



UNITED
NEIGHBORHOOD
HOUSES

INTERVENING AT THE EDGE:

Lessons from Helping Hands

August 2025

Executive Summary

Through the generous funding from Gerstner Philanthropies' Helping Hands program, United Neighborhood Houses (UNH) provides emergency cash assistance grants to low-income individuals and families in crisis to keep them stably housed. This initiative leverages UNH's deep-rooted relationships with its settlement house members—trusted community institutions that provide wraparound services—to ensure that emergency funds reach those who need them the most.

Helping Hands has proven to be an essential financial safety net for thousands of low-income individuals and families. The program prioritizes rent assistance, utility payments, and essential furniture, with rent remaining the highest-need category. While economic instability continues to drive demand for emergency assistance, data suggests that UNH's Helping Hands initiative strongly correlates with long-term housing stability, with 84.7% of respondents remaining housed a year after receiving a grant. Settlement houses play a crucial role in maximizing the impact of Helping Hands funds by leveraging additional public and private funding sources and leveraging comprehensive

services. Their work ensures that emergency grants truly resolve immediate crises and promote economic stabilization rather than just providing temporary aid.

This report examines the impact of the UNH Helping Hands program from its inception in 2019 to 2024, drawing on five qualitative interviews from settlement house staff, quantitative data on funding allocated to 24 participating members, and an analysis of broader economic trends.

KEY FINDINGS

Highest-Need Category Trends

Rent and housing security have remained the most urgent needs for grant recipients over the five years that UNH administered the program. Since its inception, rental assistance, utility payments, and furniture assistance accounted for 85.8% of all Helping Hands grants and 93.5% of total funds disbursed. This trend, exacerbated by the pandemic, persisted as housing costs rose, with market rents in NYC rising by as much as 36% since then.



The thing is, we don't always see the long-term impact because the grant helped them stay stable. They didn't lose their housing, they didn't end up in crisis, so they're not coming back for more emergency help. And that's a success.

ROSALINDA ROY, CAMBA





I call this my superpower. It's one of my favorite things that I get to do. That's part of my job.

KAREN PERSHING, PROJECT HOSPITALITY



Top Triggering Events for Needs Assistance

Financial instability often follows unexpected crises, such as job loss, a reduction in work hours, or a sudden injury or illness. Helping Hands data confirms that these three triggering events were the most common reasons settlement house program participants sought emergency assistance. All qualified grant recipients must have some form of financial stability. Many work full-time yet remain rent-burdened, a common trend with studies showing many low-income renters in New York spend over 50% of their pre-tax income on housing. Even otherwise manageable disruptions—such as bed bugs requiring new furniture—can destabilize low-income families financially. Without support, these crises can spiral into eviction, homelessness, or extreme poverty.

Recipients Remain Stably Housed One Year Later

Since 2021, after the first full year of the program, UNH has tracked whether grant recipients remained housed a year after receiving assistance. Across 1,098 attempted follow-ups, 84.7% of respondents confirmed that they were still housed. This data strongly suggests that emergency rental assistance contributes to long-term housing stability.

Settlement Houses Provide Wraparound Supports

Rather than using Helping Hands grants in isolation, settlement houses leverage a broad network of resources to stabilize an individual in crisis. This includes directing clients to wraparound services, such as job placement programs, food security initiatives, and mental health support, and providing connections to public benefits, legal assistance, housing support, and discretionary funding. When combined, recipients receive immediate, multi-faceted support to stabilize emergencies rather than just a one-time financial boost.

Ultimately, when settlement houses use the Helping Hands program, they offer more than just financial assistance—it is a stabilizing force for families on the brink, a testament to the power of community-driven aid, and a reflection of UNH's commitment to supporting New York's underserved residents.

For rental assistance and eviction prevention, settlement houses frequently coordinate with government aid programs such as the following:

- **HRA One-Shot Deals** – Emergency rental assistance from NYC's Human Resources Administration.
- **Section 8 Housing Vouchers** – Federal subsidies that reduce rent burdens for low-income households.

Introduction

Settlement houses have long stood at the intersection of social services and systemic change and are deeply embedded within the communities they serve. Emerging in the late 19th century, these institutions rejected the prevailing charity service model—which often framed poverty as a moral failing—and instead focused on addressing the root causes of economic hardship through advocacy, direct aid, and community building. From early campaigns for affordable housing to advancements in workers’ rights and women’s suffrage, settlement houses have historically combined individual support with collective action, ensuring that those facing hardship are given immediate relief and the tools to shape long-term solutions.

