

The Economic Recession: Effects and Response

Why is this important?

The faces of people who are suffering in Bellevue – tearful mothers who can't pay their water bills, proud fathers who pretend they've been to the grocery store when they bring home dinner from the food bank, small business owners looking for jobs as they walk away from the work that no longer sustains them – these are increasingly the faces seen in Bellevue as the economic recession takes its toll on residents. Coming from all walks of life – not just the chronically poor – many are ill equipped to survive the financial and emotional effects of an extended recession. Some have never had to ask for assistance before and don't know where to turn for help or that help even exists. The challenge is that the demand for basic needs continues to increase while fewer financial resources are available to provide that help. However, the City of Bellevue and other groups in the community are coming together to respond to the recession in very creative and collaborative ways.

"Callers have multiple needs for assistance, not just a single need. More are recently 'laid off' and have not ever used a social service and have no idea where to find help or even if any assistance is available."
Crisis Clinic

What's Working?

Crises often present unique opportunities to improve the way services are provided. The City of Bellevue is a member of the Eastside Human Services Forum which, in June 2009, sponsored an educational forum to highlight some of the innovations in partnerships and programs for human services from various sectors. Many of these programs were developed in direct response to the economic recession. Following are some examples presented at that event:¹

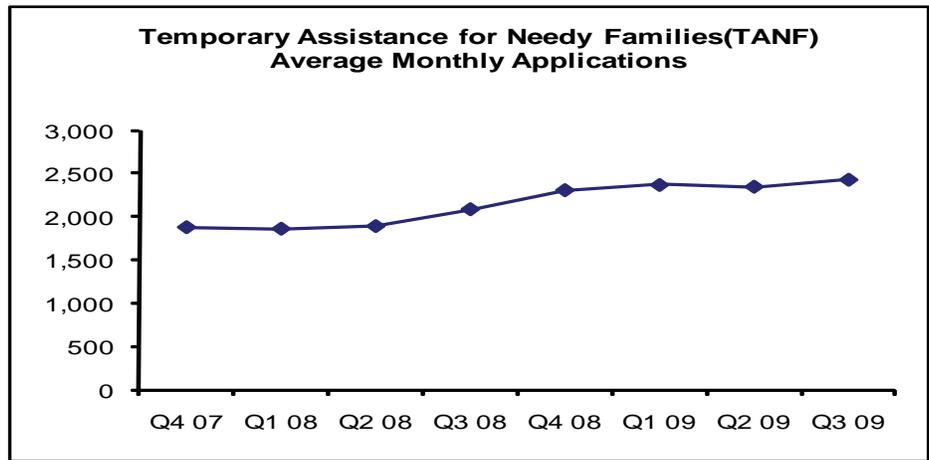
- **Human Services Providers:** Express Credit Union is a community-based and member-owned nonprofit financial institution which this year became King County's only low-income designated credit

union. By providing an alternative to payday lenders and check cashers which typically target low-income persons, Express will provide financial products and services to help families achieve lasting financial security. The program is a collaboration among Express Credit Union, The Medina Foundation, Boeing Employees Credit Union, and local nonprofit organizations such as Hopelink, which is providing financial education, translation and other services.

- **Local Government:** The cities of Bellevue, Issaquah, Kirkland, Mercer Island, Redmond and Sammamish sponsored a coordinated food drive in East King County beginning with the Mayor's Day of Concern for the Hungry on September 26 and running through October 24, 2009 to benefit area food banks and emergency feeding programs, e.g. Hopelink, World Impact Network Renewal Food Bank, Emergency Feeding Program, Issaquah Food Bank, Mercer Island Food Bank, and ARAS (Acceptance, Respect, Affection, Support) Foundation. Over 77,000 pounds of food were collected.
- **Faith Communities:** Eastside Love INC is a cooperative effort enabling churches in the community to pool their resources and services so that those in need are not turned away. In the Fall of 2009 they launched a pilot community resource website that enabled church members to post an "ad" under various need categories, e.g. service, financial, material, housing, transportation, professional services, etc., and donors were able to respond to requests. By tapping into the collective people power of local

area churches, the agency hopes to bring a significant cash, service, and material influx of resources to East King County.

- **Business:** In April 2009, Microsoft Corporation announced it would give away more than 30,000 vouchers to help unemployed persons in Washington State get new computer skills. WorkSource is distributing the vouchers, which are part of a national job training program.



