UNITED WAY OF METROPOLITAN ATLANTA

# REQUEST FOR PROPOSALS
# COMMUNITY IMPACT FUND GRANTS
# FUNDING YEAR 2011-2012

# INCOME FOCUS AREA

**Deadline: Thursday, April 28, 2011 – 2 p.m.**

In order for proposals to be considered complete and on time, the complete electronic copy (via ODM) and any required supplemental materials must be submitted by the deadline.

## CONTENTS

# INTRODUCTION

## ABOUT UNITED WAY OF METROPOLITAN ATLANTA

Our Vision: Metro Atlanta is a place where all individuals and families thrive.
Our Mission: Engage all segments of our community to drive sustainable change in education, income, health and homelessness, while continuing to address urgent and basic human care.

In June 2009, United Way of Metropolitan Atlanta unveiled a new strategic plan aimed at addressing four broad social challenges — education, income, health and homelessness — and six specific goals over five years:

- Children enter school ready to learn and graduate prepared for careers;
- Young people avoid risky behaviors;
- Families are self-sufficient;
- Babies are born healthy;
- People have access to primary health care; and,
- Homeless people are housed within one year.

This plan was developed through thoughtful consideration, research and planning, and it guides our work. It is premised on the idea that these six goals are interrelated, community issues; to be successful we need to address them together as a community, not in isolation from each other. And in doing so, we can create opportunities for holistically transforming the lives of individuals and families in our metropolitan region – so that they can thrive.

## PURPOSE OF THIS REQUEST FOR PROPOSALS

United Way of Metropolitan Atlanta (UWMA) seeks to improve the quality of life of our metro region by showing measurable and sustainable progress on our community goals in the Focus Areas of Education, Income, Health and Homelessness. Therefore, we are accepting funding proposals to help address and realize those goals.

This RFP details core expectations and requirements for program proposals within the Income Focus Area. The Income strategies for which UWMA is accepting proposals for 2011-2102 funding are shown below.

| Goal | Network Clusters | Strategies |
|---|---|---|
| **INCOME**<br>**Families are self-sufficient.** | Workforce Development | Self-Employment |
| | Income Supports | Transitional Employment |
| | Savings and Assets | Asset Building and Preservation |

# COMMUNITY IMPACT FUND GRANTS PROCESS

The Community Impact Fund Grants Process is one of the ways that UWMA makes strategic investments to drive measurable, sustainable change in Education, Income, Health, and Homelessness issues in our metropolitan community.

The Community Impact Fund is composed of contributions from donors who entrust UWMA with combining their gifts with the donations of others to invest in dynamic approaches and proven programs to create lasting, positive change. The process of investing through this fund includes an informed review by hundreds of dedicated, trained volunteers who help us ensure the most positive impact possible with the dollars raised.

## ELIGIBILITY

To be eligible to apply and receive funding through the Community Impact Funds Grant Process, an Agency must meet all of the following criteria:

- Be recognized as an organization exempt from federal income tax under I.R.S Section **501(c)(3)** of the Internal Revenue Code 1986.
- Be primarily involved in **providing program(s) and services that are health, education or human-service related** and directly serve the UWMA 13-county service area residents and employers. **The agency must maintain a local office with regular office hours and telephone availability.**
- **Maintain a current registration with the Georgia Secretary of State office**.
- Have an independent **governing body consisting of at least nine voting members who are resident volunteers**, that has the authority to decide policy and strategic direction with respect to the agency's programs, administration and finances, in accordance with the organization's By-Laws, and who shall meet at least four times per year. **Paid staff must not be a voting member of the Board**.
- **Maintain a non-discrimination policy or plan** that does not discriminate on the basis of race, cultural heritage, religion, gender, national origin, age, marital status, sexual orientation, veteran status or status as a qualified disabled or handicapped individual.
- **Have an annual audit (if applicable) performed by a certified public accountant that is licensed and in good standing with the state of Georgia.**
- **Demonstrate financial management** - All financial statements must show evidence of accounting principals in accordance with Generally Accepted Accounting Procedures (GAAP) and **include full disclosures and appropriate notes for such things as leases, loans, investments and affiliated party transactions.**

## OVERVIEW OF PROCESS

UWMA will distribute its funds through a competitive grant process among eligible applicants. Within this process, UWMA is seeking to identify and fund the highest quality programs that address our Community Goals and related strategies, and provide measurable, impactful outcomes.

