

Regional Funding

Fiscal Year 2021 - Partner Funding Application

Rappahannock United Way

Agency Information

General Information

Agency Name	Rappahannock United Way
Physical Address	3310 Shannon Park Drive, Fredericksburg, VA, 22408, U.S.A.
Mailing Address	3310 Shannon Park Drive, Fredericksburg, VA, 22408
Agency Phone Number	(540) 373-0041
Federal Tax ID #	54-6042936
Web Address	http://www.rappahannockunitedway.org
Agency Email Address	info@rappahannockunitedway.org

Agency Mission Statement

Our Mission is to improve lives by mobilizing the caring power of our community.

Our vision is a community where individuals and families achieve their potential through education, financial stability, and healthy living.

Number of Years in Operation	80
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Main Contact

Main Contact	Sarah Walsh, phone: (540) 373-0041 x315, email: swalsh@rappahannockunitedway.org
Job Title	Vice President - Strategic Initiatives

Localities Served

Please select any/all localities your agency serves.

Caroline	<input checked="" type="checkbox"/>
Fredericksburg	<input checked="" type="checkbox"/>
King George	<input checked="" type="checkbox"/>
Spotsylvania	<input checked="" type="checkbox"/>
Stafford	<input checked="" type="checkbox"/>

Collaborative Impact

Describe in detail how the community would be impacted if your agency were dissolved or merged with another partner agency.

If Rappahannock United Way were to dissolve, the negative impact on the community and the many nonprofits that serve our area would be significant.

A direct consequence to the community would be the loss of RUW direct services such as our Free Tax Preparation and Financial Stability program. Currently, no other agency is in the position to assume the responsibilities of the VITA Free Tax program. Were this program to cease, over 2,000 local residents would lose Free Tax Preparation and possibly lose the refunds and credits to which they are entitled. Tax Preparation fees average \$225 per return. For low income families, this is a significant amount of money - an amount that could prevent them from filing, causing even more financial trouble. Given the changes in our tax code, more and more people are seeking tax expertise when completing their returns, and they simply cannot afford to pay preparers.

Another significant impact would be the loss of our ALICE Assistance Fund. In the Fund's inaugural year, Rappahannock United Way provided \$73,000 in assistance to 112 people in 42 households facing a housing or transportation crisis due to an unexpected event. These funds helped to prevent homelessness by keeping ALICE households safe, stable and working.

Beyond direct services for the citizens of our community, supportive collaboration and cooperation between local nonprofits would be seriously impacted. RUW coordinates the Rappahannock Regional Financial Stability Coalition and participates in several other collaborations in the region. These efforts, along with our efforts to raise and grant funds that tackle issues in a coordinated manner, serve to build capacity of local agencies and networks. Loss of this collaboration and support would impact nonprofits and the people they serve.

Community Impact

Please provide at least 2 examples of how your services have impacted members of our community.

Example 1

Mary Anderson* came to an RUW Free Tax Site for the first time ever. Mary used to work full-time - in fact, she'd been at the same place for 14 years but was laid off due to cutbacks. When she worked full-time, she paid a local company to prepare her taxes. She was very worried about preparing her own taxes now that she was working only part-time. After filing her return (and receiving a refund) Mary commented that the volunteer Tax preparer she worked with was extremely knowledgeable and answered any and all of her questions so she could understand the process. Mary left her appointment feeling much less stressed about her finances, noting on her exit survey, "anything free helps my financial situation greatly!" Mary also indicated that her refund would be going straight to credit card debt she incurred after losing her job.

*Name changed.

Example 2

Rappahannock United Way's ALICE Assistance Fund is designed to keep people - who are generally able to stay afloat financially, but who lack enough income to build savings - from spiraling into poverty when an unexpected crisis occurs. One such person is Ellen Myers*.

Ellen was bitten by a spider while sleeping. The bite caused an allergic reaction and severe infection that eventually led to temporary blindness. Unable to work for three weeks, and without any paid leave to rely upon, Ellen quickly found herself behind in rent. Thankfully, her eyesight returned and she was able to resume working. She approached the local housing helpline seeking help for one month's rent, which was in arrears, plus the late fees incurred by missing the payment. Losing her home would threaten her ability to work and put her on a dangerous path. LoisAnn's Hope House assessed Ellen's situation but determined that she was not eligible for traditional assistance programs. RUW then partnered with LHH to provide the one-time rent assistance. Since 2018, we've assisted more than 55 households in similar (although spider-less) situations.

