

Local Initiatives Support Corporation (LISC)

2010 Social Innovation Fund Subgrantees

San Francisco Bay-Area, California

Rubicon Programs, Inc.

Amount of Award: \$140,000

Based in Richmond, California, Rubicon has distinguished itself over the past three decades as a premier provider of work readiness, transitional employment, and job placement services to very low income West Contra Costa County residents. Rather than solely focusing on employment, Rubicon's Economic Empowerment programs integrate other support services into their workforce services to address the underlying reasons individuals are not able to leverage employment to achieve financial independence. The SIF award will enable Rubicon to enhance services by strengthening our newest program area, financial stability services, to provide financial coaching, benefits screening and enrollment, financial literacy, credit counseling and free tax preparation assistance and integrating it into our core workforce development services. Rubicon's Center will especially focus on residents of Richmond, CA. In the first year of the new Financial Opportunity Center, approximately: 115 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 65 will obtain employment; 40 will retain employment for three and six months; 40 will improve their net income; and 13 will improve their credit scores.

Sacred Heart Community Service

Amount of Award: \$110,000

Founded in 1964 to provide emergency food and clothing to people in immediate need, Sacred Heart Community Service (SHCS) has evolved into the most comprehensive provider of vital urgent-need services in Santa Clara County. All services are designed to meet the individuals' and families' immediate, critical needs, and then set the stage for future stability and security. SHCS serves more than 51,000 unduplicated individuals in one location in the heart of San Jose's urban-core, low-income neighborhoods. SHCS' new Financial Opportunity Center will help people experiencing poverty become economically self-sufficient through improved access to employment services, peer support, wealth-building resources, financial education and coaching, and public benefits access. The Social Innovation Fund award will help increase SHCS' capacity to provide one-on-one employment assessments, counseling and regular follow up, as well as to seamlessly integrate SHCS longtime employment services with its newly

established financial literacy and public benefits assistance programs, so that program participants make substantial progress toward long term self-sufficiency through income and development of assets. In the first year of the new Financial Opportunity Center, approximately: 400 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 120 will obtain employment; 80 and 60 will retain employment for three and six months, respectively; 500 will improve their net income; 40 will improve their net worth; and 40 will improve their credit scores.

Merritt Community College

Amount of Award: \$160,000

Located in Oakland, Merritt College is a 2 year publicly funded Community College and operates as a part of the California Community College System. Merritt is one of four colleges in the Peralta Community College and has operated as general community college campus since 1954 including continuous operations at its current campus location since 1971. Merritt Community College will use its Social Innovation Fund award to implement the Financial Opportunity Center model as part of a comprehensive redesign of the Student Services division and the implementation of a new workforce intermediary initiative at Merritt College. The Merritt Opportunity Center (MOC) will bundle this new workforce and counseling capacity in a "one stop" service environment with financial self-sufficiency services that include access to income supports, financial services and financial/workforce coaching that helps students access services in a holistic manner and encourages bundling of multiple services. Strategic partners in this initiative include Single Stop USA, One California Bank, and the Alameda County Social Services Agency. Merritt College, as a first priority, will target students enrolled in or eligible for categorical program services or one of Merritt's special grant initiatives that serve primarily low income students or students facing barriers to education and employment (recently incarcerated adults, immigrants, African American males, etc). Secondarily the MOC will target the general student population either as drop-in participants or as referrals from the short form financial services assessment process administered across programs at the College. In the first year of the new Financial Opportunity Center, approximately: 100 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 150 will obtain employment; 75 and 25 will retain employment for three and six months, respectively; 100 will improve their net income; 75 will improve their net worth; and 35 will improve their credit scores.

Chicago, Illinois

Jane Addams Hull House

Amount of Award: \$190,000

Founded in 1889 by Jane Addams on Chicago's west side, Hull House became America's premiere institution of service, advocacy and philanthropy for the city's poor and underserved—and today continues this work with 50 community-based programs that impact over 60,000 Chicagoans each year. Hull House will operate a new Financial Opportunity Center serving the 63rd Street Corridor made up of the Englewood, Washington Park and Woodlawn Communities, including clients in Hull House's workforce development program at Kennedy King College (where the Center will be located). Hull House anticipates that: 100 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 98 will obtain employment; 63 and 40 will retain employment for three and six months, respectively; 40 will improve their net income; 3 will improve their net worth; and 18 will improve their credit scores.

Jane Addams Resource Corporation

Amount of Award: \$155,000

Jane Addams Resource Corporation (JARC) JARC was formed in 1985 as a not-for-profit community-based organization to stem the flow of manufacturing jobs from Ravenswood and its surrounding communities on Chicago's North Side. Since then, JARC has worked to retain and expand employment opportunities for lower-income people and to help them access and accumulate resources and assets through a broad range of workforce and economic development initiatives. JARC offers financial services within a manufacturing-based sectoral job training context. While preparing participants for careers, JARC fosters the development of financial behaviors which lead to increased asset building and mainstream financial behavior. Support from the Social Innovation Fund will both increase the number of clients receiving employment, financial and income support services annually and also increase the number of clients who receive bundled services. As a result, 160 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 55 will obtain employment; 40 and 30 will retain employment for three and six months, respectively; 60 will improve their net income; 45 will improve their net worth; and 65 will improve their credit scores.

Central States SER

Amount of Award: \$155,000

SER's mission is to promote economic self-sufficiency and upward mobility among low-income community residents through employment and training services. SER, Spanish for "to be", operates numerous innovative workforce development programs, including a Healthcare Careers Bridge program that helps low-skilled adults access occupational training, as well as a Transitional Jobs model that helps harder-to-employ individuals build valuable work experience. SER will launch a new Financial Opportunity Center in the Little Village neighborhood of Chicago. In the first year of Central States SER's Financial Opportunity Center, approximately: 150 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 120 will obtain employment; 84 and 72 will retain employment for three and six months, respectively; 80 will improve their net income; 30 will improve their net worth; and 30 will improve their credit scores.