Source: Washington State Department of Social and Health Services

"Parents have more need for help paying for child care; they are losing employment and often financial assistance for cc and having to take children out of child care..."
Child Care Resources

Basic Needs Indicators in King County

United Way of King County has been tracking Basic Needs indicators throughout King County as a barometer to determine how people are faring during these difficult times, particularly vulnerable populations. Key indicators include requests for assistance with basic needs, emergency food distribution, utility bills, worker layoffs, employment security data, unemployment benefit levels, and foreclosure data.² Some examples of these indicators are as follows:

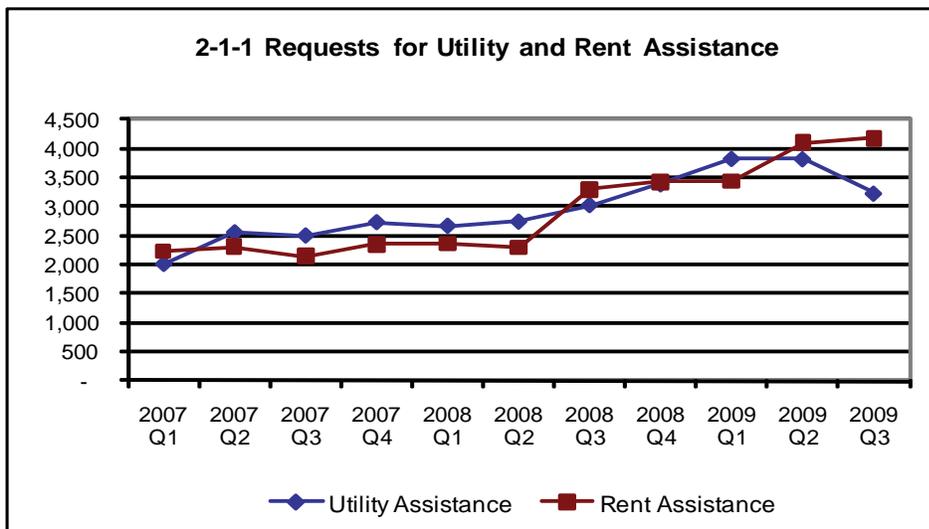
1. Requests for Basic Needs Assistance

- Requests to 2-1-1 for assistance with basic needs are up overall and have nearly doubled for rent assistance. However, there was a decrease in requests for utility assistance between the second and third quarters of 2009.
- The Washington State Department of Social and Health Services (DSHS) provides financial, medical and food assistance and has seen a number of changes in demand for their services. Applications for financial assistance through the Temporary Assistance

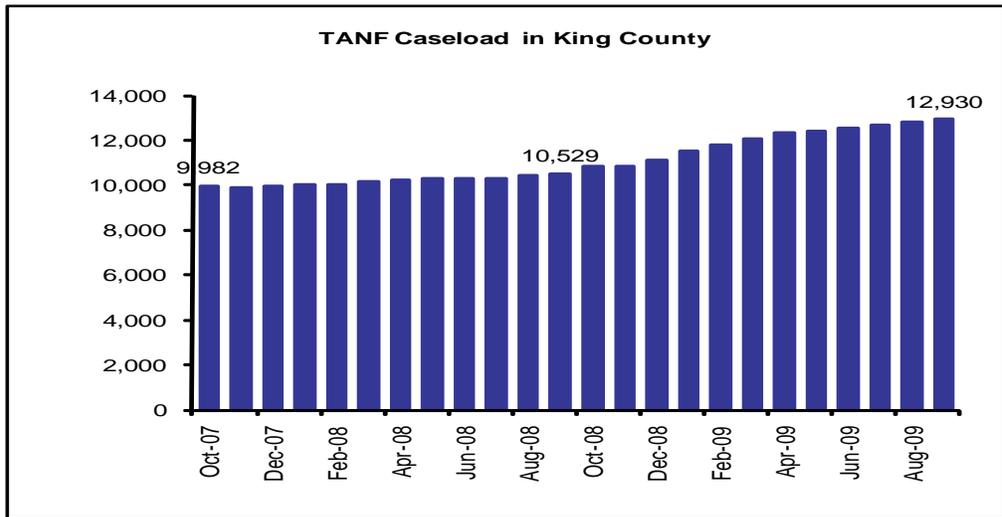
for Needy Families (TANF) program rose 25% during 2008, leveled off in the first six months of 2009, and increased in the third quarter of 2009.

- Caseloads rose even more sharply than applications and continue to rise because people are staying in the program longer.

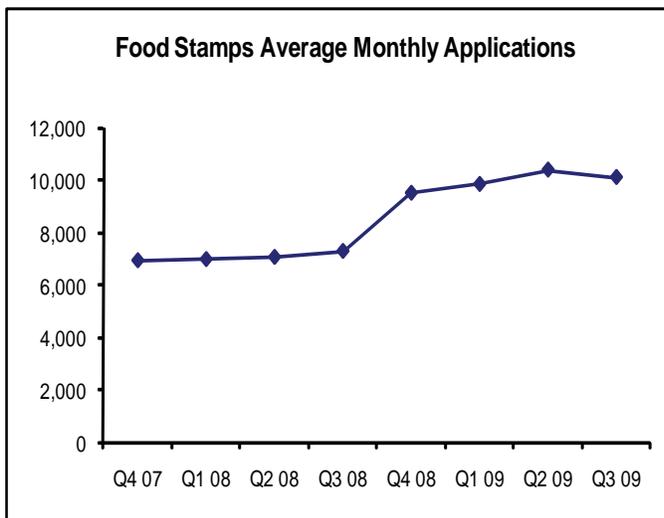
- The Eastside office of the State Department of Social and Health Services (DSHS) reports that the



Source: Crisis Clinic



Source: Washington State Department of Social and Health Services



Source: Washington State Department of Social and Health Services

in late 2008 and early 2009. In the third quarter of 2009, the number of new applications leveled off. An average of 10,000 King County residents apply for food stamps each month.