*Name changed.

Example 3 (Optional)

Rappahannock United Way

Agency Budget Narrative

Administrative Expenses

Provide an overview of the administrative costs for your agency.

Rappahannock United Way does not use locality funds for administrative costs.

If your agency is requesting an increase or decrease in administrative funding, please describe in detail the reasons for these changes.

N/A

Please provide justification for and specific amounts of administrative costs that are defrayed by locality funds.

N/A

Capital Expenses

Please provide an overview of the capital costs for your agency.

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Please provide justification for and specific amounts of capital costs that are defrayed by locality funds.

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Salary & Benefit Expenses

Please provide an overview of any increases or decreases in general personnel expenses for your agency.

Rappahannock United Way is expanding program staff in order to be able to serve ALICE families directly. To manage the work of processing requests and providing direct financial services to ALICE households, RUW will be hiring a Financial Stability Navigator and Financial Stability assistant. To increase fundraising efforts to support ALICE households, RUW will be hiring a fundraising coordinator. Both positions are anticipated to be filled in the second half of FY2020.

Please provide a description of any changes to agency benefits structure or cost.

N/A

Budget Issues

Provide any legislative initiatives or issues that may impact the agency for the upcoming year.

There are no legislative initiatives or issues that Rappahannock United Way is aware of that may impact our agency in the upcoming year.

If you are aware of “outside” funding sources that will expire or be reduced on a set cycle or date, please note those below and how you are planning for them.

We are not aware of any outside funding sources that will expire or be reduced.

Please detail any identified agency needs or areas of concern that are currently not being addressed in your funding request.

There are no identified agency needs or areas of concern that are currently not being addressed in the Rappahannock United Way funding request for the upcoming year.

Rappahannock United Way

Agency Total Budget

In the boxes below provide an overview of the administrative costs associated with your total agency budget.

Expenses

	FY 2017 Actual	FY 2018 Actual	FY 2019 Budgeted	FY 2020 Budgeted	FY 2021
Salary			745,025.36	940,704.00	940,704.00
Benefits			151,514.58	101,746.00	101,746.00
Operating Expenses			838,523.06	610,083.00	610,083.00
Capital Expenses			47,000.00	48,500.00	48,500.00
Other Expenses			155,025.00	134,320.00	134,320.00
Total	0.00	0.00	1,937,088.00	1,835,353.00	1,835,353.00

Revenues

Please include revenue associated with your entire organization. This section represents the TOTAL revenue your organization is receiving. The revenue associated with specific programs will be listed within your program budgets; this section represents total revenues. (For example if your organization requests funding for multiple programs the total amount requested from each locality or other entities goes within this section)

	FY 2017 Actual	FY 2018 Actual	FY 2019 Budgeted	FY 2020 Budgeted	FY 2021
Caroline					
Fredericksburg			3,000.00	3,000.00	3,000.00
King George					
Spotsylvania			3,000.00	5,000.00	3,000.00
Stafford			2,600.00	2,737.00	2,737.00
United Way					
Grants			83,519.00	84,099.00	84,099.00
Client Fees			41,000.00	50,000.00	50,000.00
Fundraising			1,703,137.00	1,317,805.00	1,689,090.00
Other (Click to itemize)	0.00	0.00	100,832.00	372,712.00	3,427.00
Total	0.00	0.00	1,937,088.00	1,835,353.00	1,835,353.00

Surplus / Deficit

	FY 2017 Actual	FY 2018 Actual	FY 2019 Budgeted	FY 2020 Budgeted	FY 2021
Surplus or Deficit	0.00	0.00	0.00	0.00	0.00

Rappahannock United Way

Locality Information

Locality Notes

Please use the spaces below to provide any locality specific notes or statements that may be relevant to your application.

Caroline County

10% of individuals served by RUW services, programs, and funded member agency programs are allocated to Caroline County residents.

Tax preparation services are offered at the Caroline YMCA.

9% of our ALICE Assistance dollars in the fund's inaugural year were provided to Caroline county households. 3 Families (11 people) were stabilized.

City of Fredericksburg

12% of individuals served by RUW services, programs, and funded member agency programs are allocated to the City of Fredericksburg.