Greater Southwest Development Corporation

Amount of Award: \$132,500

Founded in 1974, Greater Southwest Development Corporation (GSDC) is a nonprofit community development corporation whose mission is to be the catalyst for creating and maintaining a vital greater Southwest Chicago community. Located in Chicago Lawn, GSDC's Southwest REACH Center is a one-stop source for services that help individuals and families build a solid financial future. As an existing Financial Opportunity Center, the REACH Center offers a variety of services that support families as they increase their income; decrease expenses; establish relationships with mainstream lenders; and build their personal assets. SIF funding will directly support the implementation of new service delivery strategy that increases the number of people accessing financial coaching, resulting in an increase in the number of clients who develop a household budget and who improve their credit score/net income/net worth. In the 2011 SIF grant year: 325 Southwest REACH clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 75 will obtain employment; 60 and 37 will retain employment for three and six months, respectively; 75 will improve their net income; 45 will improve their net worth; and 52 will improve their credit scores.

Humboldt Park Social Services

Amount of Award: \$132,500

The mission of Humboldt Park Social Services (HPSS) is to provide comprehensive support to serve, empower and advocate for community residents experiencing homelessness or housing instability so they may

obtain and maintain permanent housing. HPSS will use its Social Innovation Fund grant in order to enhance the work currently being undertaken to ensure the financial stability and economic success of families in the city of Chicago. HPSS works in partnership with its local New Communities Program lead agency, and the Elev8 program at Ames Middle School to conduct outreach to connect parents and guardians to FOC services. The grant will help HPSS more effectively meet the needs of a high client volume by increasing staff capacity to ensure that staff have manageable caseloads that allow them to provide long-term, intensive services to clients, as well as ongoing follow-up and tracking to ensure that clients are meeting financial stability outcomes. As a result, HPSS expects that: 125 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 48 will obtain employment; 30 and 21 will retain employment for three and six months, respectively; 63 will improve their net income; 30 will improve their net worth; and 35 will improve their credit scores.

Association House

Amount of Award: \$142,500

Founded in 1899, Association House of Chicago was established in the settlement house tradition to serve the economically disadvantaged community residents of Chicago's greater Humboldt Park area. Association House's mission is to serve this multicultural community by providing comprehensive, collaborative, and effective programs in English and Spanish to promote health and wellness and to create opportunities for educational and economic advancement. Association House will utilize a Social Innovation Fund grant to expand its high quality Financial Opportunity Center services and ensure that two additional programs receive full financial and career coaching services in addition to the income support services, job readiness training, and placement and retention services they already receive. The two new programs will target: 1) participants in the Job Readiness Training class within the Vocational Bridge Academy, a career-oriented ABE/ GED program, and, 2) the Customer Service and Retail Training program (CSRT), a sector-training program that prepares participants for National Retail Federation Foundation certification and entry-level employment in five sectors: retail, hospitality, food service, health care, and office administration. Overall, Association House expects that in the first year of the Social Innovation Fund grant: 175 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 122 will obtain employment; 85 and 59 will retain employment for three and six months, respectively; 130 will improve their net income; 25 will improve their net worth; and 25 will improve their credit scores.

Safer Foundation

Amount of Award: \$125,000

The mission of Safer Foundation is to reduce recidivism by supporting, through a full spectrum of services, the efforts of people with criminal records to become employed, law-abiding members of the community. Safer was founded in 1972 as an advocate for individuals with criminal records in their efforts to obtain employment following release from prison or jail. Safer Foundation will establish a new Financial Opportunity Center to assist residents of East Garfield Park, Humboldt Park and the Near West Side with criminal records and their families in achieving economic stability and growing personal assets. Safer intends to use as a foundation its extensive experience and resources in employment and retention services, complementing this with the addition of financial counseling and assistance in accessing income supports such as Food Stamps and the Earned Income Tax Credit. Due to its exclusive focus on people with criminal records, Safer Foundation would be a unique contributor to LISC's network of services to Sustainable Communities through the establishment of a Financial Opportunities Center serving these individuals residing in high re-entry neighborhoods in Chicago. Safer expects that: 150 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 150 will obtain employment; 125 and 115 will retain employment for three and six months, respectively; 100 will improve their net income; 10 will improve their net worth; and 75 will improve their credit scores.

Instituto del Progreso Latino

Amount of Award: \$382,500

Instituto del Progreso Latino was founded in 1977 with a mission to "contribute to the fullest development of Latino immigrants and their families through education, training and employment that fosters full participation in the changing U.S. society while preserving cultural identity and dignity"; their existing Financial Opportunity Center focuses residents in Chicago's Pilsen, Little Village, and Back of the Yards communities (many of whom have low levels of educational attainment or English proficiency). Instituto will integrate the core services provided by its successful Financial Opportunity Center model into two new programs: the Rudy Lozano Leadership Academy (RLLA), an alternative high school for students dislocated from public schools and Mujer Avanzando, a comprehensive partnership that targets single working Latina mothers who earn between \$10,000 and \$30,000. SIF funding will thus allow the existing FOC to increase its scope of services by purposely targeting 3 new populations: graduating seniors of the RLLA, parents of students enrolled in RLLA, and working single mothers participating in Mujer Avanzando. Currently, 148 students are enrolled in RLLA, 93 of whom are 18 and older. Through SIF, in the first year of grant funding: 400 clients will receive two out of the three

core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 175 will obtain employment; 122 and 61 will retain employment for three and six months, respectively; 175 will improve their net income; 10 will improve their net worth; and 10 will improve their credit scores.