- Food banks report increased demand for emergency food of 10% on average during

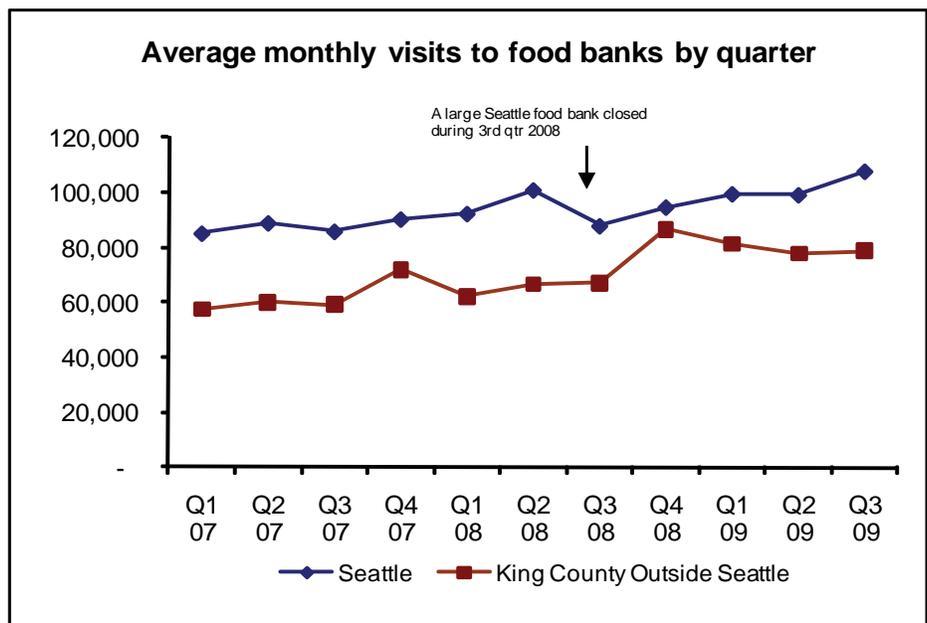
"As a frontline hunger relief program, the greatest impact that the economic downturn has had on our program is the vastly increased number of requests for food assistance that we have been receiving... In the first quarter of 2009, our program has seen a staggering 111% increase over the first quarter of 2008..."

The Emergency Feeding Program of Seattle and King County

number of adult TANF (Temporary Assistance for Needy Families) rose between January 2007 and January 2009, after being reduced by about half between 1997 and 2007. The increased case-load has been the result of fewer clients exiting the system as the economy worsened.³

2. Distribution of Emergency Food

- Applications for Basic Food Assistance (formerly called food stamps) in Washington have increased steadily



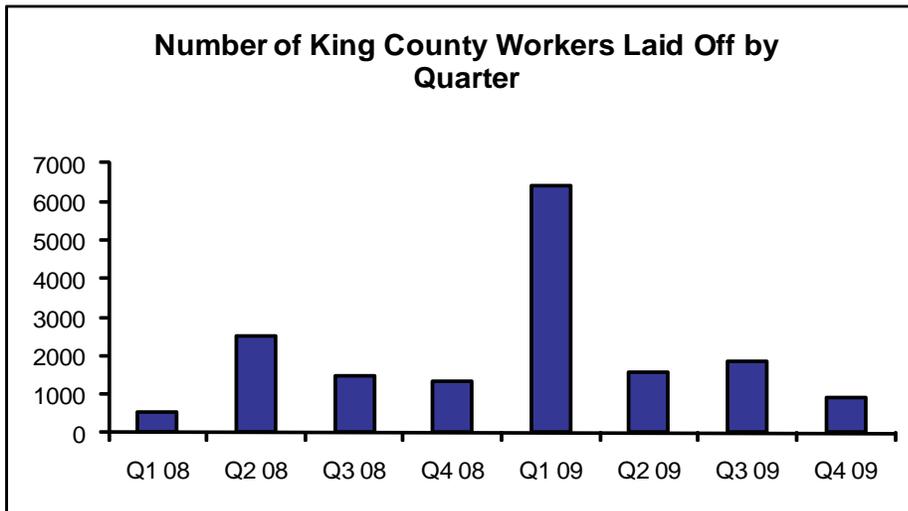
Source: Food Lifeline

2008 over 2007 numbers. In 2009, the number of visits has continued to rise though more slowly.

- Food banks outside Seattle experienced a greater increase in utilization than those in Seattle. A large Seattle food bank closed in August 2008, which may have reduced the Seattle numbers for subsequent months.
- Some individual food banks saw increases as much as 30% during some months in 2008 compared to the same months in 2007.