UWMA Staff will review proposals submitted to ensure that they are complete and to determine that all basic eligibility requirements have been met. **<u>Proposals that are incomplete or late will be removed from the grant process.</u>** Investment Volunteers will then review and evaluate remaining proposals and conduct a Program Site Visit.

During the Site Visit, the Agency will make a presentation to provide a clear program description, will be prepared to answer questions and provide any requested supporting documentation for the Regional Focus Area Investment Committee. At final deliberations, the Regional Focus Area Investment Committees determine which proposals to recommend for funding using the written information provided and information presented at the Site Visit. Two additional volunteer committees will review the funding recommendations before final approval by the United Way of Metropolitan Atlanta Board of Directors.

## REVIEW PROCESS COMPONENTS

The process of reviewing and funding proposals submitted to the Community Impact Fund Grants Process has seven components:

1. Financial Review;
2. Program Proposal Compliance Review;
3. Independent Review;
4. Volunteer Proposal Review;
5. Program Site Visit;
6. Funding Deliberations and Funding Recommendations;
7. Funding Approval.

### Financial Review

A review of the agency financials will be completed by the Financial Review Committee (volunteer CPAs) to ensure the Agency's financial health. The Financial Review is a critical step in our process of ensuring that donor investments are distributed to organizations equipped to use those resources to deliver human services. United Way requires applicants to submit financial statements based on their annual revenue and fiscal year.

This year's Financial Review Process will be conducted by volunteers that have financial expertise and it includes four steps as follows:

1. Relevant financial information is gathered from grantees, entered into a worksheet and financial ratios are run to evaluate the following areas: reserve funds, debt burden, and administrative cost and operating expenses.
2. Organizations are flagged if their ratios are outside of the established tolerable range. These agencies are elevated to the financial review committee for further testing and review.
3. Financial review volunteers reconvene at the end of the evaluation period to present/discuss findings that were of particular concern and discuss next steps, which could include withholding United Way funds, contingencies, follow-up requirements, etc.
4. Follow up meetings with the organization to address the concerns raised during volunteer evaluation.

## Program Proposal Compliance Review

The questions listed below will be completed by UWMA Community Engagement staff in order to ensure proposal compliance. . Proposals that are incomplete or late will be removed from the grant process.  Staff findings will be shared with the volunteer committees.

| Compliance Questions | Considerations |
|---|---|
| 1. Was the application submitted on time?<br>2. Was the program proposal complete (including all required components)? | **Deadlines**: All components of the application are submitted by the published deadline, April 28, 2011 at 2pm.<br>**Contingencies:** Additionally any concerns that were identified during the last Impact Fund Process (e.g. contingencies – listed in the grant agreement) must be addressed. |
| 3. Does the proposed program align with a Community Goal? (using the UWMA Proposal Evaluation Tool)<br>4. Does the proposed program align with a Focus Area/Goal Strategy? (using the UWMA Proposal Evaluation Tool)<br>5. Does the proposed program align with at least one of the prescribed Community Metrics under the strategy the program was submitted to? | **Target Population**: Serving the jurisdiction in which it has applied in a meaningful way; operating at or near full capacity.<br>**Alignment:** All proposals submitted in response to this RFP must achieve measurable impact in Income outcomes in our community.  For a proposal to be considered for funding, it must align with at least one of the strategies, outcomes and metrics outlined in this RFP. |

## Independent Review

Once the Compliance Review has been completed, proposals will be reviewed by an independent Review Panel comprised of volunteers with solid expertise and a professional background in a given Focus Area.  This Committee will use the UWMA Proposal Evaluation Tool to give feedback to the appropriate Regional Focus Area Investment Committee.