United Neighborhood Houses, incorporated in 1919, has long been the unifying force behind New York’s settlement house movement. UNH spends extensive time engaging with our settlement house members to understand their needs, undertakes advocacy efforts on their behalf, and then amplifies their impact. UNH’s role is not transactional—it is **reciprocal and rooted in trust**. UNH is selective and intentional, ensuring that all members align with the overall mission of settlement houses and share a proven commitment to holistic, community-centered support. While other networks serving nonprofits often support hundreds of member organizations, UNH has been highly deliberate in its growth. This intimacy of membership is **by design**—UNH prioritizes depth over breadth, maintaining a network where members are not just part of an association but part of a collective movement toward greater community resilience.

This specific position made UNH a strong partner for Gerstner Philanthropies when they sought to distribute emergency cash

assistance more efficiently. In 2019, Gerstner Philanthropies approached UNH and welcomed a proposal: Instead of managing a patchwork of individual funding relationships, UNH could serve as an intermediary, identifying and training settlement house staff so that settlement houses could distribute funds throughout New York City. This approach, known as a **leveraged partnership**, aimed to maximize the reach and efficiency of emergency assistance by channeling funds through trusted organizations already deeply embedded in their communities.

What sets UNH settlement house members apart and makes them an ideal fit for this program is their “no wrong door” approach to social and educational services. Unlike other service providers offering programs that only address a single aspect of financial hardship or a specific need or provide a specific service, settlement houses offer wraparound support. This means any person seeking rent relief could also access child care, employment resources, educational programming, mental

health support, food assistance, and more through internal referrals or by participating in settlement house programs. This holistic approach ensures that Helping Hands funds provide not only temporary relief but also catalyze long-term stability.

UNH ensures that Helping Hands funding makes the greatest impact by providing technical assistance, case auditing, and data tracking while managing reports to Gerstner Philanthropies. By handling these administrative tasks, UNH allows settlement houses to focus entirely on supporting individuals and families in crisis. Furthermore,

UNH identifies trends in financial need, government assistance gaps, and evolving crises to inform future funding decisions and hone the program's impact at a local and system-wide level.

The Helping Hands program is more than just a financial assistance initiative—it is a testament to the power of collaboration. By leveraging UNH's deep relationships with settlement houses, Gerstner Philanthropies has provided life-changing support to thousands of New Yorkers while ensuring that every dollar contributes to both short-term relief and long-term resilience.

Methodology

This report evaluates the impact of the Helping Hands program from July 2019 to July 2024 using a mixed-methods approach combining quantitative and qualitative data. The quantitative analysis examines funding trends, allocation patterns, and top areas of need based on UNH member data and quarterly reports. The qualitative component features structured interviews with staff from partner settlement houses representing all of NYC's

five boroughs—**CAMBA (Brooklyn), Mosholu Montefiore Community Center (MMCC) (Bronx), Northern Manhattan Improvement Corporation (NMIC), Project Hospitality (Staten Island), and Queens Community House (QCH)**. These interviews provided insight into members' experiences, challenges, and Helping Hands' role in addressing critical needs. Together, these findings offer a comprehensive view of Helping Hands' impact.

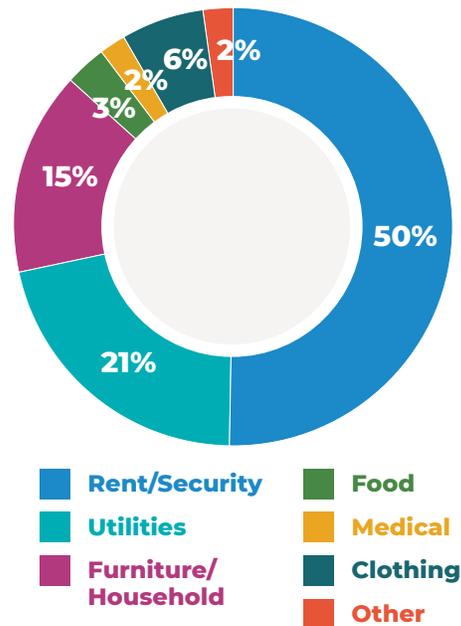
Findings & Analysis

Since 2019, **Helping Hands** has provided over \$5.3 million through nearly 3,700 grants, helping thousands of individuals and families recover from emergencies. After the first year, the average grant size was \$970, eventually increasing to \$1,229 as of 2023, largely due to significant increases in housing costs and the closure of pandemic-related rental assistance programs.¹

Highest-Need Category Trends

Across the board, **rent and housing security** remained the highest need category throughout the Helping Hands program period studied, followed by **utility payments** and **furniture**. Of the 3,746 emergency cash assistance grants administered throughout 2019-2024, **85.8%** were for **rental assistance & housing security** (1,858), **utilities** (793), or **furniture** (572). Aggregating the amount spent across these three need categories over the same five-year period represents **93.5%** of Helping Hands' **total assistance**.

