



**United Way
of Northeast Florida**

United Way of Northeast Florida Community Investment Opportunity: Financial Well-Being

**Request for Proposal (RFP) Issued:
Wednesday, June 1, at 9 a.m.**

**Deadline for Proposal Submission:
Wednesday, June 22, at 5 p.m.**

All proposals must be submitted using [Foundant, our online grants system](#). Interested applicants may preview the grant application questions in this PDF. The deadline to submit the application is June 22. Proposals will be reviewed and qualified applicants will be notified no later than Aug. 15.

Information Contacts

Technical assistance: Lorna West at lornaw@uwnefl.org

Proposal assistance: Jan Morse at janm@uwnefl.org

Creating a Community of Opportunity

At first glance, the future may look bright for Northeast Florida. Unemployment is down. Job growth is up. Businesses are thriving and new people are moving here every day, attracted by a great quality of life and an abundance of opportunity; but for many individuals and families in our community, those opportunities are out of reach.

Prior to COVID-19, more than 220,000 local households – including half of all children – were either living in poverty or from paycheck-to-paycheck, just one crisis away from financial disaster. The arrival of a global pandemic became that crisis for thousands of families, exacerbating existing challenges and deepening disparities for our Black residents, who already suffered from financial hardship nearly twice as often as their white neighbors.

We still don't have a complete picture of the economic consequences of the past two years, but with the rapidly rising costs of housing, gas and other living expenses – and the continued strain on resources available for emergency assistance – we can be certain of one thing: without targeted intervention and support, the cycle of poverty will continue, if not worsen.

But we envision a different future.

At United Way of Northeast Florida, we're working to create a community of opportunity – one where everyone has hope and can reach their full potential. We know one organization can't do it alone, so we focus on connecting people, resources and ideas to solve our community's toughest challenges and achieve this vision together.

Over the past two years, we've engaged hundreds of business, government and nonprofit partners through surveys, focus groups, planning workshops and listening sessions. Their insights – combined with national research, local data and our own extensive expertise and on-the-ground experience – have helped us develop targeted strategies and measurable indicators to move the needle on the root causes behind the persistent challenge of poverty.

This exciting new framework unites our resources and amplifies our impact on one comprehensive community goal: **to improve economic mobility for all residents of Northeast Florida.**