Tax preparation services are offered at Headquarters Library.

25% of ALICE Assistance dollars in the fund's inaugural year were provided to Fredericksburg households. 9 households (24 people) were stabilized.

King George County

7% of individuals served by RUW services, programs, and funded member agency programs are allocated to King George County.

Tax preparation services are offered at 2 King George locations.

Spotsylvania County

29% of RUW services, programs, and funded member agency programs are allocated to Spotsylvania residents.

Tax preparation services are offered at RUW, located in Spotsylvania. In addition, the BB&T Tax Bus was stationed in Spotsylvania this past tax season.

25% of ALICE Assistance dollars in the fund's inaugural year were provided to Spotsylvania County households . 7 households (19 people) were stabilized.

NOTE: Due to the high percentage of Spotsylvania households accessing our free tax preparation services, we are requesting Spotsylvania County funding for this program only.

Stafford County

18% of individuals served by RUW services, programs, and funded member agency programs are allocated to Stafford County.

Tax preparation services are offered at two Stafford locations.

40% of ALICE Assistance dollars in the fund's inaugural year were provided to Stafford County households . 11 households (33 people) were stabilized.

Rappahannock United Way - Free Tax Preparation and Financial Coaching

Program Overview

You may save your work at any time by clicking on the "Save My Work" link/icon at the bottom or top of the page.

When you have completed all questions on the form, select the "Save My Work and Mark as Completed" link/icon at the bottom or top of this page.

You may also SWITCH between forms in this application by using the SWITCH FORMS feature in the upper right corner. When switching forms, any updates to the existing form will automatically be saved.

General Information

Program Name	Free Tax Preparation and Financial Coaching
Is this a new program?	No

Program Contact

Name	Andrea Benavides
Title	Financial Stability Manager
Email	abenavides@rappahannocikunitedway.org
Phone	(540) 373-0041 x309

Program Purpose / Description

Provide an overview of this program

Rappahannock United Way provides a variety of financial stability services in conjunction with our Free Tax Preparation program. RUW educates low to moderate-income workers about tax credit eligibility, provides free tax preparation services, and provides free financial coaching to individuals and families of Planning District 16.

RUW employs a Financial Stability Coordinator (FT), who manages Tax Services for the Coalition. RUW also employs part-time Tax Site Coordinators to ensure the highest level of tax service. RUW recruits, trains and facilitates IRS certification of volunteers who prepare and file tax returns for individuals and families with a household income of less than \$80,000 per year.

Through these activities, the Coalition increases the assets of low- to moderate-income workers encouraging them to financially support themselves and be less dependent on public assistance. Each low- to moderate-income family that utilizes Free Tax services saves an average of \$225 in tax preparation fees, and hundreds of families receive refunds and tax credits that increase their financial stability.

Clients can also access trained financial coaches and credit reports at tax sites throughout the region. Volunteer financial coaches are available at several sites, along with Affordable Care Act navigators and representatives of local nonprofits.

Client Fees

Please describe the fees clients must pay for the services by this program.

All services are provided free of charge.

Justification of Need

Please state clearly why this service should be provided to the citizens of the region and why the localities should consider this funding request.

In our area, the poverty rate average of 12.6% of households (10% of whom have children) is holding steady. A variety of tax credits are available, but many of those credits go unclaimed each year, resulting in millions of dollars lost by thousands of local individuals. In addition to those affected by poverty, many local families are considered to be ALICE or Asset Limited, Income Constrained, Employed. ALICE families qualify for very few support programs because they technically make too much money, but they still struggle to afford basic needs and to build any savings for a crisis. RUW has made the decision to raise our income limit for tax prep to the ALICE threshold. Those who could not access the tax program before can now receive help. 47% of Spotsylvania households, 35% of Stafford households and 55% of Fredericksburg households fall under the ALICE line. If we can save those families fees and provide financial coaching, we can make a significant impact in our area.

If this is a new program, be sure to include the benefits to the region for funding a new request.

N/A

Target Audience and Service Delivery

Describe the program's intended audience or client base and how those clients are served.

Tax preparation sites are located within each of the five localities: one in Spotsylvania, two in Stafford, one in Fredericksburg, two in King George and one in Caroline. In the past three years, we have also had a mobile tax event with BB&T (the BB&T Tax Bus) located in Spotsylvania.