3. Worker Layoffs

- Layoffs in King County increased in 2008 over 2007. Seattle work sites had a disproportionate share of layoffs compared to other parts of the county.



Source: Washington State Employment Security Department

- The large number of layoffs in the first quarter of 2009 is due to the Seattle based Washington Mutual Bank purchase by New York based JP Morgan Chase.

(Note: See Goals 1 and 5 sections in this report for more information on basic needs and employment.)

Effects of the Recession on Bellevue Residents Human Services Providers

While not inclusive, the following statistics provide a snapshot from various local human service providers indicating that there are many

signs that Bellevue residents are feeling the effects of the national recession:

- Requests by Bellevue residents for emergency financial assistance from Hopelink between September 2008 and January 2009 increased by 49% compared to the same period a year ago.⁴
- Requests for food (food bank, emergency feeding services, home delivery to home-bound) at Hopelink by Bellevue residents during September 2008 – January 2009 increased by 31% over the same period last year.⁵
- According to the latest statistics (October 2009) 21% of the Bellevue School District’s 17,311 students qualify for free or reduced-priced lunch.⁶

- The number of first-time clients at the Salvation Army has increase by 25%. During the 2007 holiday season, Salvation Army received 165 applications from senior for gift bags and, in 2008, the number rose to 565. In addition, their meal program has grown from an average of 50 people per night a year ago to between 70-90 people per night; they are close to reaching capacity in their building.⁷

- World Impact Network’s Renewal Food Bank reports that requests have increased by

“We have seen a significant increase in requests for assistance with rent, utility bills, mortgage payments, transportation costs, medical/prescription costs, and hygiene needs. The past due balances on utility bills and housing has increased as well. We have seen the typical past due balance rise from 2-3 hundred to well over \$1000 for utilities and housing balances are usually two to three months behind compared to one month behind in previous years.....”
The Salvation Army

30% over last year – February 2009 was the busiest month in the agency’s 11-year history with volumes expected to increase.⁸

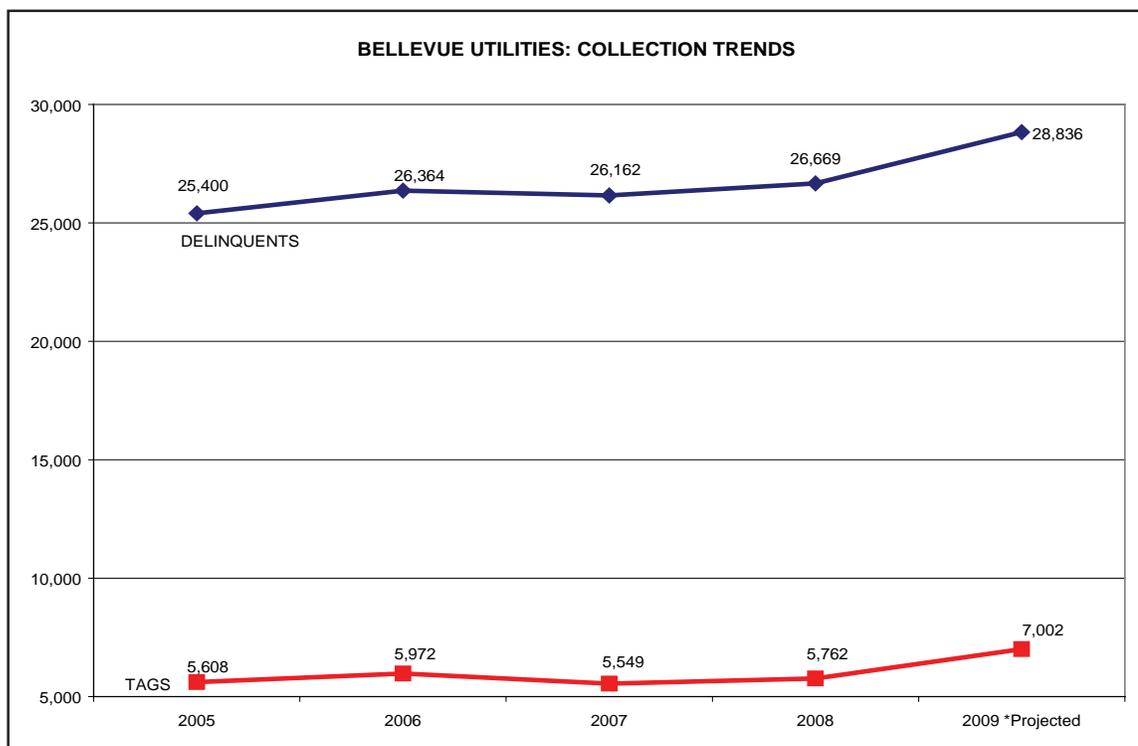
- Emergency Feeding Program reports a 47% increase in orders from the 132 distribution partners in the last quarter of 2008 compared to the same time period in 2007, and an 86% increase in January 2009 over January 2008. As of March 2009, the overall increase in requests has been 56% in East King County.⁹