## Volunteer Proposal Review

In addition to the independent review, all program proposals will be evaluated by the applicable Regional Focus Area Investment Committee.   These Committees have representation from all thirteen counties within the UWMA service area.

The Regional Focus Area Investment Committee members will individually evaluate and score each proposal provided for their review using the related Strategy Guidance Letter and UWMA Proposal Evaluation Tool. These scores are then shared with other members of that Investment Committee at the Site Visit, along with any questions and comments.

## Program Site Visit

Agency staff will be contacted by UWMA staff via email and/or phone regarding the date, time and location of the visit. During the Site Visit, the Agency will make a presentation to provide a clear program description, will be prepared to answer questions and provide any requested supporting documentation for the Regional Focus Area Investment Committee. The agency will be notified 3 – 5 business days prior to the site visit if additional supportive documentation is required.

Agency board members are welcome at the Site Visit but are not required to be present or part of the presentation. It is recommended and highly encouraged that the following Agency staff be present to help answer any questions the panel volunteers may have: President, Program Staff, and Finance Staff.

A minimum of two volunteers must be in attendance to conduct a Site Visit. If only one volunteer is present, the UWMA staff member will contact the other volunteers and wait 15 minutes before canceling the visit.

## Funding Deliberations and Recommendations

The Regional Focus Area Investment Committee will discuss each proposal and evaluate them taking into consideration both the written proposal and the program presentation at the Site Visit. A score and recommended grant amount are determined.

Once all Site Visits have been completed for a given Focus Area, Regional Focus Area Investment Committees will convene for final funding deliberations. Together, they discuss all proposals and make funding recommendations.

## Funding Approval – Volunteer Leadership Reviews

The recommendations of the Regional Focus Area Investment Committees will be reviewed and ratified by the UWMA Community Investment Committee (CIC) and Community Engagement Council, and then approved by the UWMA Board of Directors.

## COMMUNICATION OF FUNDING

Upon final approval by the UWMA Board, each Agency will be emailed the amount of their UWMA grant funding as well as any Specific Care amounts. This communication does not require a response from the Agency.

## CHANGES IN REPORTED INFORMATION

If reported information changes during the Community Impact Grants Process (after submission of the application but before funding has been awarded), the Agency must submit written (preferably via email) notification to UWMA immediately after the Agency becomes aware of the change: what the change has been, why the change was made, and what are the effects of the change on the program/proposal.

If reported information changes after the proposal has been funded (after the grant has been awarded and Agency has started to receive funding), the Agency must submit notification to UWMA within 30 days after the Agency becomes aware of the change: what the change has been, why the change was made, and what are the effects of the change on the program.

## FY2010 11-12 STRATEGY GUIDANCE LETTER

**Focus Area**: Income

**Strategy:** Self-Employment

**Cluster:** Workforce Development

**Focus Area Outcome***:* Hard-working individuals and families are economically self-sufficient.

**Context:** Today, more than 600,000 families in metro Atlanta are not financially self-sufficient. That's more than in comparable cities such as New York, Boston and Charlotte. Locked in an endless financial struggle, these working families can't reduce debt or save for contingencies and they risk falling back into poverty no matter how hard they work to escape its grip. As a result, thousands of children and parents throughout the 13-county metro Atlanta region are hungry, or lack medical coverage, or secure housing.

Self-sufficient individuals and families are integral to strong and thriving communities. Families who are economically secure can invest time in their children's education; they can save for the future and weather financial crises, and they have a greater likelihood of becoming homeowners, promoting stronger neighborhoods that increase positive outcomes for children and building businesses that not only help the individual but give back to the community by creating jobs. Research confirms that the economic viability of any region, community or neighborhood is positively impacted when constituents can maintain adequate personal income.