CHART 1: TOTAL GRANTS BY NEED CATEGORY



There's something about resolving an immediate need, whether it's rent or furniture. If you can provide a bed for a child, it's a relief for the parent, and it makes them feel like they're starting off in a good place. As a parent, knowing your kids are okay makes you feel good.

ROSALINDA ROY, CAMBA



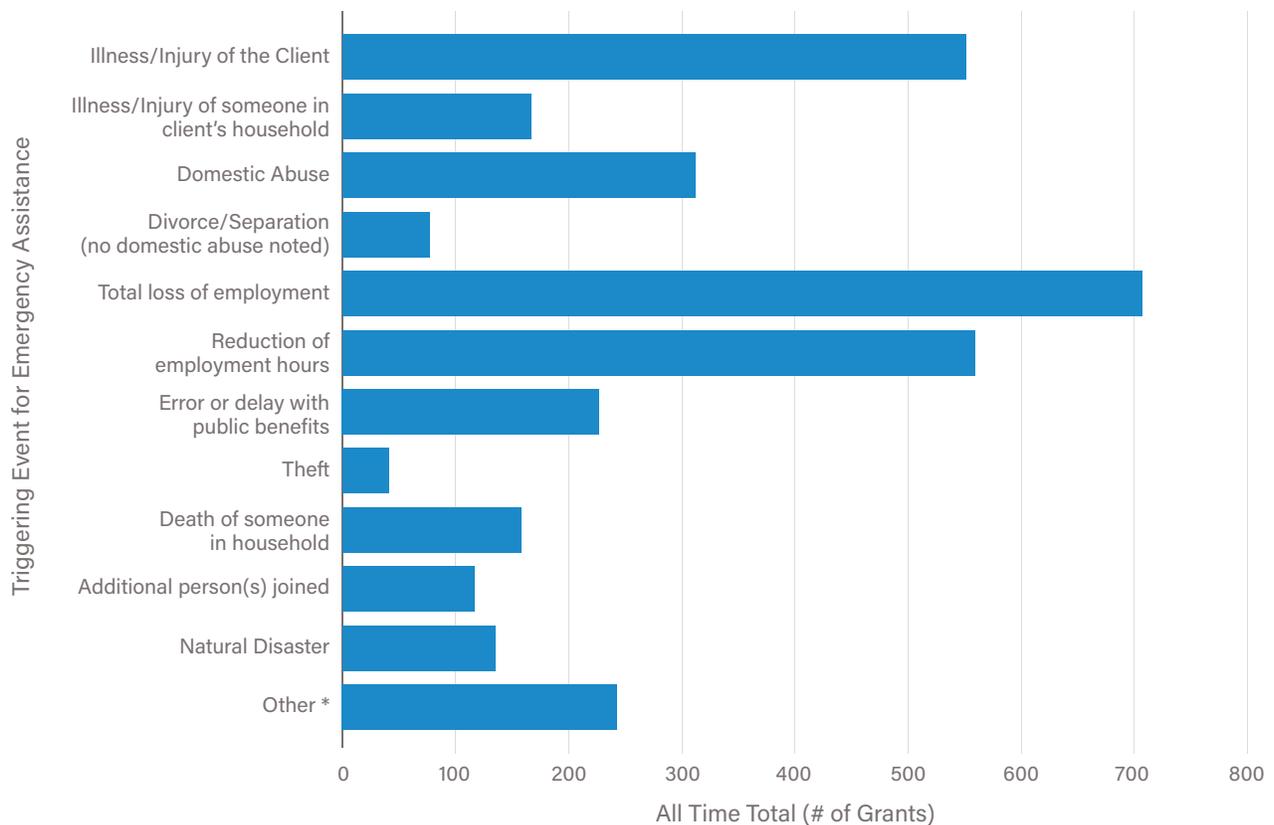
Top Triggering Events for Needs Assistance

