



# e4c Financial Management HUB

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e4c Financial Management HUB is a voluntary program that offers individualized household financial management services to low Income individuals & families. e4c Financial Management HUB receives their funding from *Homeward Trust Edmonton* and *Alberta Health Services, Young Adults and Crosslevel Services*.



# The Housing Support Services Hub

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Founded 2008, by 13 member non-profit agencies, based on a model of collaboration and funded by Homeward Trust Edmonton, they established the pilot project known as The Housing Support Services Hub

- e4c
  - Capital Region Housing Corporation
  - Bissell Centre
  - Boyle Street Community Services
  - Canadian Mental Health Association
  - George Spady Centre Society
  - Wings of Providence
  - Schizophrenia Society of Alberta
  - Edmonton Community Legal Centre
  - WJS Canada
  - YMCA
  - Edmonton Mennonite Centre for Newcomers
  - CEASE
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# Team

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Housing Support Services Hub team consisted of 6 FTE's:

- Team Lead
- Administration
- 2 Complex Case Coordinators
- Household Financial Money Management Coordinator
- Landlord Relations Coordinator

The 13 member agencies identified 3 gaps in service in our community they wanted the team to address:

- Landlord relations
  - Complex Case Management
  - Household Financial Money Management
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# Household Financial Management

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Today, the Hub's focus is on household financial management. The program is voluntary and supports clients through a person-centered delivery approach. The service provided to our clients is as unique as each individual we serve.

Services provided are as follows:

- Financial Administration
  - Consultation
  - Spending plans & savings
  - Financial Literacy
  - Group facilitation
  - Income Taxes
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# Financial Administration

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Financial Administration is the most common service we provide. This is where we ensure the rent is paid, the bills are paid (Epcor, Shaw, Direct Energy, etc.)

We purchase gift cards, bus passes, bus tickets and incorporate a spending plan for the month. Negotiate with debt collectors, advocate with the Fines Enforcement program.

Build positive relationships with landlords to maintain housing stability. Handle the “Estate of” when the client passes on.

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# Consultation

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Consultation is when client feels that they are not quite ready to engage in financial administration but they still need supports or they just need some expert advice in some debt they may have, they may want to discuss a budget they can work on themselves or discuss investments, such as GIC's vs. Canada Savings Bonds.

In this category as well, Hub acts as a “Primary Contact” for clients that are through the AISH appointed Public Trustee.

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# Process for intake

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Face to face intake meeting where Financial Administrators explain all of the services HUB has to offer as support. Once the individual makes an informed decision on the services they wish to receive, official intake is tailored and the service commences.

If the individual wants to receive the full support of their Financial Administrator they agree to have an In-Trust Account opened on their behalf.

This process involves appointment of the HUB to act as financial administrators of their monthly income. A meeting will occur between HUB Financial Administrator, client and their AISH or Income Support Worker to sign off on appointment forms. Then HUB will open an in-trust account with a financial institution on their behalf.

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# Financial Administrator

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A Financial Administrator will immediately set up a second meeting with the client to discuss any debts, their spending plans & savings.

As individuals begin to trust their Financial Administrators and a positive rapport has been established, monthly spending plans change. This process is always on-going as clients needs sometimes change on a monthly basis.

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# Financial Empowerment Champions

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The Hub has been working with our community's Financial Empowerment Champions partnership, funded by Prosper Canada, to host group facilitations. Some of the workshops provide are:

- Exploring you relationship with money
  - Income and Taxes
  - Budgeting
  - Debt, Credit and Payday loans
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# e4c's Make Tax Time Pay

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e4c's Make Tax Time Pay volunteers provide their services to complete clients taxes. Due to the nature of our business, it is imperative that we ensure the clients taxes are completed. To ensure they continue to receive their Child Tax Benefits, GST etc.. With the assessment we can ensure they still qualify for certain subsidized programs, such as Capital Region Housing, AISH and Income Supports.

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Over time, clients will better understand their relationship with money, spending choices and habits, and gain the ability to make sound financial decisions and set financial goals that will contribute to their household stability and overall sense of well-being.

➤ Carol-Ann (Financial Administrator) – “The budgets I have created with my clients are working well, they are more aware of their spending and are enjoying the consistency of knowing they are safe each month. We are currently working on their savings to safeguard against future emergencies. This is a challenge for some clients whose immediate needs outweigh this goal, but in the very least we are talking about it and weighing the pros and cons which is progress.”

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# Guidelines

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HUB incorporated guidelines to ensure our clients where not in a position to be taken advantage of by releasing all their funds in one day.

1. If needed, client will only receive up to a maximum of \$500.00 cash per day, other means of transactions are fax transfers & deposits into other banks
2. Client must request in advance extra funds to be pick up, usually a 24 hour request is suggested
3. There is no cash distributed in the afternoon

By implementing these guidelines it helps mitigate one's external impulse control therefore allowing staff to integrate a harm reduction approach.

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# Client Story

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N.K was referred from Boyle Street Community Services Housing First program in late 2014. He had been diagnosed with sever FASD and concurrent disorders. N.K choice of drug was Meth, and he was accustomed to using his whole cheque for his addiction leaving him with nothing for the remainder of the month.

When he first started using HUB services, he would come into the office demanding he receive all his funds that day; however because of HUB's guidelines that require a 24 hour notice and an allowance up to \$500 dollar disbursement on a daily basis, he would literally throw his key and himself on the floor in a tantrum state. This behavior continued for a year before he would allow a Financial Administrator to change his budget to a pick up of 3 times per week. Finally the Financial Administrator had a personal one-on-one candid conversation with N.K around his addiction, initially N.K was in denial of having an addiction however he came to realize he was in a safe, non-judgmental environment and he began to talk about the amount he used and the cost associated. Staff incorporated harm reduction into his budget and both discussed the amount to be picked up on a daily basis.

Since then, client's behaviors have stabilized and more recently he has disclosed that he has quit his addiction by knowing who his dealers are and by walking away. He is now on an established routine which consists of a daily budget of \$20.00 per day with \$50.00 on Fridays for the weekend. He currently has a savings fund of over \$1500.00 and money still in his pocket from the day before, these days he is calmer and happier as he utilizes HUB services.

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# e4c Financial Management HUB

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- Over the past 5 years, HUB has made contact with a total of 851 individual clients.
  - Our wait list consists of 235 individuals and families awaiting services
  - HUB currently provides Financial Administrative services to 203 with an additional 16 individuals in Consulting services only.
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# So what does “Success” look like...

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- It's still having money the day before cheque day...
  - It's never needing to access Pay Day loans any more...
  - It's getting a passport to take your first trip out of Canada...
  - It's not worrying about housing cause your rent is paid...
  - It's getting season tickets to the Eskimos...
  - It's food security...
  - It's when your over-all health improves because there is less stress...
  - It's when a person who is used to functioning in chaos finally feels the comfort of stability...
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# Thank You

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Questions...



**homeward trust**  
edmonton

opening doors. building hope.



**Alberta Health  
Services**





Thank You