The Cara Program

Amount of Award: \$175,000

The Cara Program empowers motivated individuals affected by homelessness and poverty with the skills, confidence and resources needed to secure permanent employment and achieve real and lasting success. Since 1991, they have placed more than 2,700 adults affected by homelessness and poverty into full-time, quality jobs with leading Chicago-area companies. Since 2006, the Cara Program has run The Quad Communities Center for Working Families, which offers a comprehensive and interconnected focus on financial empowerment, skill building, sustainable employment and asset development to low-income residents of Chicago's Quad Communities neighborhoods. The Center is also an integral part of the Quad Communities' New Communities Program, a comprehensive community development strategy. The Quad Communities CWF will use its Social Innovation Fund grant to expand employment, financial coaching, and public benefits services to neighborhood residents. The Cara Program anticipates that in the first year of the Social Innovation Fund grant: 330 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 55 will obtain employment; 28 and 14 will retain employment for three and six months, respectively; 117 will improve their net income; 60 will improve their net worth; and 70 will improve their credit scores.

North Lawndale Employment Network

Amount of Award: \$140,000

Initially founded in 1998, the North Lawndale Employment Network's (NLEN) mission is to improve the earnings potential of the North Lawndale community through innovative employment initiatives that lead to economic advancement and an improved quality of life. NLEN's existing Financial Opportunity Center includes a cognitive based job readiness training program, one-on-one employment counseling, one-on-one financial counseling, and one-on-one income support counseling. The CWF also offers a number of helpful workshops in partnership with NLEN's Resource Center. Through the Social Innovation Fund, NLEN will expand the services offered through the CWF and clients will be better able to stabilize their lives with these services, enabling them to focus on their employment, education, and financial goals. NLEN expects that in 2011, 270 clients will receive two out of the three core Financial Opportunity Services (employment services, financial

coaching, and public benefits access); 168 will obtain employment; 60 and 40 will retain employment for three and six months, respectively; 70 will improve their net income; 85 will improve their net worth; and 100 will improve their credit scores.

Detroit, Michigan

Oakland Livingston Human Service Agency

Amount of Award: \$135,000

OLHSA is one of 30 Community Action Agencies in Michigan working to serve the needs of low income, elderly and people with disabilities since 1964. OLHSA's mission is to enable the low-income, elderly and disabled persons living in Oakland and Livingston Counties to become more self-sufficient. OLHSA's Financial Opportunity Center is located in Ferndale, Michigan (bordering the City of Detroit). OLHSA offers all three of the core Financial Opportunity Center services, and the Social Innovation Fund grant will help the organization to expand and bundles these services. OLHSA's FOC will be available to interested residents, with a special emphasis on individuals who are unemployed, 150% or less of the federal poverty line. In the first year of the new Center, OLHSA estimates that: 100 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 88 will obtain employment; 80 and 75 will retain employment for three and six months, respectively; 65 will improve their net income; 30 will improve their net worth; and 40 will improve their credit scores.

Southwest Housing Solutions

Amount of Award: \$170,500

Since 1989, Southwest Housing Solutions (SWHS) has served low-moderate income and low-wealth individuals and families in Detroit, and the surrounding Metro Detroit area. SWHS will increase capacity within its Financial Opportunity Center and provide service to 50% more individuals. SWHS is improving the process to better assess client needs, provide bundled services, track and manage data, and better integrate with other community services available. The Social Innovation Fund grant will help provide comprehensive income support, financial coaching and employment services to an expanded client base, including SWHS new programs: Detroit Green Works Solutions, the expansion of Veterans services, and the Learning Lab. SWHS also has existing partnerships with community Wayne and Macomb County Community Colleges, and as a pilot will collaborate to deliver on-site FOC services at one community college. SWHS expects that: 260 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 170 will obtain employment; 100 will retain employment for three and six

months; 70 will improve their net income; 80 will improve their net worth; and 28 will improve their credit scores.

SER-Metro Detroit, Jobs for Progress

Amount of Award: \$100,000

SER Metro-Detroit (SER) will expand and enhance the capacity of its existing Financial Opportunity Center in Southwest Detroit. SER, Spanish for "to be", is a community based non-profit organization with a 39 year history of connecting community residents to workforce development and education services that improve their family's economic status. The SIF Funding will be used to expand the staff capacity to deliver the core FOC services which assist clients to access public supports, attain gainful employment, and obtain, sustain or increase their family incomes. Overall, SER anticipates that: 235 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 160 will obtain employment; 80 and 65 will retain employment for three and six months, respectively; 140 will improve their net income; 150 will improve their net worth; and 50 will improve their credit scores.

Focus: HOPE

Amount of Award: \$136,000

Established in 1968 in the wake of the previous summer's civil unrest in Detroit, Focus: HOPE's mission is to pursue "intelligent and practical action to overcome racism, poverty, and injustice." In 2009, seeking to have a greater impact on its community, Focus: HOPE began planning and implementing a comprehensive, place-based neighborhood change strategy called the "HOPE Village Initiative." The purpose of this initiative is to address the provide every child in target area the opportunity to succeed, by building an interconnected web of services which will address all of the problems which often deprive children of educational and economic opportunity. Focus: HOPE, which currently operates a Financial Opportunity Center that serves students in its adult education and job training programs, proposes to expand these services to the broader community with LISC Social Innovation Fund support. As a part of its HOPE Village Initiative, Focus: HOPE will use the Social Innovation Fund grant to expand the scale of its existing FOC to provide bundled on-site employment services, financial coaching and access to income supports to an additional 150 families who live, work or attend school in the HOPE Village Initiative target area. Focus: HOPE anticipates that in the first year of SIF funding: 150 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 30 will obtain employment; 30 will retain employment for three and six months; 30 will improve their net income; and 15 will improve their net worth.