RUW has an open tax site on 6 out of 7 days per week. Sites are scheduled during daytime and evening hours to maximize options for tax filers.

The primary target audience is low- to moderate-income households (those with a combined household income of less than \$80,000).

By offering sites at locations throughout the region, we also target rural residents with limited access to services and resources. They do not need to travel into the city to receive tax preparation services. We also work with local housing complexes and organizations to host pop-up tax prep events throughout the region.

If your program has specific entry or application criteria, please describe it here.

The only criteria for tax preparation is household income below the ALICE threshold. There is no income criteria for Financial Stability services (coaching, training, financial checkups, etc.) Any individual family seeking to create a path to financial stability is welcome to participate.

Rappahannock United Way - Free Tax Preparation and Financial Coaching

Program Budget Narrative

Please indicate in detail reasons for increases or decreases in the amounts you are requesting.

In past years, we have requested a total of \$3,000 from each locality in support of the tax program, volunteer services and information and referral. While we still offer volunteer services and information and referral, we are committed to improving financial stability for households in our region and are directing more resources to our Tax Prep and Financial Coaching program and our ALICE Assistance Fund. The increase you see reflects the concentration of the \$3,000 request in two programs instead of three.

If an increase is being requested, please describe the impact not receiving an increase would have on the program.

An overall increase is not being requested. If individual programs are not funded at the level requested, that could impact the number of individuals served. Note: our tax program grants require local matches, and the locality grants allow us to access over \$60,000 in state and federal funds.

In particular, please describe in detail if any increase is sought for new positions or personnel.

Rappahannock United Way - Free Tax Preparation and Financial Coaching

Program Specific Budget

Please provide your program specific budget below.

Expenses

	FY 2017 Actual	FY 2018 Actual	FY 2019 Budgeted	FY 2020 Budgeted	FY 2021
Personnel	73,283.98	103,055.92	135,053.32	157,699.00	157,699.00
Benefits	7,667.22	16,985.16	23,131.32	14,105.00	14,105.00
Operating Expenses	52,635.21	184,616.41	96,113.11	85,908.00	85,908.00
Capital Expenses				0.00	0.00
Total	133,586.41	304,657.49	254,297.75	257,712.00	257,712.00

Revenues

This section represents revenue specifically associated with your program. Revenue that supports the implementation of your program and the services provided to the community.

	FY 2017 Actual	FY 2018 Actual	FY 2019 Budgeted	FY 2020 Budgeted	FY 2021
Caroline					
Fredericksburg	1,000.00	1,000.00	1,000.00	1,000.00	2,000.00
King George					
Spotsylvania	1,000.00	0.00	3,000.00	5,000.00	3,000.00
Stafford	913.00	866.67	913.00	913.00	1,826.00
United Way					
Grants	64,399.91	63,420.22	78,100.00	81,707.00	81,854.00
Client Fees					
Fundraising	66,273.50	239,370.60	171,284.75	169,092.00	169,032.00
Other (Click to itemize)	0.00	0.00	0.00	0.00	0.00
Total	133,586.41	304,657.49	254,297.75	257,712.00	257,712.00

Surplus / Deficit

	FY 2017 Actual	FY 2018 Actual	FY 2019 Budgeted	FY 2020 Budgeted	FY 2021
Surplus or Deficit	0.00	0.00	0.00	0.00	0.00

Rappahannock United Way - Free Tax Preparation and Financial Coaching

[View Diagram](#) Goals and Objectives

Goals

Goal: Low to moderate income individuals adopt positive financial practices.

Objectives		2017 Year End	2018 Baseline	2018 Year End	2019 Baseline	2019 Year End	2020 Baseline
Individuals seeking tax preparation help will be empowered to choose self tax preparation and filing using RUW Coached sites or free online software.	Total # Clients Served	1,992	2,080	1,777	2,000		2,000
	Total # Clients Achieved/Successful	1,992	550	449	2,000		400
	% Achieved / Successful	100	26.44	25.27	100	0	20
Individuals who receive in-person tax services access financial coaching resources.	Total # Clients Served	1,332		1,328	1,300		1,250
	Total # Clients Achieved/Successful	306		809	350		400
	% Achieved / Successful	22.97	0	60.92	26.92	0	32
Financial coaching clients access and/or review Credit Reports [this measurable will not be repeated. It is being replaced by the financial coaching measure (budget, etc) under the ALICE Assistance program.]	Total # Clients Served	306		0	300		0
	Total # Clients Achieved/Successful	244		0	250		0
	% Achieved / Successful	79.74	0	0	83.33	0	0

Explanation & Overview

If your outcomes are significantly less than your stated objectives, please note any reasons why this might be the case

Measurement data is for Fiscal Year 2019.