**Outcome Definition:** Self-sufficiency is defined as having an adequate income based on *the self-sufficiency standard* and individuals are working toward economic independence through the attainment of assets. The Self-Sufficiency Standard measures how much income is needed for a family of a given composition in a given place to adequately meet its basic needs — **without public or private assistance**. Examples of assets include: a small business, a home, savings, or an educational degree.

**Strategy Description:** United Way of Metropolitan Atlanta is committed to providing support to existing entrepreneurs in growing and expanding their businesses, especially micro-entrepreneurs, as a way to help individuals and families increase their income. Entrepreneurship is a proven workforce development strategy for income generation and also supports economic development and job creation.

This strategy focuses investment in programs and collaborative efforts that assist entrepreneurs by decreasing barriers to successful business expansion through providing access to the tools and credit needed such as loan funds, development of expansion plans and back office services.

A. **Target Populations**

All programs that receive funding must serve at least one of the following populations at a ***meaningful level***:

1. Individuals with limited-English proficiency
2. Persons with disabilities
3. Individuals transitioning from systems or institutions (i.e. ex-offenders, young adults leaving foster care)

**B. Required Program Components**

All programs that receive funding must demonstrate the following key components of effective programming:

| Required Program Components — policies, practices and/or activities | Examples |
|---|---|
| B1. Program is focused on encouraging the growth and expansion of small businesses with an emphasis on micro-enterprises. Program activities include:<br>• Personal and business credit counseling for participants<br>• Mentoring and Peer support for start-up companies and small businesses<br>• Information and access to prospective markets<br>• Information and support on utilizing technology in marketing<br>• Activities and supports that encourage business development and growth including attracting and retaining a skilled workforce<br>• Information and support on governmental contracting<br>• Support on incorporating eco-friendly practices into business operations | • Financial counseling on personal budgeting, credit and debt issues. Financial management of the business, including accounting software, maintaining separation business and personal assets.<br>• Connecting business owners to more seasoned entrepreneurs to provide assistance in business and/or technical areas to help them improve or expand their capabilities, such as mentor-protégé programs.<br>• Helping businesses identify potential customers, resources on market analysis tools to conduct market research, survey design, etc.<br>• Ongoing seminars about new techniques and resources in their area of business, connections to equipment and backend services for Human Resources. Small business benefits co-ops that allow companies to provide benefits to employees.<br>• How to become a preferred contractor with local, state, and federal government (women-owned or minority. Information on becoming a certified green business. Seminars on understanding the bidding process. |

### C. Preferred Program Components

Preference will be given to programs that, in addition to the required components, are able to demonstrate the following preferred components

***There are no preferred program components for this strategy***

### D. Required Indicators

All programs that receive funding under Self Employment must measure and report on at least one of the paths below.

| Path: | Initial | Intermediate | Long Term |
|---|---|---|---|
| Business Development and growth | Number of participants receiving business support services | Number of participants who show increase in owner/operator wage and income | Number of participants whose business show a net profit |
| Self-Employment | | | Number of families that are self-sufficient |

## FY2011-2012 STRATEGY GUIDANCE LETTER

**Focus Area**: Income

**Strategy:** Transitional Employment

**Cluster:** Income Supports

**Focus Area Outcome:** Individuals and families are economically self-sufficient

**Context:** Today, more than 600,000 families in metro Atlanta are not financially self-sufficient. That's more than in comparable cities such as New York, Boston and Charlotte. Locked in an endless financial struggle, these working families can't reduce debt or save for contingencies and they risk falling back into poverty no matter how hard they work to escape its grip. As a result, thousands of children and parents throughout the 13-county metro Atlanta region are hungry, or lack medical coverage, or secure housing.