Economic Mobility Framework

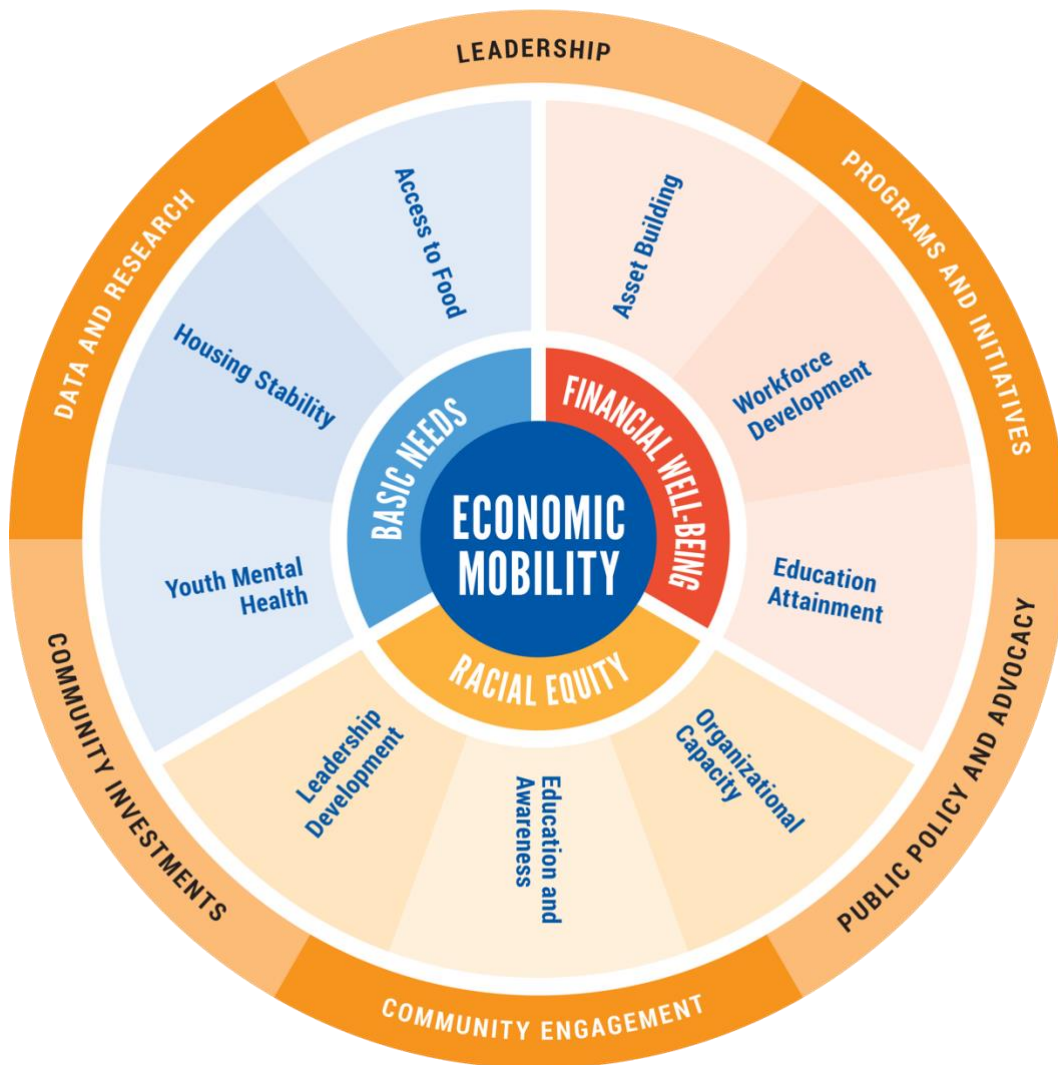
What is economic mobility? It's the ability of any individual, regardless of the color of their skin or the ZIP code in which they were born, to improve their economic position over time. It's how we measure the "American Dream," or the fundamental idea that each generation can do better than the one before.

As a whole, the United States offers less opportunity for an individual to rise out of poverty than other developed nations; but the most striking variations in opportunity can be seen when comparing different geographic regions *within* the country.

Today, Northeast Florida ranks among the worst of these regions. Research shows that for every 20 children born into poverty in our community, only *one* will climb the economic ladder and become a high-earning adult.

Our economic mobility framework is the roadmap to a better, more inclusive outcome.

The final phase of a thoughtful and deliberate process years in the making (which was recently underscored by generous gifts from philanthropist MacKenzie Scott and Miller Electric), this strategic approach is centered on three essential impact areas: **Basic Needs, Financial Well-Being** and **Racial Equity**. Within each impact area are priority strategies and targeted indicators that, if moved in the right direction, can help us reach our collective goal of a community of opportunity.



Basic Needs Goal

Provide short-term assistance to ensure our most vulnerable residents have access to nutritious food, stable housing and mental health support during times of crisis.

Financial Well-Being Goal

Engage in long-term initiatives to help break the cycle of generational poverty and foster security and success through quality education, stable employment and the assets to weather unforeseen financial challenges.

Racial Equity Goal

Eliminate the deep disparities and systemic inequities limiting advancement and prosperity within our communities of color. We'll view all of our Basic Needs and Financial Well-Being work through an equity lens, but within this dedicated impact area, we'll specifically focus on foundations for systemic change through the support of education and awareness, organizational capacity, leadership development and other areas identified through our needs assessment process.

By intentionally focusing our resources and investments on a limited number of priorities directly aligned with economic mobility outcomes, we will drive much-needed change, while being a better steward to our donors and more accountable to the community.

Community Investment Strategy

United Way uses many methods to achieve our goals, ranging from leadership and advocacy to the programs and initiatives we directly administer within the community. All of these activities are aligned to support the three impact areas within the economic mobility framework.

To further maximize our resources and results, we will also strategically invest in organizations working locally to advance our shared goal of improving economic mobility for all residents of Northeast Florida.

Moving forward, we intend to be more focused and proactive in how and where we invest. We recognize the pace of change in our community is rapid and with that comes a responsibility to be responsive and agile in addressing emerging needs. The future of our community depends on it.

