

Financial Stability Strategy

Request for Proposal

United Way of the Dutchess-Orange Region (UWDOR) issues this Request for Proposal as a part of our commitment to achieve the goal of improving the condition of our neighbors affected by poverty and limited resources. UWDOR targets our community investment on strategies that support the financial stability of our most vulnerable neighbors. We aim to improve outcomes for our neighbors living in Dutchess and Orange counties by supporting individuals and families on their path to financial stability.

The goals outlined in this RFP represent a multi-faceted plan developed in partnership with community leaders defining government, businesses, non-profits, medical practitioners, educators, students, parents and the larger community. Through this RFP process, UWDOR seeks partnerships with nonprofit organizations during the time period of **July 2024 to June 2025**. Our intention is to invest sufficient funding to achieve significant results. United Way's Community Fund is divided into two funding categories:

- **For previously funded programs**, please indicate the amount you are requesting (maximum request of \$30,000).
- **For programs not previously funded**, United Way has allotted funding in increments up to \$10,000 for these requests. Please indicate your request here (maximum of \$10,000). *If United Way selects your program for funding, you may be eligible for additional funding next year. This is contingent on your organization remaining in good standing with regard to all United Way contract requirements. Future additional funding is not a guarantee.*

Key Dates

Activity	Date
RFP Released	February 5th, 2024
Questions & Answers	Please submit questions to: ci-inbox@uwdor.org Responses will be issued within 48 business hours
Technical Guidance "How to Apply"	Video/Written statement
Application Due Date	March 15th, 2024 by 5pm
Anticipated Award Notifications	June 2024

Core Funding Criteria

In partnership with our community, United Way utilizes a cohesive strategy to address the needs of children, families, and individuals with limited financial resources in Dutchess and Orange Counties. This RFP aims to establish a foundation for financial stability of our neighbors and

may involve pilot initiatives that will be expanded with future funding. UWDOR is seeking to support partners who share our commitment to the following:

- A commitment to **community-level outcomes** focused on demographics and geographic locations with the greatest need;
- A commitment to cross-agency and cross-community **collaboration** in developing effective strategies; and
- A commitment to strategies that demonstrate success using **evidence-based or evidence-informed models**.

Community-Level Outcomes

United Way and our partners identified goals and aligned outcomes to direct our work. We have identified key indicators of success and are working toward their achievement. We hold our partners and ourselves accountable to achieving success by using concrete metrics, based on local, state and federal data, to measure our progress.

Annual Goals	Community-Level Outcomes
Improve access to resources to alleviate short-term financial crisis in order to increase local families' economic position.	Increase financial assets for ALICE and low-income individuals.

Collaboration

Strong collaboration among all partners is necessary for our community to realize outcomes that will demonstrate lasting and meaningful change for our region's low-income individuals and families. Nonprofit partners are strongly encouraged to incorporate collaborative opportunities into their proposal.

***Programs that rely on outside organizations to accomplish stated goals (i.e., school districts) are required to provide letters of commitment that demonstrate support from the outside organization.**

Evidence-Based or Evidence-Informed Models

United Way is committed to changing our community in a positive and meaningful way. In order to do so, we seek to establish partnerships with programs that are evidence-based or evidence-informed, meaning that they have been proven successful in the past.

From the Child Welfare Information Gateway:

Evidence-based practices are approaches to prevention or treatment that documented scientific evidence validates. This includes findings established through controlled clinical studies, but other methods of establishing evidence are also valid.

Evidence-based programs use a defined curriculum or set of services that, when implemented with fidelity as a whole, has been validated by some form of scientific evidence.

Evidence-informed practices use the best available research and practice knowledge to guide program design and implementation. This informed practice allows for innovation while

incorporating the lessons learned from the existing research literature.¹ For your convenience, the evaluation tool is as indicated below.

Application Evaluation Scoring Rubric

United Way evaluates applications based on the following criteria:

- Program Design (50 Points)
 - Application should demonstrate the ability to achieve identified community-level outcomes;
 - Application should demonstrate evidence of active collaboration;
 - Application should demonstrate identification and implementation of evidence based/informed models.
- Justification of Need (20 Points) – Application should demonstrate - through data - the need for this program and value added to our community.
- Organizational Infrastructure (30 Points) – Application must demonstrate that the organization has the capacity to implement program design and collaboration.

Note: United Way gives funding priority to year round programs over seasonal programs.

Our Community's Challenge

Across the State of New York, more than one million people live in poverty. Here in the Dutchess-Orange Region, that accounts for more than 70,000 of our neighbors. Specifically, 10% of the population in Dutchess County, and 11% of the population in Orange County are living below the poverty level, struggling to make ends meet each day.² Child poverty rates are of special concern, 10% of Dutchess County children exist in poverty while 17% of Orange County children experience poverty (Mid Hudson Community Profiles, 2021).

In 2023, United Way of New York State published the [“ALICE” report](#) to convey the realities of those who have employment but still struggle to make ends meet. This report captures the data of individuals who are “Asset Limited, Income Constrained, Employed”, or simply put, “ALICE.” The results are staggering: roughly 3.4 million households, or 44%, of New York State residents could not afford basic needs such as housing, child care, food, transportation, and healthcare in 2021. Within both the counties we serve (Dutchess and Orange), ALICE is prevalent. In 2023, 29% of the population of Orange County fell within the ALICE threshold, with a poverty rate of 11%. In Dutchess County, the rates were not far behind, with 25% of the population considered ALICE and 10% in poverty. Within our service area, there are towns that stand out: Middletown,

¹ “Evidence Based Practice Definitions and Glossaries.” Child Welfare Information Gateway. U.S. Department of Health and Human Services.