Lighthouse of Oakland County

Amount of Award: \$126,500

Founded in 1972, Lighthouse of Oakland County, provides programs and services that assist the growing number of families in crisis in the Oakland County (Michigan) community to move from crisis and instability to self-sufficiency and independence. Lighthouse of Oakland will use a Social Innovation Fund grant to expand current programming, and specifically: 1) secure more employment opportunities and place more clients in jobs; 2) assist clients with enrollment fees associated with training programs, community colleges and universities; 3) increase the number of financial and educational workshops and seminars that we host annually. Their existing Financial Opportunity Center serves residents of Oakland County (part of the Detroit metropolitan area), with a majority of clients from Pontiac, a city with a high concentration of low-wage workers and individuals in poverty. Lighthouse expects that in the first year of SIF funding: 180 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 40 will obtain employment; 25 and 20 will retain employment for three and six months, respectively; 20 will improve their net income; 72 will improve their net worth; and 90 will improve their credit scores.

Operation Able

Amount of Award: \$110,000

Operation ABLE is a nonprofit organization founded in 1986, with the mission of providing market responsive programs to meet the employment needs of mature individuals along their career paths, to promote lifelong learning among individuals, businesses, and government, and to assist the employer community in developing a competent workforce. Operation ABLE's new Financial Opportunity Center will focus on the Central Woodward North End area of Detroit, and will particularly seek to enroll midcareer-aged individuals who have been laid off from employment and are experiencing financial hardship (although a cross-section of the organization's other hard-to-serve populations, like ex-offenders, older workers, and individuals with disabilities are also anticipated to participate). In the first year of the new Center, approximately: 100 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 65 will obtain employment; 45 and 15 will retain employment for three and six months, respectively; 40 will improve their net income; and 25 will improve their credit scores.

Duluth, Minnesota

Community Action Duluth

Amount of Award: \$182,750

Founded in 1965, Community Action Duluth's mission is to use innovative strategies that mobilize low-income people and the broader community to build assets that prevent poverty, create equality, and strengthen Duluth's social fabric. Community Action Duluth tackles problems such as poverty and homelessness by operating programs designed to help people increase their income and assets, secure jobs, and develop social capital. The new Financial Opportunity Center will provide bundled services by utilizing new partnerships with Lake Superior Community College, SOAR Career Solutions and an existing partnership with Northern Communities Credit Union. FOC participants will be provided with an array of on-site services in addition to career and financial coaching, and income support. These services include: free tax preparation, financial education classes, matched savings accounts, an affordable car purchase program, seminars and workshops provided by Lake Superior College, career advancement classes provided by SOAR Career Solutions and opportunities to apply for green jobs and training programs. In the first year of the new Center, approximately: 75 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 25 will obtain employment; 20 and 15 will retain employment for three and six months, respectively; 75 will improve their net income; 25 will improve their net worth; and 75 will improve their credit scores.

Cincinnati/Northern Kentucky

Brighton Center

Amount of Award: \$145,000

Established in 1966 in Newport (KY), Brighton Center's mission is to create opportunities for individuals and families to reach self-sufficiency through family support, education, and leadership. Brighton has a strong track record of providing employment, income support, and financial counseling services, and will launch a new Financial Opportunity Center by bundling all three of the core services. Brighton will build on its innovative combination of evidenced-based best practices in the three core areas supported by the work of Family Development Specialists trained in multiple disciplines and serving in the role of "Navigators" of core services. The Specialists will follow low-to-moderate income individuals through assessment and as they access services and move across the three core areas, ultimately improving their financial situation by helping them to boost earnings, reduce expenses, and make appropriate financial decisions that lead to asset building. In the Center's first year, Brighton expects that: 120 clients will receive two out of the three core Financial Opportunity Services (employment services, financial

coaching, and public benefits access); 90 will obtain employment; 78 and 67 will retain employment for three and six months, respectively; 90 will improve their net income; 15 will improve their net worth; and 36 will improve their credit scores.

Urban League of Greater Cincinnati

Amount of Award: \$125,000

Founded in 1949, the mission of the Urban League of Greater Cincinnati is to eliminate the barriers of racism and level the playing field for all African Americans and others at risk by promoting their economic self-sufficiency and entrepreneurship through effective leadership in the areas of comprehensive employment, youth and family development, and advocacy. The Urban League of Greater Cincinnati will augment their current mission-driven services of workforce development and income supports eligibility with financial counseling to offer all three core services of a Financial Opportunity Center. They will continue to serve low-income, unemployed, underemployed, and hard to hire residents from the community of Avondale and the City of Cincinnati, with a Social Innovation Fund grant allowing them to bundle the three core services. In the first year of the new Center, 225 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 225 will obtain employment; and 225 will improve their net income.

Santa Maria Community Services

Amount of Award: \$145,000

Santa Maria Community Services (SMCS) is a 113-year old service organization that provides Cincinnati's Greater Price Hill neighborhood with educational tools and resources to build strong families, promote healthy residents, and foster neighborhood revitalization. SMCS will be the lead organization operating the Price Hill Financial Opportunity Center delivering neighborhood-based services in collaboration with Cincinnati Works and Price Hill Will. The Price Hill Financial Opportunity Center will bring together in one location a continuum of services that focus on the key areas of workforce development, work supports, and financial literacy. A multi-agency collaborative, the Center augments the established community-based crisis mitigation and family stabilization programs of SMCS with the recognized best practice job readiness/job placement model established by Cincinnati Works and the community engagement, redevelopment, and revitalization efforts of Price Hill Will. In the first year of the new Center, 100 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 25 will obtain employment; 17 and 11 will retain employment for three and six months, respectively; 24 will improve their net income; 30 will improve their net worth; and 15 will improve their credit scores.

Cincinnati Works

Amount of Award: \$100,000

Cincinnati Works a nonprofit organization whose mission is to partner with all willing and capable people living in poverty to assist them in advancing to economic self-sufficiency through employment. In addition to providing job readiness, barrier removal, employment placement, job retention and career advancement services, Cincinnati Works offers access to income supports. The Social Innovation Fund grant from will be used to establish a new Financial Opportunity Center (FOC) at Cincinnati Works' offices, with the addition of financial counseling and coaching services to their model and then the intentional integration all three Financial Opportunity Center services so that clients can receive multiple services and increase their success in achieving financial stability. In the first year of operations, 450 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 350 will obtain employment; 245 and 160 will retain employment for three and six months, respectively; 450 will improve their net income; and 30 will improve their credit scores.