We are currently seeking applications from nonprofit organizations to receive funding for programs supporting priority strategies in Basic Needs and Financial Well-Being. New funding for the selected grantees will begin on Oct. 1 for a two-year period, but funding will not be limited to this opportunity alone.

Rather than limiting funding opportunities to once every two or more years, we will release them as needs and opportunities arise. For instance, we recently awarded \$5.5 million in funding to selected agencies to deliver youth mental health services through Full Service Schools. This fall, we will announce funding opportunities associated with the Racial Equity impact area, and additional funding announcements are expected to follow.

Financial Well-Being Overview

Education is widely considered the most impactful driver of long-term success, and students who are prepared to learn from the moment that they enter the K-12 school system are more likely to graduate, obtain high-paying jobs and achieve financial security as an adult. Yet more than 40% of Northeast Florida students aren't ready for Kindergarten are not reading at grade-level by 3rd grade or are not on track to graduate by 10th grade, which leads to higher dropout rates and fewer college degrees. Furthermore, lack of workforce readiness and early career experience has been shown to result in lower lifetime earnings and persistent, lifelong income challenges.

Goal

Break the cycle of generational poverty and foster long-term financial security and success for Northeast Florida residents.

Priority Strategies

To accomplish this goal, United Way will focus on priority strategies including:

Education Attainment

Provide access to high-quality child-care; foster a high-quality school system and proficient teachers; provide career and academic advising; and address barriers to academic success throughout the K-12 system

Workforce Development

Create opportunities for job and skills training and provide job-seeking supports

Asset Building

Provide pathways and referrals for building financial assets, including savings accounts, homeownership, credit, EITC and VITA, transportation and other asset-developing resources

Targeted Indicators

To measure our impact of our work, we will focus on meeting the following metrics by 2025:

- Increase the enrollment of Black and Hispanic children in affordable, high-quality early childhood education programs by 10%
- Increase 3rd and 10th grade reading proficiency of Black and Hispanic students by 6%
- Decrease the unemployment (underemployment) gap for Black and Hispanic youth age 16-24 by 3% compared to total population
- Increase participation in the Earned Income Tax Credit from 24% to 26% in targeted ZIP codes

Current Work

The following are examples of United Way initiatives supporting priority strategies and targeted indicators in the Financial Well-Being impact area.

Achievers For Life: Dropout prevention program for at-risk students offers in-home support, mentorship, academic tutoring and opportunities for parent engagement.

RealSense: Free financial education, counseling and tax preparation services to help families and individuals save money and build assets.

Success By 6: Scholarships provide access to full-day, year-round, high-quality early learning programs for preschoolers from financially insecure families who don't qualify for state subsidies.

Financial Well-Being Funding Opportunities

Two funding opportunities are currently available in the Financial Well-Being impact area.

Opportunity #1: Education Attainment

Financial Well-Being funding will be available to support programs that address barriers to academic success, with an emphasis on Black and Hispanic students.

Selected programs will be able to demonstrate impact on the following targeted indicator:

- Increase 3rd and/or 10th grade reading proficiency of Black and Hispanic students by 6%

Opportunity #2: Workforce Development

Financial Well-Being funding will be available to support programs that create opportunities for job and skills training and provide job-seeking support, with an emphasis on Black and Hispanic.

Selected programs will be able to demonstrate impact on the following targeted indicator:

- Decrease the unemployment (underemployment) gap for Black and Hispanic youth age 16-24 by 3% compared to total population

Successful programs will:

- Demonstrate a clear connection to the Financial Well-Being impact area and priority strategy.
- Clearly track client progress and/or services to demonstrate impact on the targeted indicator.
- Collaborate with other programs and service providers to help clients become self-sufficient.
- Serve at least one of the United Way service counties (Baker, Clay, Duval, Nassau and/or northern St. Johns)

Funding Criteria

Strategic Focus

United Way provides funding to agencies to support programs that demonstrate the ability to address directly one or more of the Economic Mobility impact areas. Only programs aligned with the Economic Mobility Framework and Financial Well-Being impact area will be eligible for funding.

Funding Cycle

United Way will provide a two-year commitment for Financial Well-Being program funding. United Way's Financial Well-Being funding cycle will begin Oct. 1, 2022, and continue through Sept. 30, 2024.

