demeanor or are scared to ask [for money] coming back like, "I'm not a beggar." I tell them, "It's none of that... [you're not a beggar]. We're a resource center, we are your people, we have resources. So, if you need something, you need to say that so that we can provide it. And if we can't provide it, we can connect you to somebody that can." We started to see people come in with more ownership.

Advocates also shared the ways in which flexible funding support helped participants see beyond their current circumstances and created an opportunity to transform participants' overall well-being by moving away from just surviving and allowing participants to thrive and work towards their goals. One advocate said,

We've got somebody that is not in a healthy living situation because...they have a parent that's...mentally ill and not engaging with them in a healthy way. He used to sit around and play on Facebook and some online games...But just knowing that there's this funding that we can help you...they're now dedicating time to researching and I'm seeing them call landlords and schedule walkthroughs...So like just seeing people...getting more empowering and recognizing, I don't have to tolerate this. I could do this. We just so happen to have the resources to support them in doing that.

"[We are seeing] less shame, more ownership and also excitement about what they're working on. I think that's just like human pride. I think, okay, you might be covering my rent this month ... but guess what? This time next month I'll have the check from this job and that job, I'll be able to cover my rent ... just knowing that one thing is gonna be taken care of allows people to free up space in their mind to actually dream, plan, work towards a goal."

Another advocate shared similar sentiments,

“There’s something about when I’m sitting with a participant, and they say they’ve got a phone bill that’s due and they have no idea how they’re going to do it. It’s like seeing them relax after I say, like, you don’t have to worry about that, just give me the statement. I will pay it today and I’ll do it like in front of them. And it’s like seeing the weight lifted off of somebody’s shoulders just off of not having to worry about this phone bill or worry about how I’m gonna get to work, you know, trying to get food.”

“These are individual autonomous people with their own thoughts, goals, plans, and we’re able to support them on those missions. And the flex funding has been an instrumental tool in making that possible. Not to mention we’ll never be able to count how many people may not be engaging in sex work because they know they can come here and get help.”

Enhancing the Agency’s Capacity to Provide Support Services

Another impact of the flexible funding model noted by advocates is related to enhancing the agency’s capacity to provide supportive services and meet the resource needs of the community served. GLO has been identified as a core community resource for its priority population providing access to housing assistance, funding support for household bills, assistance with transportation, and essentials such as groceries, a community shower, and more. Access to the flexible funding assistance grant has been instrumental in increasing the capacity of the organization to provide unrestricted support to participants in additional ways that are meaningful for the population. A GLO advocate described this enhanced capacity:

“We’ve been able to cover court fines and see people enrolling in school. See people get jobs who were previously depressed and unemployed. See people save their apartments. Help people that were literally living on the streets ... but I never even imagined— working at GLO—I knew that the work was going to be helping the community, but I never ever imagined that we’d be able to help them to this extent.”

“It’s enhanced the organization a lot. We have a lot more. I’m going to say like it’s ... I think it’s helped retain a lot of folks. Just that extra incentive knowing like okay, if even if I don’t have to be here, all I have to do is call ... and that extra support is there ... So, filling that need in a community like this. I think it’s important to just be able to have it.”

Another advocate shared,

I could give you stories about people who’ve come in and didn’t have and needed certain things and GLO was in a position to be able to help and we were able to give it to them in a timely manner, in a manner that didn’t degrade them like they didn’t have to get on their hands and knees and beg. I know at other agencies, it’s like you have to be damn near dead with absolutely nothing just to be able to get some kind of support. And just to see the look on people’s faces like “I don’t have to do anything else?” I’m like, “yeah, you don’t have to do anything else.”

Another impact of the flexible funding support noted by advocates is being able to serve participants who may otherwise not be eligible for support. The absence of restrictions or limitations associated with flexible funds allows the agency to provide support to undocumented participants who can greatly benefit from financial assistance. One advocate said,

“Our folks. I have a couple of undocumented folks. And this one has been really helpful when it comes to working with them because there's so much that they don't have access to right now. The funds have been helping ... Like, I have a participant who is undocumented in a hotel right now. We're working with the case manager with him until we can figure out what to do. So, he's there. He has food. We also have another undocumented participant, and she has her own housing, but she needs help with everyday necessities because she's unable to work. So that includes food, transportation, things like that.”