Houston, Texas

Alliance for Multicultural Community Services

Amount of Award: \$157,000

Initially founded in 1986 as Refugee Services Alliance, the Alliance for Multicultural Services today provides a wide range of comprehensive family, social and economic development services designed to empower individuals, families and communities to succeed. The Alliance for Multicultural Community Services will use its Social Innovation Fund grant to operate a new Financial Opportunity Center in Gulfton neighborhood of Southwest Houston. The Alliance has extensive experience serving a multicultural population and sees in the FOC an opportunity to use this experience to improve access to financial opportunity for Gulfton's low-income, largely immigrant population. The program will provide benefits screening and application (i.e. including educational opportunities, mental health/family wellness, transportation, and health care, as well as the traditionally understood public benefits which serve as direct income supports like food stamps or tax credits) with coaching in financial behaviors and workforce skills as well as access to fair financial products like IDA matched savings accounts and Small Business Administration loans. In the first year of the new Center, approximately: 200 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 60 will obtain employment; 48 and 38 will retain employment for three and six months, respectively; 84 will improve their net

income; 60 will improve their net worth; and 45 will improve their credit scores.

Volunteers of America Texas

Amount of Award: \$102,000

Volunteers of America Texas, Inc., is a faith-based nonprofit organization that is committed to serving people in need, strengthening families and building communities. VOA is dedicated to addressing the root causes of poverty through programs in the areas of housing, substance abuse treatment, prevention and youth services, prisoner re-entry programs and services for the developmentally and physically disabled. Volunteers of America Texas will use the Social Innovation Fund grant to start a new Financial Opportunity Center targeting lower income clients, especially women, with barriers to financial stability such as homelessness, substance abuse history, and/or history of incarceration. The FOC will be located within the Independence Heights neighborhood and will be integrated with existing VOA and community resources, including housing, health care, and substance abuse and mental health services. In the first year of the new Center, VOA estimates that: 100 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 50 will obtain employment; 40 will retain employment for three and six months; 40 will improve their net income; 40 will improve their net worth; and 25 will improve their credit scores.

SER-Jobs for Progress of the Texas Gulf Coast

Amount of Award: \$146,000

SER-Jobs for Progress of the Texas Gulf Coast, Inc. (SER) is a 501(c)3 non-profit, community based organization whose mission is to enhance the quality of life in the Hispanic community and other communities in need by providing education, training and employment services that fulfill the needs of individuals, businesses and communities. SER will utilize the model provided to Financial Opportunity Centers (FOC) to augment current comprehensive employment & training strategies enabling customers to improve their financial standing as well as their employment status. The new Center will serve the East End community of Houston, including the neighborhoods of Greater Eastwood, Second Ward, Harrisburg, Manchester, Magnolia, Fifth Ward, and Denver Harbor. By developing and reinforcing current client skill sets, as identified in the FOC model, this new financial development system will enable SER to provide access to the best practice training tools that will expand financial counseling/coaching assessment & employment opportunities for our customers. The adoption of these skill sets will lead to building better "job ready" clients. In the first year of the new Center, approximately: 135 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and

public benefits access); 90 will obtain employment; 75 and 60 will retain employment for three and six months, respectively; 85 will improve their net income; 85 will improve their net worth; and 60 will improve their credit scores.

United Way of Greater Houston

Amount of Award: \$164,000

Since 1923, United Way of Greater Houston volunteers and staff have worked to carry out the organization's mission to increase the organized capacity of people to care for themselves and others and to mobilize the community to make lasting improvements in areas of critical social needs. The Houston Bay Area is a community in Southeast Houston that has been significantly impacted by the economic downturn. To assist this community, the United Way of Greater Houston Bay Area Service Center currently offers several services to help families become financially stable including financial coaching, GED, ABE, and ESL classes, free tax preparation, and referral for basic needs assistance and work supports. The Social Innovation Fund grant will allow United Way's Bay Area Service Center to integrate employability workshops, one-on-one employment coaching and on-going benefits counseling to existing center services. In the first year of the new Center, approximately: 65 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 50 will obtain employment; 45 and 40 will retain employment for three and six months, respectively; 60 will improve their net income; 20 will improve their net worth; and 50 will improve their credit scores.

Indianapolis, Indiana

Flanner House of Indianapolis

Amount of Award: \$135,000

The mission of Flanner House of Indianapolis is to support, advocate for, and empower individuals, children, and families by applying educational, social, and economic resources that move the community toward self-sufficiency. Flanner House of Indianapolis will use the Social Innovation Fund grant to operate a new Financial Opportunity Center, and utilize the funding to create additional capacity to provide more in-depth service levels and one-on-one follow up employment and financial coaching. In the first year of the new Center, Flanner House estimates that: 110 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 55 will obtain employment; 45 and 40 will retain employment for three and six months, respectively; 45 will improve their net income; 35 will improve their net worth; and 30 will improve their credit scores.

John H. Boner Community Center

Amount of Award: \$151,000

Founded in 1971, the John H. Boner Community Center is a 501(c)3 community-based organization that serves the Near Eastside of Indianapolis. The John H. Boner Center has run a successful Financial Opportunity Center since 2008, and will use their Social Innovation Fund grant to build on the existing CWF platform to improve its internal infrastructure, service delivery model, and overall customer flow to increase program quality. These enhancements will ensure families have adequate support as they work to achieve their goals for financial stability and financial growth. The John H. Boner Center anticipates that: 250 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 96 will obtain employment; 24 and 19 will retain employment for three and six months, respectively; 96 will improve their net income; 64 will improve their net worth; and 10 will improve their credit scores.