Self-sufficient individuals and families are integral to strong and thriving communities. Families who are economically secure can invest time in their children's education; they can save for the future and weather financial crises, and they have a greater likelihood of becoming homeowners, promoting stronger neighborhoods that increase positive outcomes for children and building businesses that not only help the individual but give back to the community by creating jobs. Research confirms that the economic viability of any region, community or neighborhood is positively impacted when constituents can maintain adequate personal income.

**Outcome Definition:** Self-sufficiency is defined as having an adequate income based on the self-sufficiency standard and individuals are working towards economic independence through the attainment of assets. The *Self-Sufficiency Standard* [1] measures how much income is needed for a family of a given composition in a given place to adequately meet its basic needs — **without public or private assistance**. Examples of assets include: a small business, a home, savings, or an educational degree.

**Strategy Description:** A transitional job is a short-term, wage-paying employment opportunity for a range of unemployed persons who have one or more barriers to work. These individuals could be Temporary Assistance for Needy Families (TANF) recipients moving from welfare to work, ex-offenders re-entering the community, youth aging out of foster care or disconnected low-income workers.

Common barriers to employment that transitional employment attempts to address include:

- *Hard to Employ:* Persons experiencing difficulty finding and keeping a job independently who would appear to benefit from added support (soft skills, professional network, case management) and time to learn to work by working

[1] Words formatted in italics and underlined can be referenced in the Glossary for further explanation

- *Limited to no work history:* Persons who have not maintained a position for more than six months, have experienced gaps in employment and /or demonstrated experience in a disconnected series of low-wage jobs
- *Persons unfamiliar with the standard culture of work:* Daily pattern of attendance, knowledge of communication protocol with employer, professional dress, professional manner, teamwork
- *Low education level:* Fourth grade average, no high school diploma
- *Lack of professional network* or connection to persons with a regular work schedule

Transitional employment programs provide case management and supportive services to help transitional workers overcome these barriers. Transitional jobs provide subsidized wages to individuals in real work environments providing skill development and references that are important to employers.

### A. Target Populations

All programs that receive funding must serve at least one of the following populations at a *meaningful level*:

1. Unemployed *TANF* eligible individuals
2. Unemployed ex-offenders
3. Unemployed *emancipated* or formerly foster youth
4. *Homeless/formerly homeless*

### B. Required Program Components

All programs that receive funding must demonstrate the following key components of effective programming:

| **Required Program Components — policies, practices and/or activities** | **Examples** |
|---|---|
| B1. Provide a comprehensive assessment of each client to develop a baseline for individualized transitional employment services | • Includes ability assessment<br>• Evaluates personal interest<br>• Psychosocial assessment<br>• Long-term career planning<br>• Agency provides accommodations for those seeking help by providing access to child care, transportation to and from services, and/or alternative sites |
| B2. Provide training about comprehensive life skills, workplace literacy and job readiness | • How to write an application letter and resume, and how to prepare for and participate in a job interview<br>• Knowledge of how to get along with peers, deal with supervisors and other authority |

| Required Program Components — policies, practices and/or activities | Examples |
|---|---|
| | figures, understanding of work relationships and rules (e.g. sexual harassment), understanding of workplace finances including insurance, benefits, and taxes and the need to provide timely, responsible and consistent work performance for job retention |
| B3. Provide case management specifically for (but not limited to) individuals without employment histories | • Elements of case management can include but are not limited to: assessment and intake into case manager's client group, service plan development and review, advocacy and linkage to other services<br>• Service interactions between the case manager and the client are conducted with respect for client privacy, dignity, and with appropriate confidentiality |
| B4. Provide industry-based skill development | • Partnerships with apprenticeship and industry program to provide an introduction to employment fields such as:<br>1. Culinary arts<br>2. Electrician<br>3. Masonry |