Challenges Encountered

The disbursement of flexible funding assistance required organizational collaboration and ongoing revisions as the flexible funding pilot project presented both rewards and challenges to the organization. As an organization previously engaged in providing financial support to participants, it was imperative that disbursement policies and procedures were in alignment with the flexible funding model and organizational mandates. After being awarded flexible funding pilot funds, LGBT Center and GLO leadership made the decision to temporarily suspend disbursement of existing funds to focus solely on the pilot project. The organization's pre-existing policies and procedures required tracking via a formal application for housing support and other financial support requests and proof of need for requests exceeding \$200. Shifting to the flexible funding model warranted that these policies and procedures be revised which presented challenges for the organization in relation to organizational staff capacity and fiscal processes.

Challenges related to Staff Capacity. GLO advocates described the challenges of operating as a program within a larger organization, providing a wide range of services to the community and the limitations attributed to staff capacity. Throughout the duration of this pilot project, two advocates were primarily responsible for the administration of the program and disbursement of flexible funding resources. The responsibility of administering the flexible funding grant was in addition to their GLO positions as Site Director and Community Engagement Specialist. Advocates described feeling overwhelmed by the increasing number of funding requests, the increased urgency in disbursing funds, and the challenges navigating disbursement payments via credit cards, particularly after one company credit card expired. GLO advocates also shared the ways in which staff availability limited the organization's capacity to fully implement the new disbursement procedures that aligned with the principles of flexible funding related to low barrier access and the prompt disbursement of funds. In addition, the limited capacity of the LGBT Center administrative staff who handled certain payments for GLO impacted this as well. Consequently, shifting to new policies and procedures took longer than it would have with greater staff capacity and some funding was provided using the existing policies and procedures which required participants requesting more than \$200 to complete a formal application and provide supportive documentation.

Challenges related to Fiscal Processes. Operating within the confines of a larger organization, GLO's fiscal processes were outlined by its parent organization, the LGBT Center of PA. The flexible funding pilot project required changes to existing fiscal processes to meet the increased volume of requests and urgency of disbursement that would be in alignment with the flexible funding model and organizational mandates. Similar to the program's existing model, smaller purchase requests (under \$200) proved easier to disburse using gift cards to supplement credit card purchases. However, larger funding requests remained a challenge as this often required a check from the organization which included several levels of administrative approval across GLO and the LGBT Center. To counter this limitation, the LGBT Center and GLO developed a new process for "emergency checks" and a new protocol for internal communication to ensure that program staff at all levels were aware of payment requests and status.

Lessons Learned

The Flexible Funding Pilot Project provided GLO, a program of the LGBT Center of Central PA offering robust services to the LGBTQ+ individuals experiencing multiple forms of marginalization, the opportunity to meet the unique and complex needs of their priority population in ways that promoted health and thriving. Providing flexible financial assistance requires that organizations assess and align their structure, culture and protocols to an empowering and survivor-led model that meets the self-identified needs of community members. GLO advocates shared deep appreciation for the ability to impact the lives of participants in monumental ways and hopes of offering this level of support in the future.

Lesson 1: Provide training and technical assistance on the philosophy and practice of flexible funding to organizational staff.

The philosophy of flexible funding assistance is innovative and at its core, misaligned with many established grant funding resource policies and procedures used to support the needs of community members. This individualized and person-centered funding resource requires organizational staff to develop new methods of assessing and supporting the self-identified needs of community members. Consequently, offering advocates and agency leadership essential education, training, technical assistance and resources on the guiding principles and practice of flexible funding as low-barrier financial support is critical to ensure fidelity in the implementation of this model. This training and technical assistance can include the development of a peer-led technical assistance group/network that provides resources and tools for community-based organizations implementing flexible financial assistance programs.

Lesson 2: Assess organizational processes and their alignment with flexible funding model.

This pilot project revealed the administrative challenges associated with assessing participant needs and disbursing flexible funding resources within an organization. Flexible funding calls for the adoption of new procedures and/or the altering of existing procedures to increase accessibility and remove organizational administrative and programmatic barriers that interfere with flexible funding support. It is imperative that program administration and advocates have the capacity to collaboratively develop and implement new protocols that are in alignment with flexible funding practices to guide disbursement. Such processes may be iterative and require adequate staffing and ongoing revisions.