“ When I started working here, I thought I was going to help only poor people. What I learned over the past several years is that I’m helping people that are in two-income homes who are just having a hard time. And they’re embarrassed. Because at one point, they were in the giving end, and now they’re in the receiving end.” -Zulma Cruz, Project Hospitality

Helping Hands data tells a story that challenges stereotypes of housing insecurity. Maintaining financial balance takes work no

matter the circumstances, but particularly for low-income households, this balancing act is significantly more difficult. The high cost of living, coupled with insufficient income, makes these households extremely vulnerable to unforeseen hardship. Otherwise manageable challenges, such as a reduction in employment hours or bed bugs (a recurring “Other” reason for replacing bedding), or life events as significant as an illness or death in the family can easily tip the scale for low-income households and make them financially unstable. **Total loss of employment, reduction of employment hours, and injury or illness of the client** were the three most common triggering events that caused grant recipients to seek help.

CHART 2: TRIGGERING EVENTS FOR ALL GRANTS



“ A lot of people come to us because they’ve been doing everything right—they’re working, they’re paying their bills, they’re trying to be responsible—but then something happens. And suddenly, they can’t keep up anymore. And it just keeps getting worse.”
 –Karen Perishing, Project Hospitality

Most triggering events consist of an unforeseen circumstance or, at the very least, circumstances beyond an individual’s control. Examples include an employee who loses their job because they contracted COVID, a domestic violence survivor trying to protect her children while fleeing a dangerous situation, or a mother whose partner, the sole breadwinner, suddenly passes away. Events like these, if not addressed with a Helping Hands grant, much less a system of support, can easily cause a low-income household to fall into a downward spiral into poverty.

Recipients Remain Stably Housed One Year Later

Starting in 2021, UNH provided Gerstner Philanthropies with quarterly reports on the Helping Hands Program, which specifically included metrics on whether recipients had confirmed housing stability a year after receiving the grant. The table below shows the information reported by year.²

TABLE 1

| YEAR | TOTAL ATTEMPTED CONTACTS | TOTAL “YES” RESPONSES | TOTAL “NO” RESPONSES | CONFIRMED VIA ALTERNATIVE METHODS | % STABLY HOUSED |
|--------------|--------------------------|-----------------------|----------------------|-----------------------------------|-----------------|
| 2021 | 310 | 256 | 54 | 0 | 82.6 |
| 2022 | 272 | 212 | 60 | 4 | 79.4 |
| 2023 | 299 | 248 | 34 | 10 | 86.3 |
| 2024 | 217 | 190 | 18 | 10 | 92.2 |
| Total | 1098 | 906 | 166 | 24 | 84.7 |

This data suggests:

- A general **upward trend** in recipients who confirm they are stably housed a year after receiving a Helping Hands grant.
- A strong **correlation** between receipt of a Helping Hands grant and reporting housing stability a year later. Of the 1,098 recipients contacted, **84.7%** (932) confirmed being stably housed a year after receiving their grant.³

The presence of **no-response bias** from the 166 recipients contacted who ultimately did not respond⁴ means it is unclear whether these recipients remained housed, had housing and still experienced instability, or became homeless. We do not know if non-responders were more or less likely to have housing stability. Alternative measures for contacting recipients were expanded in 2023 and 2024, such as mailing letters to last-known addresses and member organizations following up with property management companies; not every settlement house had the capacity to engage in alternative follow-up methods.

A Father's Fight for Stability: How Helping Hands Prevented Eviction and Secured a Future

Retold by Marisol Báez, MMCC

A father of three, including a child with cerebral palsy, suddenly found himself in an impossible situation. He had been living with his mother in an apartment when she unexpectedly left. She abandoned the home, and he was shocked to find it came with \$39,000 in rental arrears. Overnight, he became the sole tenant, facing the imminent threat of eviction with no legal claim to the lease.

Desperate to keep a roof over his children's heads, he sought help from MMCC where he met Marisol, the Community Coordinator, who immediately reached out to legal services, knowing that navigating the housing system alone would be nearly impossible. "So many agencies are overwhelmed, not because they aren't doing their jobs, but because the demand is too high and there's never enough time in the day for any of us," she explained.

Legal intervention secured a critical stipulation: the lease was transferred into his name, allowing him to stay in the apartment. However, the financial burden remained staggering. Even though the father worked tirelessly—juggling three jobs, including one at a restaurant that sponsored his work authorization—it wasn't enough to clear the massive rental arrears threatening his home.