Mary Rigg Neighborhood Center

Amount of Award: \$140,000

Mary Rigg Neighborhood Center (MRNC) is a well-established, proven United Way human services agency that has served Indianapolis since 1911 and currently works closely with upwards of 100 community partners to strengthen the local community. MRNC will use its Social Innovation Fund grant to improve program quality and increase scale for their existing Financial Opportunity Center. Improvement in program quality will be achieved primarily through the following strategies: improved integration of income supports/public benefits services into current services; and improved ETO data system and performance tracking. Increased program scale will be achieved primarily through the following strategies: increased coaching staff and increased training to deliver core components of employment, income supports, and financial services; improved connections with industry-specific training and employment, including a pilot partnership with Second Helpings Culinary Jobs training in which trainees will receive FOC services; and targeted recruitment of low-wage earners currently employed by local businesses. MRNC estimates that: 190 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 60 will obtain employment; 70 will retain employment for three and six months; 50 will improve their net income; 50 will improve their net worth; and 30 will improve their credit scores.

Southeast Community Services

Amount of Award: \$150,000

Since 1972, Southeast Community Services (SECS) has served as an anchor institution for meeting a wide array of social service needs for youth, adults, and seniors in southeast Indianapolis. Since 2006, SECS has operated as a “jobs pipeline,” matching neighborhood job seekers with entry- and mid-level openings and providing coaching and work supports to promote retention. SECS will use the grant funds to expand its successful Financial Opportunity Center program, and particularly to recruit a client base—low-wage working individuals—who are motivated and well-positioned to benefit from the model’s services but have not traditionally sought assistance (unlike SECS’ base of emergency assistance clients, many of whom have multiple barriers to employment). Aligned with the tenets of the CWF model, the broad goal of SECS’ CWF is to build clients’ assets in order to decrease their reliance on public assistance and become permanently self-sufficient. SECS estimates that: 150 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 75 will obtain employment; 56 and 37 will retain employment for three and six months, respectively; 75 will improve their net income; 45 will improve their net worth; and 52 will improve their credit scores.

Shepherd Community

Amount of Award: \$103,000

Shepherd Community is a faith-based inner city ministry that has operated on the near Eastside of Indianapolis since 1984. Shepherd meets its mission to cultivate healthier children, stronger families, and safer neighborhoods through supportive relationships and programs that address needs in four critical areas: physical, emotional, educational, and spiritual. Shepherd Community will partner with the Edna Martin Christian Center (EMCC) to deliver bundled workforce development, financial counseling and coaching, and public benefits access. The new Financial Opportunity Center will operate at two sites in Indianapolis’ Martindale-Brightwood community: the Shepherd’s Jireh site and at the EMCC facility. EMCC has prepared for this implementation of the CWF model by participation in the existing Indianapolis Network of Centers for Working Families. In the first year of the new Center, approximately: 80 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 30 will obtain employment; 25 and 20 will retain employment for three and six months, respectively; 40 will improve their net income; 25 will improve their net worth; and 30 will improve their credit scores.

Hawthorne Social Services Association

Amount of Award: \$123,000

The mission of Hawthorne Community Center is to provide or facilitate services that meet the educational, financial, recreational, social, and civic needs of residents in the Hawthorne community in Indianapolis. Hawthorne Community Center is invested in improving both the quantity and quality of services offered through the current Hawthorne Financial Opportunity Center. The Social Innovation Fund grant will allow Hawthorne to better organize the three core FOC services, recruit and retain additional participants, facilitate more cohesive movement among the bundled services and to focus energy on the collection of necessary information to adequately document participant progress as they move toward financial stability. Hawthorne expects that: 100 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 60 will obtain employment; 45 and 30 will retain employment for three and six months, respectively; 60 will improve their net income; 30 will improve their net worth; and 35 will improve their credit scores.

Rhode Island

Family Resources Community Action

Amount of Award: \$139,000

Established in 1891, Family Resources Community Action (FRCA) is one of the oldest nonprofit family-centered social service organizations in Rhode Island. Dedicated to serving vulnerable families in the City of Woonsocket and throughout northern Rhode Island, FRCA has been a leader in the development of community-based services to strengthen individuals and families. FRCA in partnership with NeighborWorks Blackstone River Valley (NWBRV) will create a Financial Opportunity Center in Woonsocket building on the employment, financial counseling and income support services currently provided by the partners in the community. Through this project, low and moderate income individuals with a desire to develop and follow through with an individualized financial stability plan will be connected to the full range of support services needed to assist them in achieving their goals. In addition, FRCA and NWBRV will collaborate with Connecting for Children and Families (CCF), a Woonsocket based non-profit, to assure that families served in common by multiple local organizations receive a comprehensive array of financial and family support services. In the first year of the new Financial Opportunity Center, approximately: 100 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 50 will obtain employment; 45 and 40 will retain employment for three and six months, respectively; 40 will improve their net income; 40 will improve their net worth; and 10 will improve their credit scores.

Dorcas Place Adult & Family Learning Center, Inc.

Amount of Award: \$122,000

Dorcas Place Adult & Family Learning Center is approaching 30 years of service as a community-based agency offering comprehensive adult education and employment services for low-income Rhode Islanders. Dorcas Place will use the Social Innovation Fund award to become a Financial Opportunity Center in the West End, South Providence, Olneyville, and Elmwood/Reservoir communities. The new Financial Opportunity Center will focus on serving low-income Rhode Islanders, either unemployed, receiving public assistance or underemployed, needing to upgrade their basic skills and workplace competencies in order to enter employment or further training, retain a job, move up a career ladder and improve their economic stability. In the first year of the new Financial Opportunity Center, approximately: 135 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 50 will obtain employment; 35 and 30 will retain employment for three and six months, respectively; 46 will improve their net income; 6 will improve their net worth; and 30 will improve their credit scores.