The December/January government shutdown significantly impacted the early weeks of our Tax season. IRS support and training was not available, which resulted in a slower launch of the program and fewer overall clients.

While free credit reports were offered to all tax clients at our main location, due to a staff illness our Americorps volunteer was pulled away from the coaching table to assist with taxes. Clients did pull their report using our tax site computers, but data on the number of reports was not collected.

Updates for FY2018

Please note any changes you plan to make to the program, or the stated goals and objectives, given the data you have reported

RUW has expanded our outreach to local nonprofits who wish to offer financial education services embedded within their own programs. We have trained and supported agency and organization staff in delivering financial stability information. We will continue to seek ways to empower other agencies to build capacity around financial stability.

Due to a potential change in free tax filing software, we anticipate experiencing a slight drop in the number of clients whose online, self-prepared returns are reported to us. RUW will continue to promote and support free tax filing options, but we may not receive feedback from the software providers as to how many local clients used their service.

If you are restating the goals or objectives for the prior calendar year, please include those here

We will still be offering financial coaching / credit reports to tax clients but will be tracking financial coaching progress under our ALICE Assistance program measurables. Moving forward, the number of credit reports pulled will only be tracked as an output, not an outcome.

Goal: Low to moderate income individuals improve their financial assets.

Objectives		2017 Year End	2018 Baseline	2018 Year End	2019 Baseline	2019 Year End	2020 Baseline
Individuals who qualify will utilize free tax preparation and filing services, saving an average of \$225 per household in preparation fees.	Total # Clients Served	1,992	2,000	1,777	2,000		2,000
	Total # Clients Achieved/Successful	1,992	2,000	1,777	2,000		2,000
	% Achieved / Successful	100	100	100	100	0	100
In-person tax prep Clients will pledge at	Total # Clients Served	1,330		1,328	1,330		2,000

least 10% of their tax credit/refund to savings accounts or paying down debt.	Total # Clients	18	49	70	70
	Achieved/Successful				
	% Achieved / Successful	1.35	0 3.69	5.26	0 3.50

Explanation & Overview

If your outcomes are significantly less than your stated objectives, please note any reasons why this might be the case

Measurement data is for FY2019

Total number of clients was lower than expected as a result of the 2018/19 Government Shutdown.

Data collection on this item is challenging, as the Tax Slayer system changed the way it records client decisions about savings. We persist in discussing this as an option with clients and were pleased to see a jump in written savings pledges as well as indications that refunds will be used for debt.

Updates for FY2018

Please note any changes you plan to make to the program, or the stated goals and objectives, given the data you have reported

No major changes for Tax Preparation services are planned. Some tax clients will qualify for support via the ALICE Assistance fund. Financial coaching services will still be offered to all tax clients.

If you are restating the goals or objectives for the prior calendar year, please include those here

Rappahannock United Way - Free Tax Preparation and Financial Coaching

Number of Individuals Served

Localities

Please provide the actual numbers of individuals served in this program during FY2017, FY2018, and FY 2019, the estimated numbers of individuals served in FY2020 and the projected numbers of individuals served in FY2021.

Locality	FY2017 (Actual)	FY2018 (Actual)	FY 2019 (Actual)	FY 2020 Estimate	FY 2021 Projected
Fredericksburg City	368	329	300	330	330
Caroline County	171	127	109	130	130
King George County	193	160	116	160	160
Spotsylvania County	654	556	716	590	650
Stafford County	526	459	426	460	460
Other Localities	94	361	110	330	270
Total	2,006	1,992	1,777	2,000	2,000

Rappahannock United Way - Free Tax Preparation and Financial Coaching

Collaborative Impact

Efforts and Partnerships

Describe in detail examples of collaborative efforts and key partnerships between your program and the other programs or agencies in the area.