That's when Helping Hands stepped in. The program provided vital funding that helped sustain his housing while legal services and government aid worked to resolve the bulk of the debt. In partnership with HRA and other sources, a financial package was assembled to pay off the \$39,000 in arrears, ensuring that he and his family would not be displaced.

The impact of this support was life-changing. With stable housing secured, the father could finally focus on his family's well-being. His child was able to undergo long-overdue medical procedures, and with rent no longer an overwhelming burden, he could reduce his workload from three jobs to two, allowing him to be more present for his children.

But what stood out most was his resilience. "He just wanted his rent paid so he could keep working and supporting his kids," said Marisol.

This case, which took nearly two years to resolve, exemplifies why emergency assistance programs like Helping Hands matter. They don't just provide temporary relief—they prevent crises from spiraling into long-term instability. "People need to know this really works," Marisol emphasized. "What UNH and Gerstner Philanthropies do really works. It truly helps a lot of people."



“We piece together funds from multiple sources all the time. If someone needs rental assistance, we’re not just looking at one option. We’re looking at what we can get from HRA, what we can get from Helping Hands, what other discretionary funds we have, and sometimes we’re even negotiating with landlords. We want to make sure that when we help someone, it actually resolves the issue. That usually means pulling in additional resources—whether it’s public benefits, legal aid, or philanthropic funding.

ROSALINDA ROY, CAMBA

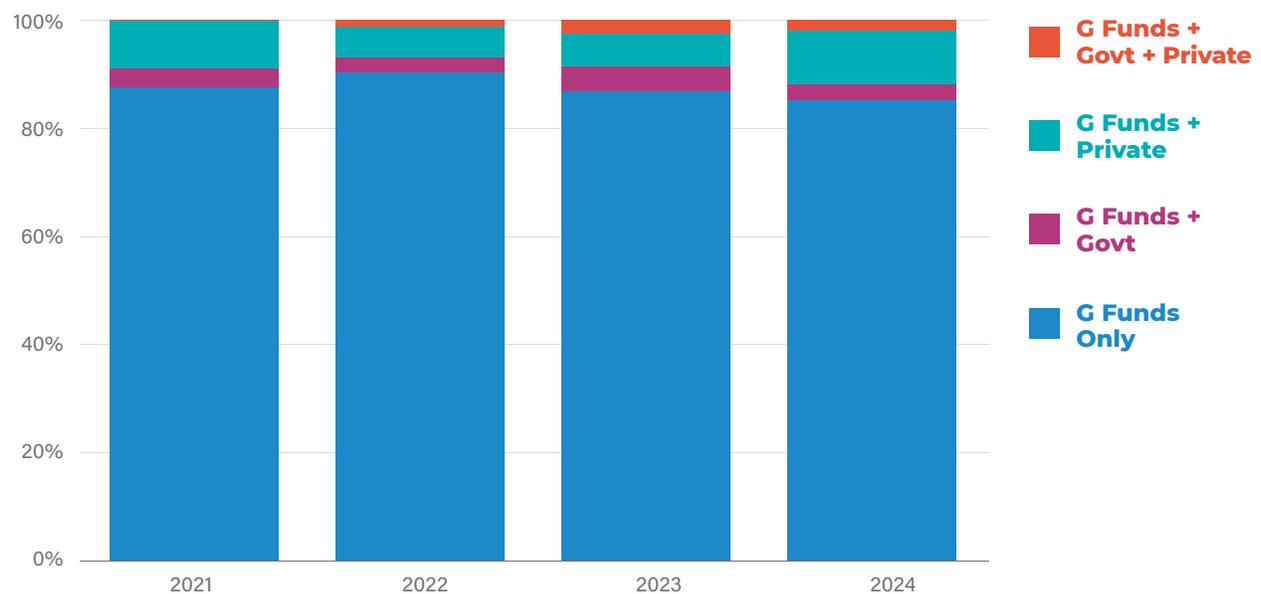


Settlement Houses Provide Wraparound Supports

UNH settlement house members are deeply embedded within their communities, serving as first responders for individuals and families in crisis while also providing ongoing community support. When a settlement house worker conducts an initial intake, the focus extends beyond the immediate crisis—staff work to identify all available resources to stabilize

the situation and prevent it from escalating. Addressing not just the problem that led someone to seek help but also the underlying vulnerabilities that put them at risk, settlement houses create rapid-response solutions that meet urgent needs holistically. This approach relies on layering multiple resources—from Helping Hands grants to government aid, legal assistance, and discretionary funding—ensuring that clients receive targeted, immediate interventions instead of just temporary relief.

