



## PROMISING PATH PROGRAM

by

### **Criminal Justice Reform Immersion Team 2020**

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### **Introduction**

The Greater Richmond Region's history is intertwined with legacies of subjugation of African Americans and race-based violence and intimidation (Gabriel's Rebellion and Lumpkin's Jail), legalized restriction of freedom (1902 VA Constitution) and institutionalized poverty via urban planning (Bartholomew Plan of 1946). These conditions have led to mass incarceration of the most vulnerable among us and the forming of myriad barriers to successful re-entry to society. For the 95% of incarcerated individuals who eventually return to our communities, preparing for release elicits many daunting feelings such as how to ensure success when coming home. The hurdles that one must overcome to adjust to life on the "outside" in a positive and meaningful way are vast.

Ultimately, we want increased equity and justice for all who interface with this system. In the near term, we want to put returning citizens in a better position upon release. In the long term, we want to work collaboratively and inclusively with our community to address the root causes of crime. We believe continued analysis, discussion forums centering on those most impacted, trauma-informed consideration and collaborative, guided strategies will help our society do better.

For our immersion project, we engaged over 25 stakeholders and unanimously agreed to focus on the criminalization of poverty. We believe that removing barriers is key to helping facilitate a promising path as it relates to sustainable mental health and substance abuse treatment, housing access, and workforce development opportunities for formerly incarcerated individuals. Our goal was not only to identify issues, but also create a solution that would lead those coming home on a promising path to re-entry.

### **Findings**

#### **Promising Path Barriers to Re-Entry:**

**Mental Health and Substance Abuse:** Incarceration re-traumatizes and damages people who already have mental health and substance abuse challenges. Community-centered and trauma-informed treatment is necessary to reduce recidivism because the individual must learn to function and hopefully thrive in the community to which they

return. Promising Path Barriers include: 1) access to medication upon release; 2) Medicaid benefits ineligibility; 3) lack of official photo ID and documentation; 4) housing, employment, and transportation instability; and 5) the lack of program outcome data sharing.

**Housing:** Research indicates the best way to address the housing crisis for returning citizens is to create a better framework to help them understand their housing options prior to coming home. Not having family or community to return to also poses a significant barrier to obtaining housing. Moreover, discriminatory housing policies and practices further complicate securing housing. Promising Path Barriers include: 1) inadequate planning pre-release; 2) lack of family and community support; 3) limited access to medical, counseling, and social services; 4) limited financial resource availability and employment; and 5) discriminatory policy and practices.

**Employment:** A more deliberate, focused, and trauma-informed effort is needed to prepare formerly incarcerated individuals to re-enter the workforce. Education level, a lack of job training, and discriminatory hiring practices exacerbate an employment market that typically offers low paying and unstable job opportunities. In many cases, transportation remains a consistent barrier to employment, with one of the most important tasks being the ability to obtain a driver's license. Promising Path Barriers include: 1) unhealed, incarceration-induced trauma; 2) discriminatory policies and practices; 3) lack of education and job training; 4) transportation challenges; and 5) technological and societal change.

## Recommendation

### Promising Path Loan Program Process:



We propose the Promising Path Loan Program to bridge a financial gap for individuals who are committed to their re-entry. The program will be piloted with REAL LIFE, a re-entry nonprofit in Richmond, and will provide a small, collateralized loan that is secured by grants and donations. Recommended Borrowers will work with REAL LIFE to create a spending plan, submit their Application of Intent and meet with members of a loan committee to be considered for this opportunity.

<sup>1</sup>APR=Annual Percentage Rate. If you borrow \$500 for 12 months at 2.20% APR (2% APR + 0.20% current share rate as of 4.1.20), your monthly payment would be approximately \$42 at ValleyStar Credit Union <sup>4</sup> [Short Term Loans \(SB 421\)](#) – Legislation effective on 7.1.21.



ValleyStar Credit Union will serve as the lender and finalize the loan, offering an interest rate of 2.20% APR (compared to the predatory pay day lender's 288%)<sup>1</sup>. This loan will be reported to the credit bureau as a consumer loan. With timely payments, the Borrower's credit report and score can improve significantly. The Program offers financial stability for the Borrower and provides a hand up rather than a handout.

To sustain the program, loan payments to the Promising Path fund can secure loans for future borrowers. As the pilot incubator, REAL LIFE will collect data to evaluate program outcomes and share findings with other re-entry programs and financial supporters in the future. Program and loan details are available by contacting Greta Kidd ([gretak@valleystar.org](mailto:gretak@valleystar.org)).

### **Engaged Stakeholders:**

- Fran Bolin, Assisting Families of Inmates
- Aisha Bullard, Franklin Grove
- Chief Humberto Cardounel, Jr., Henrico County Police Dept.
- Hon. D. Eugene Cheek, Sr. 13<sup>th</sup> Judicial Dist., Gen. Dist. Ct.
- Sara Dimick, Offender Aid & Restoration of Richmond
- Fania Davis, Social Activist & Restoration Justice Practitioner
- John C. Douglass, T.C. Williams School of Law at the U of R
- Meredith Farrar-Owens, VA Criminal Sentencing Commission
- Hon. David Hicks, 13<sup>th</sup> Judicial Dist. General Dist. Court
- Erika Holiday, Help Me Help You Foundation
- Sheriff Antoinette V. Irving, City of Richmond
- Rebecca Kaderli, Richmond Behavioral Health
- Caitlin Kelly, Richmond City Office of the Commonwealth's Attorney
- William Martin, The Valentine
- Jim McDonough, VA Dept of Criminal Justice
- Stephanie Medlin, Probation & Parole Officer Dist. #32
- Michelle Mosby, Help Me Help You Foundation
- Matthew Perry, Richmond Community Bail Fund
- Ann Powers, Supreme Court of Virginia
- Marcus Reddrick, Re-entry Case Coordinator
- Megan Rollins, Boaz & Ruth
- Sarah Scarbrough, REAL LIFE
- Iman Shabazz, Richmond City Office of the Commonwealth's Attorney
- Jermaule Shepherd, Northside Richmond City Citizen
- Iesha Williams, Richmond City Citizen
- Rachael Williams, ValleyStar Credit Union