<https://www.childwelfare.gov/topics/management/practice-improvement/evidence/ebp/definitions/>

² “Quick Facts.” United States Census Bureau. Retrieved on December 27th, 2023

<https://www.census.gov/quickfacts/fact/table/orangecountynewyork,dutchesscountynewyork,poughkeepsiecitynewyork,nypst045218>

USA Health Department. Poverty. Retrieved December 28th, 2023. <https://health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/poverty>

Newburgh, and Poughkeepsie all have high rates of the population who struggle to meet their basic needs.

	% ALICE
City of Middletown	57%
City of Newburgh	63%
City of Poughkeepsie	58%

Low-to-moderate income individuals and families face multiple economic and societal barriers that prevent them from achieving financial stability and economic independence. Living paycheck-to-paycheck, these families are subject to economic crises that prohibit them from being prepared for an emergency. Saving to advance their education, purchase a home, or even secure reliable transportation is not feasible. Many families face challenges to afford childcare, rent, groceries or utilities.

Studies have shown that those in poverty are more likely to struggle with physical and mental health. By moving out of poverty, people live longer, healthier lives. According to the Government Accountability Office, wealth is a defining factor in life expectancy and the disparity continues to grow as wealth inequality increases. Additionally, low-income individuals suffer poorer health outcomes resulting from lack of access to healthcare and other social determinants of health. As proclaimed by the Department of Health and Human Services “One study found that men and women in the top 1 percent of income were expected to live 14.6 and 10.1 years longer respectively than men and women in the bottom 1 percent.” By helping individuals thrive now, we can decrease intergenerational poverty and ensure that children grow up to be financially secure.

The removal of their crisis is a necessary step in achieving financial stability. In the ALICE report, several factors determined the ALICE Threshold: “the average level of income that a household needs to afford the basics defined by the Household Survival Budget for each county in New York.” Two adults working to support two young children need to earn a combined annual income of \$75,864 to cover groceries, rent, utilities, and childcare in NYS. Within Dutchess and Orange County, that number is even higher where a family of four must earn \$84,288 in order to afford necessities. For ALICE families the cost of a simple vehicle repair, unpaid utility bill or sickness can derail their household financial stability.

Our Community’s Opportunity

Part One:

In partnership with our community, United Way has identified a crisis intervention model coupled with case management to address obstacles to financial independence and mobility. UWDOR seeks to support partners with coordinated supports and services. Through a multi-tiered approach, our goal is to create a strong network that supports individuals and families to transition from recurring financial crises to securing financial independence.

UWDOR seeks partners to help ensure that individuals in Dutchess and Orange counties have access to resources to stabilize their daily lives and overcome short-term crises. Before we can address the significant challenges our most income insecure neighbors face, we must first ensure that families can fulfill their basic needs, which includes securing food, clothing, and safe housing. Without safe, secure housing, and regular food access, improving financial stability would remain impossible. To support individuals and families in achieving financial independence, UWDOR seeks to pair individualized case management with crisis intervention to stabilize families' living conditions, allowing them to maintain a steady income that covers their necessities. Without a regular income, families cannot put food on the table, let alone plan or achieve financial security.

Part Two:

Considered one of the most effective anti-poverty programs in the United States, the Earned Income Tax Credit Program (EITC) can provide eligible families and individuals up to \$7,430 of additional earnings for taxpayers.³ Families can use the EITC to pay down debt, save for unplanned needs, pay for education or put food on the table for their family. Often, taxpayers are unaware of EITC or unable to afford the costs associated with paying a professional to prepare their taxes.

Through the Creating Assets, Savings, and Hope Program (CASH), United Way seeks to connect low-to-moderate income individuals and families with opportunities to increase annual income through tax programs such as EITC and applicable Child Tax Credits, while also providing referrals to existing financial literacy opportunities, education programs, home energy savings programs and supportive community services. These families save an average of \$200 in tax preparation fees while gaining access to important services and resources.

COVID-19 Impact

With rental housing scarce and often unaffordable, low-income families are especially at risk of eviction. The housing shortage and recent hike in rents has forced thousands of families into precarious living situations. The federal protections that were previously in place have expired. Additionally, some of the limited available housing stock has been converted into short time rental/vacation properties. Households have faced illegal evictions and lockouts in our community. Marginalized groups and communities of color are especially at risk of eviction. As previously mentioned, UWDOR adheres to a Housing First model and believes securing safe and secure housing is the first step to achieving overall household financial stability that affords for future opportunities. Eviction prevention is our first priority in ensuring overall financial security for families in our region. Therefore, UWDOR prioritizes eviction prevention among the most pressing financial stability based needs. Organizations are encouraged to work in a cohesive housing system to best achieve shared outcomes and work with one another to provide housing resources to housing insecure families and primarily keep families in their current housing to the extent possible.

Selection Process

³ "Earned Income Tax Credit Income and Maximum Credit Amounts." (n.d.). Internal Revenue Service. Retrieved December 27th, 2023, from <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/earned-income-tax-credit-income-and-maximum-credit-amounts>



The United Way Community Impact Committee and supporting councils review all applications. Additionally, community leaders have been invited to serve as evaluators to ensure a diverse representation of our community serves to further this crucial process. Applications will be scored based on the set criteria (see page 3). The Community Impact Committee reserves the right to take into consideration previous granting history and to request additional information during this process.