CHART 3: GERSTNER FUNDS VS PACKAGED DEALS (BY PERCENTAGE)



Settlement house staff repeatedly emphasized that **addressing financial crises—particularly instances of rent arrears, utility shutoffs, and eviction preventions—requires a coordinated, multi-pronged response.** No single source of funding is sufficient to resolve these emergencies, which is why settlement houses **layer multiple forms of assistance** to provide **rapid stabilization** for those at risk, occasionally combining Helping Hands grants with government assistance programs such as:

- **HRA One-Shot Deals:** A one-time emergency grant provided by and at the discretion of the New York City Human Resources Administration (HRA) to help individuals and families in crisis, often used to cover rental arrears (back rent) and prevent evictions.
- **Section 8 Housing Vouchers:** Officially known as the “Housing Choice Voucher” (HCV) Program, a federal rental assistance program administered by the U.S. Department of Housing and Urban Development enables low-income households to rent from private landlords, only paying a portion of the rent themselves while the government covers the rest through direct payments to the landlord.

Settlement houses also actively utilized **Emergency Rental Assistance Program (ERAP)** funds throughout the post-pandemic period, specifically in 2021-2022, which notably slowed the use of Helping Hands grants. By mid-late 2022, ERAP was mostly unavailable, and Helping Hands grants took on a greater role in filling the gap for rental assistance to resolve emergencies.

Some of Helping Hands' Impact Will Always Remain Unseen

“ Consider someone where, because I pay 1 or 2 months of their rent arrears, they don't end up getting evicted. If they had been evicted, it would have been “the snowball into poverty.” Instead, they avoided the shelter, avoided trauma, and stayed in affordable housing. But you don't really track the disaster you prevented.” –Marisol Baéz, MMCC

After an emergency, stable housing and financial security are the overarching goals of the Helping Hands program. But the milestones that happen in between—from when a person walks through a settlement house's doors to when they receive a Helping Hands grant—should not be viewed as any less important. Helping Hands will always have an impact that remains unseen.

The concept of **unseen impact** was repeated throughout interviews with UNH members' staff. When asked about the impact of Helping Hands, Marisol Báez of MMCC said it comes by “preventing people from entering a shelter, preventing having their children taken away from them because of domestic violence, or just flat out preventing a downward spiral into poverty.” Whether it is paying for furniture due to a house fire, a portion of one's rental arrears, or an overdue utility bill so a household can have heat again, the value of a Helping Hands grant is measured not only by what it provides but by what it prevents. The true impact lies in the crises that never happened—the evictions that don't take place,

the jobs that aren't lost, the families that stay housed—because emergency financial aid arrived at the moment needed most.

“ *It's one of those rare things where you can see the impact almost immediately. You help someone, and they can breathe again. We're not just handing out checks—we're giving people back their dignity, their stability. That's an incredible thing to be part of.”*
—Joelle Tirado, Queens Community House

There is also an unseen impact for workers at UNH member settlement houses. The settlement house movement is comprised of a compassionate, hardworking network of individuals who not only find their efforts in disbursing Helping Hands' grants meaningful, but who see their work as necessary as members of their community.

Benefits of the Leveraged Partner Model

The Helping Hands Program is designed to swiftly and effectively distribute emergency cash assistance to individuals in crisis. In the Leveraged Partner Model, where Gerstner Philanthropies is the heart and settlement houses are the hands, UNH is the central nervous system working behind the scenes to coordinate, support, and strengthen the entire system. As the intermediary between Gerstner Philanthropies and its settlement house members, UNH plays a critical role in ensuring funds are distributed responsibly, settlement house staff are well-supported, and data is systematically tracked to measure impact.

UNH ensures each settlement house member receives a tailored allocation of Helping Hands funds. Each participating settlement house designates a staff point person and a

“ *My children grew up in this community, went to school in this community. These are my neighbors, the people I run into at church or going to the supermarket. And when life happens to these folks and they get stuck, there are people like me that care for them and are willing to help. So when all the people contribute funds that create grants to help strangers—people they'll never meet—it's a blessing.*

To some, it might not seem like a lot of money. But to the people we serve, it's everything. It's the difference between losing hope and believing they can keep going. For me, it's just wonderful to continue to do this work. I think I was born to do this job. I don't know when I'm retiring... I should be, but I'm not.