Funding Contingencies

The funding agreement is contingent upon the financial success of United Way's annual fundraising campaign as well as continued provider and program performance.

Award Type and Amount

United Way will not provide financial support more than 50% of a program's operating budget and no more than 25% of the agencies overall budget. Agencies must make a minimum request of \$25,000; there is no maximum award request amount.

Application Evaluation

United Way has established an Economic Mobility evaluation team. The evaluation team is comprised of community expert volunteers and some United Way staff. They are responsible for completing the evaluation review and providing funding recommendations to the United Way's Community Investment Council and United Way's board of directors. The evaluation team will use the funding criteria and scoring rubric (on Page 13 of this document) as its guide for the evaluation process.

Program Results

Each agency submitting an application for funding will be required to track and report results using the applicable Results Based Accountability (RBA) framework. Applicants should review the RBA framework (on Page 15 of this document) and identify the primary strategy with which the proposed program aligns.

Application Workshops

All agencies submitting an application are strongly encouraged to attend an application workshop. Listed below dates and times of the workshops. Each participating agency may attend one session and have up to two (2) participants in the workshop.

Application workshops will be held on the following dates:

- **Friday, June 3, from 9 to 10:30 a.m. onsite at 40 E. Adams St., Room 318**
- **Monday, June 6, from 9 to 10:30 a.m. onsite at 40 E. Adams St., Room 318**
- **Thursday, June 9, from 3 to 4 p.m. via virtual meeting (Zoom link sent upon registration)**

[Register for a workshop](#)

Additional Application Assistance

Any agency needing assistance beyond one of the workshops listed are encouraged to reach out for one-on-one support. For programmatic questions, contact Jan Morse at janm@uwnefl.org and for technical questions regarding the application, contact Lorna West at lornaw@uwnefl.org.

Agency Eligibility

United Way of Northeast Florida is interested in collaborating with the most efficient, effective and innovative service providers in Baker, Clay, Duval, Nassau and northern St. Johns counties. Any organization seeking United Way funding must demonstrate the ability to operate programs in a manner consistent with the highest standards of quality, which include compliance with United Way management and financial requirements.

Please see below for information for agencies who may not be eligible for funding at this time.

Qualification Checklist

- Agency is registered and in good standing as a not-for-profit corporation in the State of Florida.
- If required by Internal Revenue Service (IRS) regulations, agency has filed a Form 990 for the most recent fiscal year.
- The agency is willing to submit required financial statements and documents (listed below) for the most recently completed fiscal year as a part of the qualification process. All financial statements must be prepared on an accrual basis according to the generally accepted accounting principles (GAAP) of the American Institute of Certified Public Accountants (AICPA) for nonprofit organizations.
- Financial statement requirements are based on agency/organization total revenue as follows:
 - **Agency revenue of \$500,000 and above must submit:**
 - Most recent Form 990
 - A management letter, if applicable
 - An audit conducted by an independent certified public accountant (CPA) according to generally accepted accounting principles (GAAP), which includes an opinion regarding the accuracy of the agency's financial reports.
 - **Agency revenue of \$250,000 to \$499,999 must submit:**
 - Most recent Form 990, if applicable
 - An independent financial review: a management inquiry conducted by an independent CPA according to generally accepted accounting principles (GAAP)
 - **Agency revenue less than \$250,000 must submit:**
 - Most recent Form 990, if applicable
 - Financial statements (i.e. balance sheet, profit and loss statement for the most recently completed year)
 - A management certification or compilation
 - **Agencies who have not recently received United Way funding through the grant application process must submit the following:**
 - The last three years of financial documents following the revenue guidelines above
- The agency is in compliance with the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001 (USA PATRIOT Act) and other counterterrorism laws.
- The agency has an equal opportunity and affirmative action policy or a policy on diversity for its staff, governing body, committees, volunteers and services delivered.
- The agency provides services to persons residing in at least one county in the Northeast Florida area (Duval, Nassau, Baker, Clay or northern St. Johns).
- The agency has appropriate insurance coverage and can provide certificate of insurance upon request.
- The agency has a clearly stated mission.