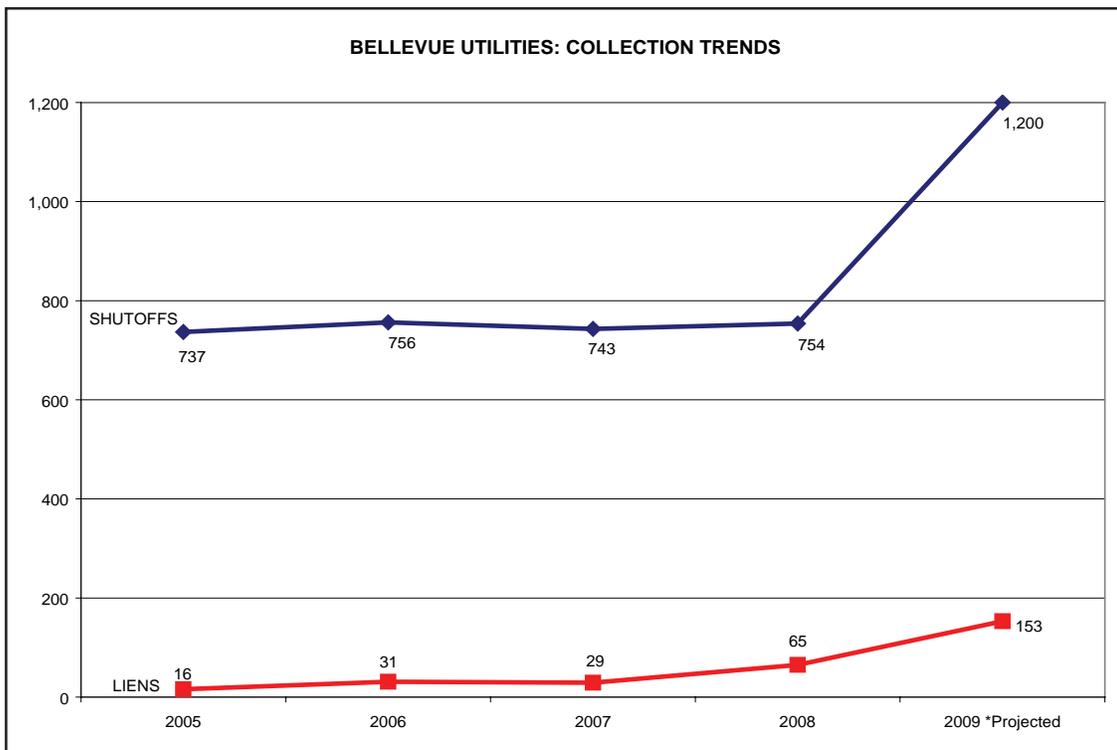
City of Bellevue Services

More and more, City staff are seeing Bellevue residents in need and/or seeking help. Following are examples of requests for basic needs services reported by City staff:

- **Crossroads Mini City Hall** has experienced a significant increase in requests for assistance from residents. Food bank distribution at this location has doubled, and many of the citizens now asking for help have never previously needed assistance. For example, their income might be significantly lower because they have lost their jobs. However, even though they are unable to pay existing bills, their income is not low enough to qualify for many or most assistance programs.¹⁰

- **Service First** staff at City Hall have not seen an overwhelming increase in the request for human services, but the inquiries that they encounter related to the recession are for free legal advice, City programs such as the senior utility discount program, the Home Repair Program, and assistance with a job search. They have also noticed more people getting Utilities delinquent notices and water shut off tags.¹¹
- **Utilities Department** reports a 13.5% increase in the number of delinquent utility bills between 2005 through May 2009 and a dramatic 62.8% increase in the number of utility shut-offs during the same time period (see charts below). Of this increase, 59% occurred between 2008 and 2009.¹² A “delinquent notice” goes out 37 days after the original bill date. Payment must be received within 14 days before shut-off action is begun. If, after the delinquent due date and a 3 day grace period, payment has not been received, a door tag is hung on the door of the service address. An additional 2 days grace occurs before the water is actually turned off. Bellevue Utilities’ billing and collection procedures are similar to those of Seattle and neighboring communities but





Bellevue’s fees are considerably lower. The City does not charge interest on late bills.¹³

Effects of the Recession on Funding for Human Services Corporate Giving and Private Philanthropy

- According to a survey conducted by *The Chronicle of Philanthropy*, as the economic recession continues, many of America’s largest corporations plan to decrease their giving or keep it flat in 2009, with many deciding to stop supporting charitable causes that are not related to their businesses. Some companies are also shifting philanthropic money to provide food, shelter, and clothing to unemployed Americans and others experiencing hardship. A change in focus, however, can hurt other causes, e.g. arts and culture programs.¹⁴
- Giving USA, an annual tally of American philanthropy released in June 2009, painted

“Many private foundations have either decreased their funding support or changed their eligibility criteria to serve more critical needs—homelessness.”
Asian Counseling and Referral Service

“Foundation grants are down – getting about 50% of the amount request (if approved at all) – last year they awarded 85%?”
Child Care Resources