RUW formed the Rappahannock Regional Financial Stability Coalition (RRFSC) in 2010 and has served as the lead agency ever since. Members include:

Nonprofit Organizations: Head Start, Rapp. Goodwill Industries, disAbility Resource Center, Central VA Housing Coalition, and RACSB.

Social Service Agencies: All jurisdictions that make up PD16.

Public Libraries: Central Downtown and CRRL branches, LE Smoot (King George) library.

Government Organizations: Virginia Employment Commission, Virginia Coop Extension, King George Parks & Rec, Enroll VA Affordable Care navigators.

Education Institutions: University of Mary Washington, Germanna Community College.

Banks: Carter Bank & Trust, Wells Fargo, VA Credit Union, SunTrust, BB&T, Union First Market Bank, Virginia Saves, and PNC.

Low Income/Senior Neighborhoods: Garrison Woods Apartment Complex, Bragg Hill Center, Mayfield, Hazel hill, Madonna House and Gardens of Stafford.

Collaborative Impact

Describe in detail how the community would be impacted if your program were dissolved or merged with another partner agency.

As lead agency of The Rappahannock Regional Financial Stability Coalition, RUW is extremely proud of the collaborative work being done to increase financial stability in our region. Our collaborations with our member agencies allow us to quickly identify community needs and strengths and to find ways in which a variety of agencies can incorporate financial stability information into different aspects of their programming. If RUW were to dissolve or even step down as the lead agency, the availability of Free Tax Preparation services for working families in our region would be dramatically reduced and possibly eliminated altogether, as no other agency has expressed interest or ability to lead this program. RUW provides 100% of the staff and a significant portion of the physical space, all volunteer recruitment and coordination, and financial support necessary for a successful Free Tax Preparation and Financial Coaching program.

Regional Funding

Fiscal Year 2021 - Partner Funding Application

Rappahannock United Way

Agency Information

General Information

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Our vision is a community where individuals and families achieve their potential through education, financial stability, and healthy living.

Number of Years in Operation	80
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Main Contact

Main Contact	Sarah Walsh, phone: (540) 373-0041 x315, email: swalsh@rappahannockunitedway.org
Job Title	Vice President - Strategic Initiatives

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Mary Anderson* came to an RUW Free Tax Site for the first time ever. Mary used to work full-time - in fact, she'd been at the same place for 14 years but was laid off due to cutbacks. When she worked full-time, she paid a local company to prepare her taxes. She was very worried about preparing her own taxes now that she was working only part-time. After filing her return (and receiving a refund) Mary commented that the volunteer Tax preparer she worked with was extremely knowledgeable and answered any and all of her questions so she could understand the process. Mary left her appointment feeling much less stressed about her finances, noting on her exit survey, "anything free helps my financial situation greatly!" Mary also indicated that her refund would be going straight to credit card debt she incurred after losing her job.

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Rappahannock United Way's ALICE Assistance Fund is designed to keep people - who are generally able to stay afloat financially, but who lack enough income to build savings - from spiraling into poverty when an unexpected crisis occurs. One such person is Ellen Myers*.

Ellen was bitten by a spider while sleeping. The bite caused an allergic reaction and severe infection that eventually led to temporary blindness. Unable to work for three weeks, and without any paid leave to rely upon, Ellen quickly found herself behind in rent. Thankfully, her eyesight returned and she was able to resume working. She approached the local housing helpline seeking help for one month's rent, which was in arrears, plus the late fees incurred by missing the payment. Losing her home would threaten her ability to work and put her on a dangerous path. LoisAnn's Hope House assessed Ellen's situation but determined that she was not eligible for traditional assistance programs. RUW then partnered with LHH to provide the one-time rent assistance. Since 2018, we've assisted more than 55 households in similar (although spider-less) situations.

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Example 3 (Optional)

Rappahannock United Way

Agency Budget Narrative

Administrative Expenses

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Budget Issues

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There are no legislative initiatives or issues that Rappahannock United Way is aware of that may impact our agency in the upcoming year.

If you are aware of “outside” funding sources that will expire or be reduced on a set cycle or date, please note those below and how you are planning for them.

We are not aware of any outside funding sources that will expire or be reduced.

Please detail any identified agency needs or areas of concern that are currently not being addressed in your funding request.

There are no identified agency needs or areas of concern that are currently not being addressed in the Rappahannock United Way funding request for the upcoming year.