**C. Preferred Program Components**

Preference will be given to programs that, in addition to the required components, are able to demonstrate the following preferred components:

| Preferred Components — policies, practices and/or activities | Examples |
|---|---|
| C1. Provide basic computer skills training to raise participant's skill level to a defined minimum standard | • Training on basic computer operation<br>• Software commonly used in business, how to use email<br>• Information resource tools such as search engines |
| C2. Provide financial literacy training sufficient to develop skills and acquire the knowledge necessary for participants to effectively manage their own financial situation | • Training on:<br>- Developing and managing a budget<br>- Leases for housing, cars, etc.<br>- Obtaining and managing credit |
| C3. Provide access to quality child care for participants during the length of the | • Child care that is state licensed is available for parents for the duration of the program (if the |

| Preferred Components — policies, practices and/or activities | Examples |
| --- | --- |
| transitional employment program | program is 12 weeks, child care will be available for 12 weeks)<br>• Child care must be available for the times the parent is in the program (if the parents are in the program from 8 a.m. until 2 p.m., child care can not only be from 8 a.m. until 11 a.m.) |
| C4. Provide culturally and linguistically competent policies and practices to effectively interact with the population, neighborhood and community served | • Agency provides services in the primary language of the participants<br>• Agency utilizes culturally responsive educational content and methods<br>• Staff reflect the community and are culturally responsive to the program participants<br>• Materials, written communication all reflect cultural inclusiveness |
| C5. Document requests for assistance, the services provided as a result, and the impact of the services on the client | • Conduct follow-up and impact assessment for at least 90 days after completion of transitional employment program |
| C6. Demonstrate effective collaboration with other programs and services (e.g. housing counseling) | • Provider has written protocols for linking families to needed resources provided by other agencies<br>• Provider has written memoranda of understanding with agencies that can make services available to families |

**D. Required Indicators**

All programs that receive funding under Transitional Employment must measure and report on at least one of the paths below.

| Path: | Initial | Intermediate | Long Term |
| --- | --- | --- | --- |
| Transitional Employment | | | Number families that are self-sufficient |
| Consistently employed | Number of participants who completed transitional employment program | Number of participants employed in unsubsidized employment 30 days after completing program | Number of participants that have been consistently employed for 90 days |

**Glossary of Terms**

**Emancipated —** Is a legal process by which minors can attain legal adulthood before reaching the age at which they would normally be considered adults, which in most states is considered age 18. The rights granted to legally emancipated minors might include the ability to sign legally binding contracts or own property.

**Homeless/formerly homeless —** An individual who lacks a fixed, regular, and adequate nighttime residence; and an individual who has a primary nighttime residence that is:

(a) supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);

(b) an institution that provides a temporary residence for individuals intended to be institutionalized; or

(c) A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

The term ''homeless'' or ''homeless individual'' does not include any individual imprisoned or otherwise detained pursuant to an Act of the Congress or a State law.

**Meaningful Level —** As a general guideline United Way considers meaningful as 35 percent or more of those served by United Way-funded programs should be from one or more high-priority populations.

**Self-Sufficiency Standard —** The Self-Sufficiency Standard is an objective measure of what it costs for families across the nation to meet their basic needs. It is calculated using a consistent methodology, and, at the same time, allows for variations in local economic conditions and family composition. The Standard defines the group of Americans who need investment to reach an income that will allow them to support themselves and their families. When compared to working peoples' actual wages, the Standard shows the gap between what people earn, and what it takes to pay the bills. Over the long-term, families can reach self-sufficiency by gaining skills and experience to increase their earning potential. In the short-term, however, work supports such as subsidized child care, transportation or health care lower the costs families face allowing them to make ends meet.

**Temporary Assistance for Needy Families (TANF*)* —** Created by the Welfare Reform Law of 1996, TANF became effective July 1, 1997, and replaced what was then commonly known as welfare: *Aid to Families with Dependent Children (AFDC)* and the *Job Opportunities and Basic Skills Training (JOBS)* programs. *TANF* provides assistance and work opportunities to needy families by granting states the federal funds and wide flexibility to develop and implement their own welfare programs. Citizens may apply for assistance at their local TANF agency.