- Agency has a permit to solicit funds from the City of Jacksonville’s Office of Consumer Affairs and/or the Florida Department of Agriculture and Consumer Services.
- The agency has outlined its goals in a written strategic plan or is currently working to complete a strategic plan.
- The agency has written personnel policies approved by its governing body/board of directors, and the policies are available to staff.
- The agency has secured certification or accreditation through a local, state or national affiliate where applicable.
- The agency’s facilities meet minimum health, fire and safety codes and present no architectural barriers to potential clients (seeks to comply with the Americans with Disabilities Act of 1990).

Board of Directors Requirements

- The agency’s board maintains written bylaws.
- The organization’s board has a limited tenure with a rotation plan of board members and elected officers.
- The agency’s board meets at least four times a year, operates with a quorum and records minutes of all meetings.
- The agency’s board controls the fiscal affairs of the organization, including the development and adoption of an annual budget.
- The agency’s board is responsible for the employment and ongoing performance evaluation (at least annually) of the agency’s top executive.

Ineligible Agencies

If you do not meet these requirements, you may still be eligible for limited support services including coaching, professional development and backend support. You may also qualify for advance notice for future funding opportunities. Please submit an email to Jan Morse at janm@uwnefl.org with “Emerging Providers Cohort” in the subject line and you will be added to a communications list for further updates.

Expectations of Agencies

Agencies that receive funding from United Way must agree to the following:

- Submit the following document for each funded program:
 - Mid-Year Report: A mid-year report no later than March 15 of the contract year submitted online via Foundant or as directed by United Way.
 - End-of-Year Report: An end-of-year report no later than Nov. 15 of the contract year submitted online via Foundant or as directed by United Way.
- Advise United Way of any fiscal or programmatic issues arising during the year that are, or have the potential of, negatively affecting the delivery of the contracted services.
- Comply with all rules and laws that apply to background screening of employees and volunteers involved in direct client contact.
- Hold harmless, indemnify and defend United Way of Northeast Florida, its directors, officers, employees, representatives and agents against any claim, action, loss, damage, injury (including death) or property damage. This includes destruction arising out of or in connection with any negligent act or omission of the provider or any agents, employees, or its assigns in providing the services called for herein in the performance of the work.
- Support the partnership with United Way through the following:
 - Participate in United Way partner events and meetings.
 - Place United Way's logo on collateral, signage and websites for the funded program.
 - Mention United Way in all applicable press releases, op-eds and other public relations efforts related to your United Way funded program.
 - Actively support United Way's Community Impact Fund by participating in an annual United Way fundraising campaign. (United Way will provide training, materials and support to conduct an effective campaign.)
 - If requested, support United Way's campaign by attending Speakers Bureau training and responding to calls for speakers when available.

By accepting funding from United Way, an agency is agreeing to abide by expectations and obligations as outlined here.

How to Apply

Step 1: Create an Agency Profile on Foundant

- Please click on [this link](#) to access the United Way Foundant web site.
- Take a moment to review the brief video tutorials on the login page
- Click on “Create a New Account” and set up your agency profile. If your agency already has a profile on Foundant, simply log in and go to your agency dashboard.

Step 2: Select the Appropriate Funding Opportunity

- Click on the “Apply” button on the top ribbon next to the United Way logo. That will show you all open funding opportunities.
- United Way is currently offering funding opportunities in both Basic Needs and Financial Well-Being. Be certain to read the RFP carefully to understand the specific details for each area.
- Select the application you wish to complete by clicking on the “Apply” button at the top right of the application description.
- **You may only apply for one funding opportunity in Basic Needs and one funding opportunity in Financial Well-Being. You will need to complete a separate application for each.**
- NOTE: The executive director/CEO must be listed as the primary contact on all grant submissions.

Step 3: Submit Your Funding Application

- Complete and submit your application by June 22 at 5 p.m. If you miss the deadline, your agency application will not be considered.
- Please do not print out and mail your application to United Way, as it will not be considered for funding.
- Do not attach any additional information to funding request submissions. Attach only the documents and forms required.
- You will receive an email confirming that your Economic Mobility application was submitted successfully.
- If you are submitting more than one grant application after submitting the first one, click on the “Apply” menu at the top of the page, and then click on the blue “Apply” button to create another application.
- Please be certain to bookmark the United Way grants landing page and make a note of your Foundant password.