Rappahannock United Way

Agency Total Budget

In the boxes below provide an overview of the administrative costs associated with your total agency budget.

Expenses

	FY 2017 Actual	FY 2018 Actual	FY 2019 Budgeted	FY 2020 Budgeted	FY 2021
Salary			745,025.36	940,704.00	940,704.00
Benefits			151,514.58	101,746.00	101,746.00
Operating Expenses			838,523.06	610,083.00	610,083.00
Capital Expenses			47,000.00	48,500.00	48,500.00
Other Expenses			155,025.00	134,320.00	134,320.00
Total	0.00	0.00	1,937,088.00	1,835,353.00	1,835,353.00

Revenues

Please include revenue associated with your entire organization. This section represents the TOTAL revenue your organization is receiving. The revenue associated with specific programs will be listed within your program budgets; this section represents total revenues. (For example if your organization requests funding for multiple programs the total amount requested from each locality or other entities goes within this section)

	FY 2017 Actual	FY 2018 Actual	FY 2019 Budgeted	FY 2020 Budgeted	FY 2021
Caroline					
Fredericksburg			3,000.00	3,000.00	3,000.00
King George					
Spotsylvania			3,000.00	5,000.00	3,000.00
Stafford			2,600.00	2,737.00	2,737.00
United Way					
Grants			83,519.00	84,099.00	84,099.00
Client Fees			41,000.00	50,000.00	50,000.00
Fundraising			1,703,137.00	1,317,805.00	1,689,090.00
Other (Click to itemize)	0.00	0.00	100,832.00	372,712.00	3,427.00
Total	0.00	0.00	1,937,088.00	1,835,353.00	1,835,353.00

Surplus / Deficit

	FY 2017 Actual	FY 2018 Actual	FY 2019 Budgeted	FY 2020 Budgeted	FY 2021
Surplus or Deficit	0.00	0.00	0.00	0.00	0.00

Rappahannock United Way

Locality Information

Locality Notes

Please use the spaces below to provide any locality specific notes or statements that may be relevant to your application.

Caroline County

10% of individuals served by RUW services, programs, and funded member agency programs are allocated to Caroline County residents.

Tax preparation services are offered at the Caroline YMCA.

9% of our ALICE Assistance dollars in the fund's inaugural year were provided to Caroline county households. 3 Families (11 people) were stabilized.

City of Fredericksburg

12% of individuals served by RUW services, programs, and funded member agency programs are allocated to the City of Fredericksburg.

Tax preparation services are offered at Headquarters Library.

25% of ALICE Assistance dollars in the fund's inaugural year were provided to Fredericksburg households. 9 households (24 people) were stabilized.

King George County

7% of individuals served by RUW services, programs, and funded member agency programs are allocated to King George County.

Tax preparation services are offered at 2 King George locations.

Spotsylvania County

29% of RUW services, programs, and funded member agency programs are allocated to Spotsylvania residents.

Tax preparation services are offered at RUW, located in Spotsylvania. In addition, the BB&T Tax Bus was stationed in Spotsylvania this past tax season.

25% of ALICE Assistance dollars in the fund's inaugural year were provided to Spotsylvania County households . 7 households (19 people) were stabilized.

NOTE: Due to the high percentage of Spotsylvania households accessing our free tax preparation services, we are requesting Spotsylvania County funding for this program only.

Stafford County

18% of individuals served by RUW services, programs, and funded member agency programs are allocated to Stafford County.

Tax preparation services are offered at two Stafford locations.

40% of ALICE Assistance dollars in the fund's inaugural year were provided to Stafford County households . 11 households (33 people) were stabilized.

Rappahannock United Way - ALICE Assistance

Program Overview

You may save your work at any time by clicking on the "Save My Work" link/icon at the bottom or top of the page.

When you have completed all questions on the form, select the "Save My Work and Mark as Completed" link/icon at the bottom or top of this page.

You may also SWITCH between forms in this application by using the SWITCH FORMS feature in the upper right corner. When switching forms, any updates to the existing form will automatically be saved.