ZULMA CRUZ, PROJECT HOSPITALITY



deputy to oversee the administration of this funding. For effective program implementation and reporting compliance, all staff point persons must complete a training designed and conducted by UNH to receive their first installment of Helping Hands grant funding. Topics include:

- **Eligibility screening** - How members can assess the eligibility of potential emergency cash relief recipients and verify the legitimacy of the claim and the third-party vendor (e.g. landlord, utility company).
- **Grant application process** - How members can complete a Helping Hands grant application, including the proper documentation and submission of requirements as per UNH guidelines.
- **Data collection** - How members should document and maintain Helping Hands grantee information via a standardized UNH intake form to optimize data collection on program impact and relevant emergency assistance trends.

It is UNH's responsibility to handle the bulk of administrative work—including data collection, auditing, and reporting so settlement houses can maximize their focus on assisting

individuals in crisis instead of navigating reporting requirements. This includes hosting quarterly convenings for settlement house program administrators to review progress, discuss emerging trends, raise challenges, and collaboratively identify solutions. Qualitative interviews with settlement house staff reveal how UNH is seen as a trusted intermediary by creating space to seek guidance and clarification more freely than they might in direct conversations with a funder. This allows for open dialogue and ensures questions and concerns are effectively addressed.

UNH's deep-rooted relationships with its settlement house members, coupled with its capacity to manage administrative complexities, make it uniquely positioned to facilitate the Helping Hands program. By streamlining processes, providing ongoing technical support, and fostering collaboration among members, UNH enables settlement houses to focus on what they do best—helping individuals and families navigate crises and regain stability. Its role as an intermediary strengthens the overall impact of Helping Hands, securing funding that is both responsive and accountable and ultimately allowing resources to reach those who need them most in the most effective way possible.



When I ran out of Helping Hands Funds and was unable to do any more rent arrears, UNH connected me to other housing assistance funds. Now, I can continue to accept rent arrear requests, and it's been life-saving for our clients.

KAREN PERSHING, PROJECT HOSPITALITY



Findings

The following recommendations draw from insights gleaned through the Helping Hands model and UNH's demonstrated success implementing a Leveraged Partner Model to efficiently and effectively deliver emergency cash assistance to individuals in crisis. By applying these recommendations, funders can maximize the impact of their giving, program administrators can strengthen their service delivery, and nonprofit organizations can leverage best practices to enhance financial stability for their communities. More broadly, these findings underscore the importance of infrastructure and operational support in the nonprofit sector, particularly for programs that rely on rapid response assistance to prevent crises from escalating.

1. The Leveraged Partner Model is an Effective Way for Mission-Driven Organizations to Allocate and Distribute Emergency Cash Assistance

UNH's implementation of the Helping Hands program has demonstrated the effectiveness of the Leveraged Partner Model in administering emergency cash assistance. In this model, a funder (Gerstner Philanthropies) provides financial support, an intermediary organization (UNH) manages program administration and oversight, and frontline service providers (settlement houses) distribute funds directly to individuals in need. This structure ensures that emergency cash assistance is deployed quickly and equitably while minimizing administrative burdens for direct service organizations. The key strengths of the Leveraged Partner Model include:

- **Effective Distribution of Funds** - By centralizing grant administration, the intermediary (UNH) ensures that funds are distributed promptly while maintaining compliance with funder guidelines. This enables settlement houses, the frontline

service providers, to focus on client engagement and avoid being overwhelmed with additional administrative tasks.

- **Streamlined Data Collection & Reporting** - The intermediary collects and analyzes data across multiple frontline organizations (24 in the case of Helping Hands) to provide funders and the entire program ecosystem with valuable insights on the impact of emergency cash assistance while identifying trends in community needs.
- **Capacity Building & Support for Direct Service Providers** - UNH's role as a centralized resource creates an additional community for its settlement house members to connect and engage with each other in peer learning that strengthens their ability to administer funds effectively.
- **Scalability & Replicability** - The Helping Hands model demonstrates that leveraging an intermediary organization allows emergency cash assistance programs to scale efficiently, enabling funders to support a broad network of service providers without having to manage individual grantee relationships.

Strengths of the Leveraged Partner Model



Scalability
The model allows efficient scaling of assistance programs.

Fund Distribution
Centralized grant administration ensures timely and compliant fund distribution.

Capacity Building
Peer learning strengthens service providers' abilities.

Data Collection
Analyzing data from multiple organizations provides valuable insights.