**FY 2011-2012 STRATEGY GUIDANCE LETTER**

**Focus Area**: Income

**Strategy:** Asset Building and Preservation

**Cluster:** Savings and Assets

**Focus Area Outcome:** Individuals and families are economically self-sufficient

**Context:** Today, more than 600,000 families in metro Atlanta are not financially self-sufficient. That's more than in comparable cities such as New York, Boston and Charlotte. Locked in an endless financial struggle, these working families can't reduce debt or save for contingencies and they risk falling back into poverty no matter how hard they work to escape its grip. As a result, thousands of children and parents throughout the 13-county metro Atlanta region are hungry, or lack medical coverage, or secure housing.

Self-sufficient individuals and families are integral to strong and thriving communities. Families who are economically secure can invest time in their children's education; they can save for the future and weather financial crises, and they have a greater likelihood of becoming homeowners, promoting stronger neighborhoods that increase positive outcomes for children and building businesses that not only help the individual but give back to the community by creating jobs. Research confirms that the economic viability of any region, community or neighborhood is positively impacted when constituents can maintain adequate personal income.

**Outcome Definition:** Self-sufficiency is defined as having an adequate income based on the self-sufficiency standard and individuals are working towards economic independence through the attainment of assets. The Self-Sufficiency Standard measures how much income is needed for a family of a given composition in a given place to adequately meet its basic needs — **without public or private assistance**. Examples of assets include: a small business, a home, savings, or an educational degree.

**Strategy Definition:** Homeownership education (also homeownership counseling) programs provide pre-purchase education and counseling as well as post-purchase education and counseling. Pre-purchase education is focused on instructing homebuyers in the home buying process and offering resolution to barriers of homeownership in classroom settings. This includes financing, financial planning and money management, home maintenance and repairs. Post-purchase education seeks to provide crisis intervention to homeowners that are having difficulty in maintaining homeownership. This includes foreclosure prevention programs that provide financial counseling and negotiation services with lenders to help individuals keep their home or preserve some assets.

**A. Target Populations**

All programs that receive funding **must serve at least one** of the following populations at a meaningful level [1]

1. Single parent families
2. Families with children who are in “unstable” housing. “Unstable” is defined as housing that is unsafe, not clean, in high-crime areas, or is housing primarily for short duration (e.g. extended stay motels)
3. Individuals “at-risk” of foreclosure – defined as individuals with a debt to income ratio over 50 percent, homeowners are a minimum of 15 days late on their mortgage

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[1] Words formatted in italics and underlined can be referenced in the Glossary for further explanation

**B. Required Program Components**

All programs that receive funding must demonstrate the following key components of effective programming:

| Required Program Components — policies, practices and/or activities | Examples |
|---|---|
| B1. Provide education and counseling to single parent families; families with children who are in “unstable” housing; and Individuals “at-risk” of foreclosure | • Education must be comprehensive and ongoing with at least one year of continuous contact<br>• Service locations are in the communities where the target population resides/has convenient access<br>• Agency provides services in the primary language of the participants, and utilizes culturally responsive educational content and methods |
| B2. Provide assistance with down payment identification and linkage, using Federal, State or local resources | • These can include access to several asset-building strategies such as Individual Development Accounts (IDA), Georgia Dream or Earned Income Tax Credit (EITC)<br>• Provide access to credit repair and debt management resources<br>• Provide information and linkage to alternative financial resources (i.e. tax id loans, Pathways to Homeownership, lease purchase options) |
| B3. Provides homebuyer training in a classroom setting | • Pre-purchase education is focused on instructing homebuyers in the home buying process and offering resolution to barriers to homeownership in classroom settings<br>• Curriculum at a minimum should be similar to a HUD homebuyers seminar. One-time seminars with no follow-up /continuity with participant are not appropriate |