- Findings from the Foundation Center’s annual “Foundation Giving Forecast Survey”: suggest that 2009 foundation giving will decrease in the range of the high single digits to low double digits. By comparison, the Center estimates that foundation assets dropped a far greater 21.9% in 2008. Nonetheless, just over two-thirds of respondents expect to reduce their giving, with community foundations being most likely to anticipate decreased funding. Looking ahead to 2010,

“Grants have decreased in size and number, especially from small private foundations who have more limited resources.”
Elder and Adult Day Services

foundation giving appears likely to decline further.¹⁶

- Locally, foundations have seen a significant decrease in their portfolios, resulting in a decrease in funds available for grants. For example, a decrease in The Seattle Foundation’s assets could translate to a 20% reduction in grant funds available in the Community Grantmaking Program.¹⁷

Individual Donors

- A study of high net worth donors conducted in 2008 showed that giving by high net worth households decreased 9.7% between 2005 and 2007. Further, all indications (economic and other models) suggest that giving in 2008 may have decreased even more than it did in 2007.¹⁸
- However, another national study showed that, even though investment portfolios have decreased and employment is less secure, a majority of Americans who give to charity still plan to donate as much this year as they have in the past. More than 52% of donors said their gifts would be on par with 2008, while just 17.5% planned to donate less.¹⁹

“When people have lost 40% of their retirement savings they are not as inclined to be as benevolent as they might otherwise be – when government talks about changing the tax deductibility of their donations, people get nervous about giving.”
World Impact Network Renewal Foodbank

Public Sector

All levels of government (federal, state, local) are facing financial challenges as a result of the current economic recession. At the local level, normally stable sources of funds, e.g. sales and property taxes, have experienced significant decreases. However, the city councils in five major cities in East King County – Bellevue, Kirkland, Redmond, Issaquah, and Mercer Island – all approved increases in funding for human services in 2009-2010, increasing the total annual investment in human services to more than \$5.7 million. While this represents a strong commitment to human services by our cities, it will be far from adequate to address looming gaps at the county state, and federal levels.

Bellevue City Council approved nearly \$2.4 million in human services funding for 2009, an increase of 10% and nearly \$229,000. Additional funds approved by the Council funded 10 new programs and expanded funding above the rate of inflation for 19 programs. Funding beyond the inflation rate and new funding occurred largely in programs addressing needs related to basic needs, e.g. food security and homelessness/housing needs, including Emergency Feeding Program, World Impact Network’s food bank, Refugee Women’s Alliance’s program to enroll families in the Basic Food Program, Eastside Interfaith Social Concerns Council’s homeless housing and rental assistance program, and St. Andrews Housing Group’s supportive services for residents in affordable housing. Other new awards went to programs providing domestic violence support groups, consumer-driven mental health services, and parent-child English language classes.

King County: In July 2009, the Metropolitan King County Council cut positions in its own staff and those in Executive-branch agencies, and froze hiring for non-essential County services, to help preserve most of the critical human services “lifeboat” programs in the 2009 King County budget. This enabled the County to fund \$1.5 million in lifeboat programs without spending any of the reserves set aside to help close the anticipated shortfall in the 2010 budget.

The County’s 2009 budget used a ‘lifeboat’ concept—granting only partial-year funding through June 30 to some programs to encourage the State Legislature to approve new revenue tools. The Legislature didn’t provide any new funding, so the County Council shifted existing revenues to maintain key human services programs. The proposal adopted by the Council made deep cuts throughout the County’s General Fund and reprioritized these dollars for

the human services safety net. The Council also prioritized funding for those lifeboat programs that provide direct services to vulnerable populations and reduced the lifeboat funding amount for all programs by approximately one-third.

Savings from the hiring freeze through the end of 2009 help fund the remaining costs associated with the “lifeboat” so that no reserves earmarked to deal with next year’s budget gap will have to be spent. However, the County’s 2010 budget had a \$56 million shortfall so long-term funding for essential health and human services continues to be uncertain.²⁰ Agencies and programs supported by the City of Bellevue lost over a half million dollars in County funding, including youth shelters, child care resource and referrals and the 2-1-1 Community Information Line. Funding for human services from the State is also at risk due to large budget deficits.

We’ve had most of our county and state contracts be cut by at least 10%. This is affecting us in that we are seeking alternative funding sources - spending more time in acquisition and less time/resources on service delivery. Also, we’re delaying hiring some staff members and eliminating some administrative positions.
HealthPoint

“We are seeing more people ‘falling through the cracks,’ especially with regard to people who have lost their jobs and insurance coverage and make too much from unemployment insurance to receive DSHS benefits...”
Therapeutic Health Services

Development Plan and program year 2008 Action Plan to HUD by the June 5, 2009, deadline and received notice of its award on July 31, 2009.