Providence Housing Authority

Amount of Award: \$100,000

The Providence Housing Authority (PHA) is an independent public authority, which has administered assisted housing programs serving low-income individuals and families since its creation in 1939. The PHA's primary mission is to develop and maintain decent, safe and sanitary housing and to address the economic and social needs of residents. The PHA owns and manages 2,609 units of public housing and is contract administrator for an additional 2,642 units of Section 8 housing. The Social Innovation Fund award will allow the PHA to launch the Olneyville/Hartford Family Opportunity Center (OHFOC), which will serve the residents of 02909 zip code of Providence. As a long-time provider of case management, adult education, financial literacy, employment skills training, and after school programs, the PHA has demonstrated success in delivering quality services to low-income families. By streamlining the service delivery process and coordinating staff roles, PHA will effectively bundle its education/employment services, financial counseling and income supports in such a way that each client will have easy access to all three services areas and, in doing so, will have a greater chance at achieving long-term economic stability. In the first year of the new Financial Opportunity Center, approximately: 105 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 56 will obtain employment; 54 and 45 will retain employment for three and six months, respectively; 30 will improve their net income; 34 will improve their net worth; and 21 will improve their credit scores.

Amos House

Amount of Award: \$135,000

Founded in 1976 as a small soup kitchen to provide dinner to 30 homeless men, Amos House is today a nonprofit social services agency that provides hospitality and direct services to more than 15,000 homeless and poor Rhode Islanders each year. Their holistic approach includes providing and bundling various services, including housing, job training, literacy classes, social services and access to benefits assistance, and operating the largest soup kitchen in the state. Amos House also runs three social enterprise businesses – More Than a Meal Catering, Friendship Café, and Amos House Builds – which provide jobs for graduates of our training programs and earn income to support the programs. Amos House currently provides employment services, financial counseling/coaching and income supports to individuals, including adults with families. Amos House will use its Social Innovation Fund grant to launch and operate a Financial Opportunity Center based in south Providence. Amos House's FOC target population will include low-income working families, unemployed/underemployed family leaders, individuals returning to the community from prison or who have a criminal record and parents with school-age children. In the first year of the new Financial Opportunity Center, approximately: 100 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 60 will obtain employment; 40 and 25 will retain employment for three and six months, respectively; 45 will improve their net income; 85 will improve their net worth; and 25 will improve their credit scores.

San Diego, California

International Rescue Committee, Inc.

Amount of Award: \$135,000

The International Rescue Committee (IRC), which operates in over 45 countries and 22 U.S. cities, promotes safety and self-reliance among families whose lives have been uprooted by violent conflict, persecution, and natural disaster. The IRC opened its doors in San Diego in 1975 to respond to the heavy influx of Vietnamese refugees resettling into the area. Since that time, IRC has emerged as a community leader in the positive integration and economic empowerment of refugees and other new immigrants. IRC will operate a Financial Opportunity Center focused on serving newly-arrived refugees and other low-income residents in the City Heights community in San Diego. IRC will smartly leverage its range of financial products and diverse workforce programs to foster long-term resident engagement and lasting economic impact. Through focused integration of workforce, financial education, and income support services, IRC will help participants transition from merely surviving to thriving. In the first year of the new Financial

Opportunity Center, IRC estimates that: 120 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 65 will obtain employment; 55 and 50 will retain employment for three and six months, respectively; 90 will improve their net income; 25 will improve their net worth; and 70 will improve their credit scores.

North County Lifeline, Inc.

Amount of Award: \$135,000

North County Lifeline (Lifeline) is a non-profit 501(c)3 organization whose mission is "to build strategic partnerships in North County and deliver services to children, families and individuals that resolve problems, increase skills, and nurture self-reliance." For several decades, Lifeline has engaged in the practice of creating service collaboratives to address the needs of individuals and families. LifeLine is an experienced provider of workforce development, one-on-one financial coaching, and benefits screening and enrollment; and will use a Social Innovation Fund grant to launch a new Financial Opportunity Center in northern San Diego County. In partnership with Community HousingWorks, a local nonprofit partner who specializes in financial literacy and family asset-building services, Lifeline will bundle these services at the Crown Heights Community Resource Center in Oceanside, and will target residents of adjoining Crown Heights and Eastside neighborhoods. In the first year of the new Financial Opportunity Center, approximately: 125 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 40 will obtain employment; 20 and 15 will retain employment for three and six months, respectively; 60 will improve their net income; 20 will improve their net worth; and 20 will improve their credit scores.

HomeStart, Inc.

Amount of Award: \$100,000

Home Start was founded in 1972 as one of 16 national Head Start demonstration sites to address the effectiveness of home visitation to prevent child abuse and foster care. Since then, Home Start has become a key provider of home- and center-based services addressing child abuse prevention within the context of healthy family relationships and good parenting; to that end, Home Start offers a variety of programming, including self-sufficiency services, financial literacy, and counseling. Home Start will use its Social Innovation Fund award to operate a new Financial Opportunity Center (in partnership with the Jacobs Family Foundation) in San Diego's Diamond Neighborhoods. Home Start's Center will serve isolated, over-burdened families who cannot otherwise access supportive services because of barriers such as poverty, mental or physical health issues, domestic violence, language and cultural barriers, inflexible work schedules,

and lack of transportation or child care. In the first year of the new Financial Opportunity Center, approximately: 130 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 100 will obtain employment; 40 will improve their net income; and 25 will improve their credit scores.