Lesson 3: Assess organizational capacity and plan for human resources needed to implement flexible funding model.

This pilot project revealed challenges associated with limited human resources to administer the flexible funding program within the organization. For many community-based organizations, flexible funding support will be provided in addition to other core agency services which results in an increased workload for staff and capacity issues. To effectively administer flexible funding, organizations should assess staff capacity and plan for the human resources needed to implement the program while ensuring that staff responsible for administering the flexible funds receive adequate and ongoing training, support, and supervision.

Lesson 4: Utilize data collection as an educational and advocacy tool.

Organizational support and guidance related to data collection tools and processes is critical to documenting the value of flexible funding support for community members and serving as evidence of its effectiveness. Using the appropriate tools helps to determine the highest community needs and challenges and the monetary support needed to address such challenges. Developing data collection tools and coordinating with advocates and administration to utilize these tools is critical to the implementation of the flexible funding model. By documenting flexible funding implementation processes, programs can collect systematic data on how funds are requested and used by community members which can be used in advocacy efforts to demonstrate the value of flex funding. Additionally, collecting systematic data allows the organization to evaluate their processes against the principles of the model and make adjustments/improvements where needed.

Lesson 5: Develop and implement a plan for organizational sustainability of the flexible funding model and principles.

A major takeaway from this pilot project is the importance of working with community organizations to identify concrete ways that the values and principles of flexible funding can be sustained over time. For many organizations that implement flexible funding programs, the resources used to administer the program may be from a flexible or nonrestrictive grant award. It can be de-stabilizing for organizations and the communities they serve to shift back to more restrictive funding streams after flexible and nonrestrictive grant funds are fully spent. As such, it is essential that community-based agencies embed flexible funding principles into their organizational principles. When shifting to other grant sources, community-based organizations should not automatically revert to protocols used prior to implementing flexible funding as this can become a barrier to support for advocates and participants. Instead, protocols aligned with flex funding principles should serve as a guide to continue offering financial support within the organization. Additionally, organizations should actively seek out diverse sets of funding sources and streams of funding to sustain the flexible funding program. This should include braiding and blending multiple funding streams as a financial strategy to support flexible funding programs and broaden the impact and reach of this intervention. A clear plan for financial sustainability is necessary to maintain the organization's capacity to continue serving those in need.

Appendices

Appendix A: Flexible Funding Assistance Tracker

1	Participant ID Number
2	Age
3	Gender
4	Race/Ethnicity
5	Does the participant have children and/or other dependents?
6	Does the participant identify as an immigrant or refugee?
7	Date of funding request
8	Funding decision
9	Explanation of funding decision
10	Date of disbursement
11	Amount provided?
12	Method of disbursement?
13	What were the funds used for?
14	Immediate housing impact?
15	Explanation of need?
16	Did the participant receive any other agency services?
17	What agency services did the participant receive?

Appendix B: Description of Funding Categories

Children's Needs	Childcare; children's clothing/footwear, school supplies, after school recreational or educational activities; school field trip; team/club participation; medical fees/copays.
General Debt Assistance	Credit card debt; bank fees (e.g., overdraft); personal loan repayment.
Education/Training	Tuition and fees for education/training program; materials/supplies (e.g., textbooks, laptop/computer, printer, flash drive, office desk, office chair, stationary).
Employment Assistance	Work permit fees, professional/business clothing; work uniforms; transportation support for interviews, work, etc.
Essential Furnishings	Costs of furniture, bedding supplies, towels, curtains, pots/pans, household appliances, etc.
Legal Assistance	Legal fees (divorce or custody filing fees, probation/parole fees, restitution, etc.)
Moving Costs	Movers/moving company services; van/truck rental, storage unit fees; etc.
Move-In Costs & Deposit	Application fees, First (& last) month and security deposit.
Physical/Mental Health Needs	Medical/dental expenses (e.g., bills, copayments for medication and/or appointments, health insurance), counseling/therapy services; medical supplies/equipment (e.g., mobility aids, assistive technology, etc.)
Rental and Mortgage Assistance	Paying past-due rent/mortgage; paying current rent/mortgage; rental/mortgage insurance.
Security Assistance	Safety measures (changing locks, purchasing a new cell phone/number; home alarm/alert system).
Transportation Assistance	Uber/ride sharing; bus/train pass; driving lessons; gas for car; car repairs; new tires; new car; driver's license; car insurance.
Household Utilities and other Bills	Household bills (gas, electric, cable/internet, water, heat, sewage); cell phone bill.
Personal Documents	Birth certificates, social security cards, passports, state ID cards.
Basic Needs	Food, clothing, shoes, and personal care items for the household.
Family Activities	Family recreational activities; celebrations; gifts.
Home maintenance and repairs	Plumbing, painting, repair of broken windows or doors, purchase of screens and insect fumigation.