While grantees may use these funds for the full range of CDBG-eligible activities, Congress intends that the funds should primarily be invested in economic development, housing, infrastructure and other

public facilities activities that will quickly spur further economic investment, increased energy efficiency, and job creation or retention. For each activity, HUD has instructed grantees that, in selecting projects to be funded, priority should be given to projects that can award contracts based on bids within 120 days from the date the

funds are made available to the recipients and that for infrastructure investments, preference should be given to activities that can be started and completed expeditiously, including a goal of using at least 50% of

funds for activities that can be initiated not later than 120 calendar days after February 17, 2009. HUD is also requiring a written description of how the use of CDBG-R funds will maximize job creation and economic benefit, including the number of full- and part-time jobs estimated to be created and retained, and will address the Recovery Act by:

- a) Preserving and creating jobs and promoting economic recovery;
- b) Assisting those most impacted by the recession;
- c) Providing investment needed to increase economic efficiency;
- d) Investing in transportation, environmental protection, or other infrastructure that will provide long-term economic benefits;

Responses to the Recession Federal Stimulus Funding

The U.S. Department of Housing and Urban Development (HUD) announced additional funding for the Community Development Block Grant (CDBG) program under the American Recovery and Reinvestment Act of 2009 (Recovery Act) in early 2009. The formulas for the allocation of CDBG-R funds are the same as the formulas used for the annual allocation of CDBG funds to entitlement grantees. On February 25, 2009, HUD announced the list of the CDBG-R allocations and Bellevue is designated to receive \$191,689. The City submitted a substantial amendment to its current Consolidated Housing and Community

- e) Minimizing or avoiding reductions in essential services; or
- f) Fostering energy independence

Of the total \$191,689 in CDBG-R funding, the Human Services Commission recommended the allocation of \$182,105 to capital/facility projects (Home Repair Program and two programs serving older adults) and \$9,584 for CDBG-R grant administration. These funding recommendations were presented to and approved by the Bellevue City Council on June 1, 2009.

Bellevue also anticipates receiving \$1.29 million through the federal Energy Efficiency and Conservation Block Grant (EECBG) which will be used for electric vehicle charge spots, hybrids and electric vehicles fund, traffic demand management, sports facilities lighting upgrades, residential energy conservation, an interactive environmental web portal, and administration.

"...We are also seeing more clients who are homeowners, the majority of which are in foreclosure or have monthly mortgage payments that are well above their current income...We are also seeing changes in the type of assistance being requested such as medical/prescription assistance, hygiene item assistance, assistance with credit card bills, telephone assistance, transportation assistance, and mortgage assistance. There has also been an increase in the amount of food and clothing assistance that is being requested...."
The Salvation Army

1. Need to obtain and disseminate accurate and up-to-date information about services and assistance available to those affected by the recession;
2. Need to maintain the viability of the human services network;
3. Need to support city employees - those needing assistance and those providing assistance in front line positions;
4. Opportunity to engage the community in a collaborative effort to assist those suffering recession impacts;
5. Opportunity to extend the resources of City employees to assist the community;

6. Opportunity to redirect City resources to relieve economic pressure on the community.

Based on the above findings, and on such other considerations as feasibility, cost, and consistency with policy and legal considerations, the task force recommended a strategy consisting of actions already underway and actions that could be

implemented immediately for maximum impact. This is not to say that other ideas and alternatives were not explored, but that these actions were the most productive to pursue at this time.

Local Government Initiatives

In times of crisis, many people turn to their local government for leadership and support. The role of the City is to provide this leadership - to inform and encourage, relieve and assist those who are suffering the impacts of the crisis.

Bellevue Cares Initiative: The City of Bellevue's Leadership Team convened an interdepartmental staff task force in March 2009 to identify major areas of concern relative to the effects of the recession and propose steps the City could take to resolve or mitigate those concerns. In terms of findings, the task force identified the following areas of significant need and opportunity:

1. **Provide an information clearing-house (primarily web-based) - to include up-to-date recession-related relief programs, related city and human services, volunteer needs and opportunities (a community resource guide with "need help" and "can help" sections).**

Status: Bellevue Cares website on where to get help and give help was developed and launched (<http://www.bellevuewa.gov/recession-community-resources.htm>), a printed community resource guide and

bookmarks were developed and are being distributed broadly.

2. Provide higher level one-on-one assistance to residents seeking customer service, information and referral related to the economic crisis.

Status: Relief staffing was provided for Crossroads Mini-City Hall; comprehensive training to help frontline customer service staff respond more effectively to human services and recession-related inquiries was provided in July 2009 by Crisis Clinic/211 to 110 City employees.

3. Allow payment plans for utility bills, more lenient shut-off policies, and extended discount and rebate programs.

Status: Programs currently offered by Bellevue Utilities Department include the following:

<ul style="list-style-type: none"> ▪ <i>Senior/Disabled Discount Program:</i> Approx. 1000 households receive discounts of 25% or 40% on their utility bills.
<ul style="list-style-type: none"> ▪ <i>Utility Tax Rebate Program:</i> Annual rebate checks distributed in the amount of \$102.
<ul style="list-style-type: none"> ▪ <i>Leak Adjustments:</i> Adjustments and payment arrangements are made on a case-by-case basis.
<ul style="list-style-type: none"> ▪ <i>Payment Arrangements:</i> Provide up to a 2-week extension after the disconnect date to pay the account in full
<ul style="list-style-type: none"> ▪ <i>Delinquency Charges:</i> Waive the delinquency charges, which average approximately \$10

4. Engage community partners in activities that respond to economic needs and help the community survive and thrive during tough times.