If you need assistance, please contact Lorna West at lornaw@uwnefl.org, and she will gladly provide guidance.

Evaluation of Funding Application Criteria

Agencies will be evaluated by United Way volunteers using the criteria outlined below.

Economic Mobility: Financial Well-Being 2022 RFP Scoring Rubric Based on a 100-point scale with up to 20 additional bonus points

Proposed Strategy Review (25 pts)

Please describe how your organization will use grant funding if your application is approved. Include the following:

- A brief description of the program (strategies being used, best practice models, how services will be delivered).
- Any creative, innovative and/or documented, evidence-based best practices.
- Describe how fidelity to the program delivery model is ensured on an ongoing basis.
- A general description of who you are serving.

Program History (15 pts)

- Include a brief history of program delivery as well as past program outcomes.
- Describe any program design, service delivery and/or staff training which has helped to ensure program effectiveness.

Collaborative Partners (10 pts)

- Give a brief description of any collaboration among community organizations your agency currently engages in or proposes to enhance your program effectiveness. Please note any partners with whom you have a formal agreement. (If there are no partners involved with your program, please put N/A.)

Population Served Demographic (15 pts)

- Please provide the demographic target of who this program will serve.
- Does your program serve clients in the outlined targeted population? If not, does your program serve clients in the outlined target population? If not, describe how/if this population is marginalized or experiences economic mobility limitations.
- Describe how you will identify/recruit program participants.

Bonus Points (10 pts)

- Is United Way's specified targeted population and/or geography indicated the primary or sole focus of this program?

Program Goals and Measurement (10 pts)

- What are your program goals?
- Please explain how you collect impact data on program participants and what data you will be collecting.

Anticipated Outcomes (10 pts)

- How will the data you are collecting impact the community indicator for the area of focus you selected?
- Describe how you use data to guide decisions in your agency's daily operations.

Program Budget (15 pts)

- Please create and upload your project budget using the template. Download the template to your computer, complete the budget template, and then upload your saved document.
- The budget template has two tabs: Budget and Budget Narrative. Please be certain to complete both sections.
- In the narrative section, please describe in detail how you arrived at this budget.

Bonus Points: Community-Held Organization (10 pts total)

- Is your organization and/or its staff and leadership of and from the communities that this grant seeks to improve (e.g. Black or Hispanic, geographic/neighborhood)? How integrated/established are you presently in these communities?

These criteria will be assessed using a scorecard to assist volunteers in their evaluation of funding requests.

Mandatory Results Based Accountability Measurements

Agencies receiving funding in Financial Well-Being will be required to measure and provide data using the RBA measurement tool below.

Priority Strategy: Education Attainment

Targeted Indicator by 2025:

Increase 3rd and 10th grade reading proficiency of Black and Hispanic students by 6%.

Required Outcome Measures:

- **How much?**
 - How many students in the targeted population did you serve?
 - How many students overall did you serve?
- **How well?**
 - How many students in the targeted population completed your program for reading proficiency?
 - How many students overall completed your program for reading proficiency?
- **Is anyone better off?**
 - What percent of students served improved their reading proficiency score?

Priority Strategy: Workforce Development

Targeted Indicator by 2025:

Decrease the unemployment (underemployment) gap for Black youth age 16-24 by 3% compared to total population.

Required Outcome Measures:

- **How much?**
 - How many clients in the targeted population did you serve?
 - How many clients overall did you serve?
- **How well?**
 - How many clients served completed the program to address unemployment/underemployment?
 - How many clients improved essential soft skills through training? (Optional)
 - How many clients served were provided financial education? (Optional)
- **Is anyone better off?**
 - What percent of clients served gained employment skills?
 - What percent of clients served gained and retained (90+ days) employment?
 - What percent of clients gained and retained high skill/high wage employment with a defined career pathway?

Timeline

June 1	Basic Needs and Financial Well-Being RFPs released
June 3	Application Workshop 1
June 6	Application Workshop 2
June 9	Application Workshop 3
June 22	Basic Needs and Financial Well-Being applications due
June/July	Applications reviewed and funding recommendations made to United Way's Community Investment Council and board of directors
Aug. 15	Funding notifications to selected agencies
Aug. 26	Signed funding agreements due to United Way
Oct. 1	Funding begins