



CASE STUDY

Easy Grant Disbursement

Organization



Organization Type
Municipality

Brief

City Manager Tom Ambrosino needed to provide well-managed aid to residents in need in the midst of the COVID pandemic

Tom Ambrosino, City Manager of Chelsea, Massachusetts, spearheads many projects to keep the City running smoothly. The COVID pandemic effected many of its residents financially. Dense living and working conditions exacerbated the effects of the virus and left many residents out of work. Many residents worked non-traditional jobs and most were left with no source of income and ineligible for government support during the COVID lockdowns.

CHALLENGE

The initial response from The City of Chelsea, with help from the National Guard, was to jump in and provide aid to residents by setting up food distribution sites. Two different food sites fed 10,000 people per day in each location during the first 2 months of pandemic.

As things started to reopen, the National Guard departed and resources to help manage the food sites became scarce.

Non-food-related expenses began to impact the City's budget. Money used to pay for temp workers, transportation costs as well as packaging/boxes for the food began to add up. There was also the issue of long wait times and the ability to physically carry a box of groceries back to people's place of residence. Tom needed an easier method to provide support.

"We thought: Can we give them a debit card [and] fill it with cash? That takes me out of the food delivery business and it is a much more dignified way for residents [to receive support]". Tom then searched for a company to help support this type of effort and arrived at PEX.

THE SOLUTION

PEX created a customized program that fit the needs of Chelsea Eats - the food card program of the City of Chelsea - where unique numerical identifiers replaced personalized cardholder information. Over 3,600 applications poured in and based on application details such as family size etc. 2,000 were selected to receive the food disbursement card and were distributed over a two week period.

The program was initially intended for six months but extended to nine. Every month PEX cards were automatically filled with amounts ranging from \$200 to \$400. Although it was a food program, no restrictions were placed on cards, allowing participants to use them on any supplies they deemed necessary. Given this particular element, Tom really appreciated the level of security around the cards via fraud notifications. As he says, "[The] great thing is [PEX] was always giving me fraud alerts - for any kind of spending that seemed odd, I would get an email, and it allowed us to check into it and approve it."

CLOSING COMMENTS

For Tom and the Chelsea Eats food program, adopting PEX proved to be a turning point on how they managed the way they supported their community. With over 2,000 cards ordered, Tom was impressed with the level of ease and the support he received.



I would recommend to any business that needed to do a debit card system with their employees...I can't imagine a system more robust or better than what PEX is offering

Tom Ambrosino, City Manager

As he mentioned "Customer service was fantastic - whenever we had an issue, we were able to get it resolved almost immediately."

Additionally, given that the Chelsea Eats program cost a total of approximately \$6.5 million, Tom was happy to have simple dashboards to manage reporting. "[The] platform was user friendly and there was so much information available. [The] system is just so robust... I could print out any reports I wanted... it was simple to do."

Food scarcity was gravely worsened due to COVID-19 and the economic downturn. The City of Chelsea's Chelsea Eats program provided urgently needed resources to purchase food in a safe, supportive manner. The PEX card relieved both financial and mental stress to the residents and really saved a community during the worst of the pandemic.