Appendix C: Advocate Interview Guide 1

1. What services does your organization offer to clients?
 - a. How are clients connected to these services/resources?
 - b. What services are most utilized by clients?
2. What are some of the resource needs and challenges faced by those who seek support from your organization? *[Probe: housing displacement, DV services, legal support, medical care, food insecurity, etc.]*
 - a. How might the needs of individuals who seek support from your organization differ from other groups? *[Probe: Differences related to their marginalized identities e.g., gender, sexual orientation, race/ethnicity, etc.]*
3. Can you walk me through a client's experience when they first arrive at the center? *[Probe: What is the entry process like? What information is collected? How is this documented? Who is responsible for collecting this information?]*
4. Can you walk me through the flex funding disbursement process? *[Probe: Starting with a client identifying a need for funding to the point that funds are disbursed.]*
 - a. How long does this process take? *[Probe: Time between identification of need and disbursement of funds]*
 - b. Can you tell me more about what impacts the timeline for disbursing funds to clients?
5. How was the flex funding disbursement procedure decided upon? *[Probe: Who was involved in the development of this protocol? How were advocates informed of this process?]*
6. Can you talk about the current restrictions or limitations on the disbursement of flexible funding assistance?
 - a. How do advocates determine if a client is able to receive flexible funds?
 - b. How do advocates determine how much money is provided to a client? *[Probe: Is this need specific? Are there needs that are prioritized over others?]*
 - c. Is there a limit/cap on the total amount of funds that can be disbursed to a client? If so, what is the limit?
7. What are some of the challenges/sticky points that the organization has encountered in the process of disbursing flexible funds?
 - a. How have advocates been able to address these challenges?

Appendix D: Advocate Interview Guide 2

1. How are your clients informed of the availability of flexible funding support? [*Probe: Brochures or posters at the agency? Word of mouth? Are clients informed at intake? Are they informed after a need is expressed? Etc.*]
 - a. a. If ALL clients are not informed of the availability of flexible funding through a systematic process, why is the reason? [*Probe: How, if at all, do you think this might impact who receives the funds?*]
2. Can you walk me through the flexible funding disbursement process as it currently stands? [*Probe: Starting with a client identifying a need for funding to the point that funds are disbursed*]
 - a. Can you describe how this process has changed?
 - b. How have the changes in the disbursement process impacted the amount of time it takes for funds to be paid out to and/or on behalf of clients?
 - c. Can you describe the available options for disbursement funds to clients? [*Probe: direct payment from GLO staff to vendor/service provider/institution, gift cards, cash, etc.*]
 - i. Which option for disbursing funds to clients has been the most manageable for advocates to administer? Why?
 - d. Can you describe the current restrictions/limitations of the current flexible funding disbursement process?
3. How were the changes to the disbursement process decided upon?
 - a. What are some of the challenges/sticky points that the organization has encountered in the process of disbursing flexible funds?
 - b. How have advocates been able to address these challenges?
 - c. What are some of the benefits of the changes to the disbursement process?
 - d. If we were to redo this pilot project, what are some key changes you would make to the process? [**Note: emphasize operational processes for advocates*] [*Probe: What went well? What did not go well? What improvements can be made*]
4. How has flexible funding enhanced the capacity of the organization to support GLO participants? [*Probe: What is GLO able to do with flexible funds that the organization couldn't do before to support participants*]
5. How, if at all, has receiving flexible funding assistance impacted the overall wellbeing of clients? (**Note: what are the tangible outcomes because of flexible funding?*)
 - a. Can you share the feedback the organization has received from clients related to the benefits of flexible funding assistance, if any?
6. Is there anything more that you would like to share regarding your experience with the flexible funding project?