| Required Program Components — policies, practices and/or activities | Examples |
| --- | --- |
| | • Includes financing, financial planning and money management<br>• Includes first time homebuyer process and pre and post closing technical assistance<br>• Addresses home maintenance and repairs |
| B4. Provides effective training and support to staff and volunteers | • Program provides evidence that staff/volunteers are trained to assess the presenting need; apply agency criteria for various types of assistance, and link the client to appropriate services both within the agency and through other programs<br>• Provider has written protocols for linking families to needed resources provided by other agencies<br>• Provider has written memorandum of understanding with agencies that can make services available to families |
| B5. Document requests for assistance, the services provided as a result, and the impact of the services on the client | • Provides the following data tracking services:<br>1. Level of use by each client<br>2. Referrals for persons not appropriate as clients of this program |

**C. Preferred Program Components**

Preference will be given to programs that, in addition to the required components, are able to demonstrate the following preferred components:

| Preferred Components — policies, practices and/or activities | Examples |
| --- | --- |
| C1. Utilize a national best-practice program design and materials, evidence- based techniques or promising practices | • The organization has a guiding program philosophy and it is appropriate for the target population<br>• The program uses educational programs based on a written curriculum with established pre- and post-tests or other evaluation methods<br>• The program demonstrates fidelity in implementation of the selected curriculum, including training of the instructors and facilitators |

| Preferred Components — policies, practices and/or activities | Examples |
|---|---|
| C2. Educates Homeowner/Homebuyer about methods to protect their home as an asset | • Topics include predatory lending practices, equity lines, mortgage insurance, home/flood insurance, basic home inspection techniques |
| C3. Collaborates with organizations that develop affordable housing | • Provider has written protocols for linking families to needed resources provided by other agencies<br>• Provider has written memorandum of understanding with agencies that can make services available to families |

### D. Required Indicators

All programs that receive funding under Asset Building and Preservation must select at least one path below to measure and report on.

| Path: | Initial | Intermediate | Long Term |
|---|---|---|---|
| Home buying | Number of individuals enrolled in pre homeownership counseling | N/A | Number of individuals who purchase homes within 6-12 months of completing pre-purchase program |
| Foreclosure prevention | Number of individuals enrolled in post purchase counseling | N/A | Number of individuals maintained homeownership 6 months after counseling |
| Asset Building and Preservation | | | Number of families that are self-sufficient |

### Glossary of Terms

**Meaningful Level —** As a general guideline, United Way considers meaningful as 35 percent or more of those served by United Way-funded programs should be from one or more high-priority populations.

## PROPOSAL TIMELINE AND QUESTIONS

### RFP RELEASE
Wednesday, March 16, 2011

### RFP TRAINING
RFP Training is optional but highly encouraged. Space is limited and RSVP is required to attend.

Please RSVP online via the United Way of Metro Atlanta website, http://www.unitedwayatlanta.org/OurWork/Pages/INVESTMENTPROCESS.aspx.

You will be required to RSVP for each person attending. These dates will close when seating is full, so please RSVP as soon as possible. Please bring your own copy of the RFP to the session. **To save resources copies will not be provided.**

### PROPOSAL SUBMISSION DEADLINE
Program proposals must be submitted online via the Online Database Manager (ODM) by **2p.m. on Thursday, April 28, 2011.** Late submissions will not be accepted.

### PROGRAM SITE VISITS
Site Visits will be held at various times from May 5 through June 29.

### FUNDING APPROVALS
Funding recommendations are approved by the UW volunteer governance committees with the United Way Board of Directors giving final approval in July. Notification will be sent by mid-July.

### FUNDING PERIOD
July 1, 2011 – June 30, 2012

### QUESTIONS

If you have questions regarding the 2011–12 Community Impact Fund Grants Process please submit them via email to grantee@unitedwayatlanta.org.

When submitting questions please indicate the category in the SUBJECT line of your email; the categories are as follows:
- General
- Financials
- Site Visits
- EDUCATION
- HEALTH
- INCOME
- HOMELESSNESS