This model is particularly effective in the realm of emergency cash assistance, where speed and efficiency are critical. By using a trusted intermediary, funders can maximize the impact of their contributions while ensuring program accountability and data integrity. As philanthropic organizations seek ways to make their emergency assistance programs more impactful, the Helping Hands approach offers a compelling model for replication.

2. Emergency Cash Assistance is Most Effective When Paired with Wraparound Supports

Emergency cash assistance provides immediate relief to individuals in crisis, but its ability to promote long-term stability is significantly enhanced when paired with wraparound services.

Utilizing Helping Hands funds, UNH's settlement house members illustrated that people experiencing financial emergencies

often need additional support to prevent future crises and build long-term resilience. By integrating emergency cash assistance with wraparound support, legal aid, workforce development, education programs, and other social services, organizations can provide a more comprehensive safety net for individuals and families in need.

Settlement houses are well positioned to provide this holistic support, ensuring that emergency financial assistance is not a temporary fix but part of a broader strategy to stabilize individuals and families.

3. Funders Should Dedicate Operational Support to Ensure Effective Emergency Cash Assistance Administration

A significant yet often overlooked factor in the success of emergency cash assistance programs is the administrative infrastructure required to implement them effectively. While direct financial aid is critical, ensuring funds are distributed efficiently, effectively, and in coordination with other support services requires dedicated staff and operational resources. Without dedicated operational support, settlement houses would be forced to stretch their existing capacity, thereby limiting their reach and the effectiveness of emergency assistance programs and the distribution of other settlement house programs and services.

- **Emergency Assistance is More Than Financial Aid** - Distributing emergency cash assistance is not simply about issuing payments. It requires thorough intake assessments, verification of need, coordination with other funding sources, and follow-ups to measure impact. Without properly resourced staff, these processes can become bottlenecks that slow down aid distribution or limit the number of people an organization can assist.
- **Settlement Houses Shoulder Administrative Costs Without Dedicated Funding** - Without dedicated operational funding, settlement houses are often forced to absorb the burden of implementation and any other related, unforeseen circumstances. Settlement

house staff dedicated to administering emergency assistance juggle multiple roles, pulling time and resources away from other critical services or individuals in need. Without dedicated operational funding, organizations are forced to make trade-offs that weaken the impact of both the emergency assistance program and their own work.

- **A Best Practice for Future Funders** - Private and public funders must recognize that the success of emergency assistance extends beyond the availability of funds to the network of administrators distributing grants. Allocating dedicated operating support for staffing, data management, and program administration should become standard practice. Doing so will ensure that emergency cash assistance reaches those who need it most, and it will also recognize program administrators' efforts as work rather than a necessary sacrifice to receive emergency funding.

For emergency cash assistance programs to reach their full impact, they must be designed with both direct aid and the necessary operational support. Helping Hands has demonstrated that investing in both the people and systems that administer financial relief is as important as the relief itself. By funding the full scope of emergency assistance—including the staff and infrastructure—philanthropies and public agencies can ensure that these programs remain responsive, efficient, and truly effective in stabilizing individuals and families in crisis.

Acknowledgements

This report would not have been possible without the generous support of Gerstner Philanthropies, whose ongoing investment in the Helping Hands program has provided critical lifelines to individuals and families across New York City. We are deeply grateful for their partnership, vision, and steadfast commitment to creating more stable, resilient communities.

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Mosholu Montefiore Community Center (MMCC) — Marisol Báez

Northern Manhattan Improvement Corporation (NMIC) — Brendy Iglesias

Project Hospitality — Zulma Cruz, Karen Pershing

Queens Community House (QCH) — Joelle Tirado

Finally, we recognize the broader UNH community and staff whose behind-the-scenes efforts continue to make the Helping Hands program successful—from program administration and data collection to ongoing support and advocacy. The author, Christine Rutkowski, extends her sincerest gratitude to Katie Cardwell for her guidance, feedback, and support throughout the development of this report. We are grateful to Mark Foggin, whose photography is featured on the cover, and extend many thanks to Tracey Maurer for bringing this report to life through thoughtful and impactful design.

Endnotes

- 1 Helping Hands 2023 Impact Report Summary
- 2 Note: Quarterly reporting did not start until 2021, hence why data for 2020 is not present.
- 3 Decline due to the phasing out pandemic era benefits, including Emergency Rental Assistance Program (ERAP), expanded SNAP benefits, and eviction protections.
- 4 Settlement house members reported that disconnected or changed phone numbers were common causes as to why following up with recipients was difficult.



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