San Diego Housing Commission

Amount of Award: \$135,000

Established in 1979, SDHC is an award-winning public agency dedicated to preserving and increasing affordable housing within the City of San Diego. Since 1981, the Commission has contributed more than \$1 billion in loans and bond financing to projects that produced more than 20,600 housing units. The Housing Commission's Rental Assistance Department administers the Housing Choice Voucher Program (Section 8) funded by the U.S. Department of Housing and Urban Development (HUD). The San Diego Housing Commission will operate the new Financial Opportunity Center in its centrally located Achievement Academy. The Center will offer a comprehensive range of services designed to move families who have the stability of housing to self-sufficiency; and will serve assisted housing families receiving rental subsidies who reside in distressed San Diego neighborhoods. In the first year of the new Financial Opportunity Center, approximately: 135 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 40 will obtain employment; 40 will improve their net income; 40 will improve their net worth; and 35 will improve their credit scores.

Twin Cities, Minnesota

Project for Pride in Living

Amount of Award: \$150,000

Project for Pride in Living (PPL) is a nonprofit organization dedicated to helping low-income individuals and families develop the tools they need to achieve self-sufficiency through a broad range of highly-integrated programs and services, including housing, employment training, support services, and education. PPL will use SIF funding to increase the scale and improve the quality of services that help low-income families increase their earnings and income, reduce their financial transaction costs, and generate new wealth for themselves and their communities through personalized goal plans. PPL currently provides bundled services in employment/career coaching, income and work supports, and financial coaching/asset building. Although the FOC model was the organization's starting point, PPL now extends the full range of services or aspects of the services to a much broader population, including participants in many PPL programs. With LISC funding, PPL will improve the

quality of the program by increasing the number of its dedicated staff members and enhance their training. PPL intends both to strengthen services to our current base of participants in an effort to improve outcomes; and to increase the number of families served by collaborating with other organizations involved in LISC's south Minneapolis Sustainable Communities initiative. In the upcoming SIF grant year, PPL estimates that: LSS anticipates that: 400 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 70 will obtain employment; 52 and 49 will retain employment for three and six months, respectively; 138 will improve their net income; 42 will improve their net worth; and 49 will improve their credit scores.

Lutheran Social Services of Minnesota

Amount of Award: \$120,000

With roots dating back to 1865, Lutheran Social Services (LSS) is the largest statewide social services provider in Minnesota, with over 2,200 employees serving 300 communities. LSS' mission is to provide service that inspires hope, builds community, and changes lives. LSS currently operates a Financial Opportunity Center that encourages financial stability by helping low-income families in community of East St. Paul earn more income, build savings and assets, and advance their careers. Funding from the Social Innovation Fund will support the expansion of LSS' staff capacity at the Eastside FOC to assist additional working families in the receipt of bundled services to achieve financial stability. Bundled services include financial coaching, employment retention and advancement, and public benefits screening. LSS anticipates that: 130 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 54 will obtain employment; 48 and 43 will retain employment for three and six months, respectively; 22 will improve their net income; 45 will improve their net worth; and 75 will improve their credit scores.

EMERGE

Amount of Award: \$135,000

Emerge Community Development (EMERGE) was established as a nonprofit in 1995 to create jobs for hard-to-employ adults; the agency has since developed a growing portfolio of workforce, housing, social enterprise, and community development programs and has evolved into a unique, \$5.8 million nonprofit, tackling a host of life challenges through an integrated approach that includes human services support, social enterprise, and community development. With SIF funding, EMERGE will create a new Financial Opportunity Center located and focused in North Minneapolis that will intentionally link and expand the availability of financial

counseling/coaching and income support access services to an existing and substantial continuum of employment/trainings services to engage under-employed residents. In the first year of the new Financial Opportunity Center, approximately: 150 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 150 will obtain employment; 142 and 135 will retain employment for three and six months, respectively; 75 will improve their net income; 80 will improve their net worth; and 80 will improve their credit scores.

Comunidades Latinas Unidas En Servicio (CLUES)

Amount of Award: \$150,000

Founded in 1981 with a mission to enhance the quality of life of the Latino community in Minnesota, Comunidades Latinas Unidas en Servicio (CLUES) is a linguistically and culturally proficient multiservice behavioral health and human services organization that assists over 10,000 individuals agency-wide annually. The Economic Advancement Division of CLUES currently provides employment and financial empowerment services, ESL, job training, parent support groups, youth leadership and Free Tax Preparation services. The opportunity to become a Financial Opportunity Center will allow CLUES to hire staff to better integrate the services they offer, and provide income supports assistance and referrals to cover an additional needs families' encounter along the way. CLUES will deliver Financial Opportunity Center services in South Minneapolis and East St. Paul, with a focus on financially-isolated low- and moderate-income Latino families and new immigrants. In the first year of the new Financial Opportunity Center, approximately: 400 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 350 will obtain employment; 200 and 150 will retain employment for three and six months, respectively; 350 will improve their net income; 350 will improve their net worth; and 200 will improve their credit scores.

CommonBond Communities

Amount of Award: \$150,000

CommonBond Communities Career Advantage Services (CAS) is a participant-centered program that offers an integrated approach for adult residents of working age living in three of its largest affordable housing communities in St. Paul and Minneapolis, MN, to achieve stability, advancement and independence. CAS uses a Financial Opportunity Center model of bundled employment, financial education and coaching, and access to income supports and integrates their delivery in such a way that participants are able to identify and pursue financial stability, work, and asset accumulation and gain an understanding of the integral relationship between them. CommonBond will use Social Innovation Fund funding to expand CAS

capacity to serve residents of many CommonBond housing communities in the combination of employment, financial, and income supports; resident participants will be supported to achieve personal employment and asset-building outcomes utilizing a skilled staff of Coaches with expertise in providing hands-on work-readiness, job placement, and personal financial planning services; coaching for job retention, advancement and financial goal attainment; facilitating hard-skills education and training for employment and financial literacy in partnership with external community partners such as financial institutions and workforce development agencies; and linking participants with income supports. CAS anticipates that: 300 clients will receive two out of the three core Financial Opportunity Services (employment services, financial coaching, and public benefits access); 125 will obtain employment; 84 and 50 will retain employment for three and six months, respectively; 100 will improve their net income; 50 will improve their net worth; and 50 will improve their credit scores.