Status: Bellevue’s Neighborhood Outreach program launched its NeighborLink initiative in June 2009 to engage neighborhoods in activities that both strengthen community connections and help local families cope with the recession. Neighborhood associations, businesses and church groups launched more than

a dozen food drives and tried new ideas, including a dinner for tent city residents and fund-raising jazz concerts. The program’s success was highlighted and amplified with a picnic for the community on July 23, 2009, with a free dinner from Whole Foods Market Bellevue and a concert by local blues band Two Scoops Combo on the plaza lawn at City Hall.²¹

5. Maintain close communications with human services providers to monitor needs and collaborate on solutions to community problems.

Status: The regional coordinated food drive by the cities of Bellevue, Issaquah, Kirkland, Mercer Island, Redmond, Sammamish, and Newcastle, from September 26 – October 24, 2009, has resulted in increased collaboration by the area food programs which will benefit from the drive, e.g. Hopelink, Emergency Feeding Program, World Impact Network Renewal Food Bank, Issaquah Food Bank, and Mercer Island Food Bank. The agencies and referral providers of emergency financial assistance are also working together to make it easier for people to access their services. City staff are also working closely with human services contractors to track basic needs indicators, including the numbers of bednights, meals distributed, job placements, and households provided with emergency financial assistance (rent, utilities, etc.)

6. Provide City employees with opportunities to give time, money and resources to support the needs of other employees and community members.

Status: The City’s Employees Committee coordinated several food drives during summer 2009 and the City’s Volunteer Coordinator is developing new ways to

encourage and support employees who wish to volunteer.

Eastside Human Services Forum – EastsideHelps

EastsideHelps is a community initiative developed by the Eastside Human Services Forum in collaboration with the cities of Kirkland, Bellevue, Redmond, Issaquah, and Mercer Island. This website, launched in mid-June 2009, seeks to provide information and resources, encourage local action, and to help local citizens make connections to [Get Help](#) and [Give Help](#).²²

Corporate and Private Philanthropic Initiatives

United Way of King County's Emergency Response to Basic Needs: United Way began its Response for Basic Needs in November of 2008 in partnership with a number of local corporate and private philanthropic organizations. As of July 2009, they have raised \$2.6 million and have invested these dollars in carefully-chosen community partners including:

- Food banks—to help them acquire additional supplies and extend service hours.
- Large regional distributors of donated food to enhance their capacity.
- Frontline groups that help people avoid eviction or foreclosure.
- Outreach organizations that help people learn about and qualify for public benefits.²³

Seattle Foundation's Building Resilience Fund:

The Seattle Foundation is leading a collaboration to provide a broad philanthropic response to the community's increased needs and get people on the right foot for recovery. Their aim is to mobilize extra resources for immediate services that will keep people from losing their housing or going hungry, as well as increase access to longer-term services that can help people to improve job skills, enhance

financial literacy and return to greater self-reliance.

Their coordinated philanthropic initiative addresses both critical immediate needs and the long-term strategies that can help people build their resilience. Through both preventative and reinforcing measures, they hope to help keep people from falling into financial crisis and give them the tools to remain financially stable.

As of July 2009, the Building Resilience Fund raised \$1.4 million, allowing the Foundation to award \$800,000 in targeted grants earlier in 2009. These grants will help provide a variety of support to an estimated 800 people and 352 families in our region hardest hit by the current financial crisis.²⁴

One Small Business Response: Out Today, a Bellevue-based company that specializes in plumbing, heating, and electrical work, is offering a monthly giveaway of \$2,500 in services for applicants who cannot afford much-needed repairs. The program began in early June 2009 and will continue until the company determines that the current recession is over. The idea for this giveaway started when the owner was dealing with a customer who was down on his luck. The man was in the middle of explaining that he couldn't make a payment when a tow truck came by to repossess his vehicle.²⁵

Implications for Action

- Sustained support for human services and community based efforts will likely need to continue in the short term; in the long term, there is a need to continue to explore creative solutions for stable, sustainable funding for local and regional human services, particularly to mitigate the fluctuations in public sector support.
- On a positive note, the economic crisis has presented opportunities for greater collaborations among non profit human services programs to provide more coordinated and efficient access to their services. For example, programs providing

emergency financial assistance are exploring a common intake process so clients don't have to go to multiple agencies to receive sufficient funds to help prevent a utility shutoff. These delivery system improvements should be supported and encouraged to continue.

- Regional initiatives like the “Call to Caring” should be supported to seek ways to realize a vision designed to promote the creation of a society in which *everyone has equal access to adequate resources by the year 2020*. This may require a paradigm shift in the way that human services are organized and funded.

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