General Information

Program Name ALICE Assistance

Is this a new program? Yes

Program Contact

Name Sarah Walsh

Title Vice President of Strategic Impact

Email swalsh@rappahannockunitedway.org

Phone (540) 373-0041 x315

Program Purpose / Description

Provide an overview of this program

Rappahannock United Way has established a process and financial aid fund to provide support to local individuals and families who are facing a financial crisis which could result in eviction or foreclosure. Households that fall under the ALICE threshold can receive one-time assistance for rent, mortgage, transportation/car repairs, or emergency child care.

Financial assistance with rent, mortgage, transportation and child care can keep ALICE households safe, stable and working. By supporting individuals and families through a one-time crisis, the ALICE Assistance Fund can keep households from falling into poverty. RUW offers financial coaching, and free financial planning services such as budgeting and credit repair assistance to those who receive financial assistance. Our Financial Navigator will work with families to ensure that, once they have moved past the financial crisis that threatened their housing, they continue to build financial stability for a more secure future.

Rappahannock United Way is seeking grant and locality support for the administrative work of vetting applicants, awarding grants, and providing financial coaching to recipients. All funds granted to individuals will come from donations by individuals and companies that are specifically earmarked for the fund.

Client Fees

Please describe the fees clients must pay for the services by this program.

Rappahannock United Way does not charge any fees for this program.

Justification of Need

Please state clearly why this service should be provided to the citizens of the region and why the localities should consider this funding request.

ALICE is a hardworking member of the community who is employed, earns above the federal poverty level, yet does not earn enough to afford the basic necessities of life: a bare-bones household budget of housing, child care, food, transportation, and health care.

Although the income of ALICE and poverty-level households in Virginia is sometimes supplemented with government, nonprofit, and health care resources, approximately 35% of those earning less than in our region still struggle to sustain the most basic of households. The gap related to housing costs is estimated at 47% and the gap for child care costs is 52%. Simply put, a significant number of households don't qualify for the limited assistance that is available. Rappahannock United Way recognizes that assisting employed individuals during a one-time crisis can save households, local governments, and state programs thousands of dollars in future support by keeping people employed and on a path toward financial stability.

If this is a new program, be sure to include the benefits to the region for funding a new request.

The primary benefit to the region is the coordinated prevention of homelessness among families and households that would otherwise not qualify for assistance. This can serve to reduce the pressure on social service agencies and nonprofits struggling to support those at or below the poverty level while having to turn away families who are struggling to stay above that line. The ALICE Assistance Fund also provides support that keeps people employed. When an unexpected car repair drains a family's savings, the ALICE Assistance Fund can get them back on the road (and keep them working). When a child care crisis forces a family to cut back on hours and causes them to miss a rent payment, the ALICE Assistance Fund can bridge the gap until care can be found and keep an income-earning parent employed in the meantime. Rappahannock United Way can guide ALICE families through the crisis and beyond, using both direct financial support and financial counseling.

Target Audience and Service Delivery

Describe the program's intended audience or client base and how those clients are served.

Financial assistance may be provided to individuals who are employed, who have not previously relied upon state, federal, or nonprofit assistance, and who are able to demonstrate a stable household budget once their financial crisis has passed. Financial checkups and financial coaching are provided to any ALICE household, regardless of whether or not they qualify for financial assistance from the fund.

If your program has specific entry or application criteria, please describe it here.

Clients must demonstrate documented need (eviction or foreclosure notice or late payment warnings), must not have received assistance in the past, and must provide proof of employment. Clients must agree to a status check 3 months after receiving assistance.

Rappahannock United Way - ALICE Assistance

Program Budget Narrative

Please indicate in detail reasons for increases or decreases in the amounts you are requesting.

N/A (newly defined program and budget)

If an increase is being requested, please describe the impact not receiving an increase would have on the program.

N/A

In particular, please describe in detail if any increase is sought for new positions or personnel.

Please note that the actual assistance dollars will be raised via individuals choosing to direct their donations to the ALICE Assistance fund. Locality funds will be used to provide coaching, navigator services, and intake services.

Rappahannock United Way - ALICE Assistance

Program Specific Budget

Please provide your program specific budget below.

Expenses

	FY 2017 Actual	FY 2018 Actual	FY 2019 Budgeted	FY 2020 Budgeted	FY 2021
Personnel				58,053.00	58,053.00
Benefits				8,565.00	8,565.00
Operating Expenses				151,382.00	151,382.00
Capital Expenses				0.00	0.00
Total	0.00	0.00	0.00	218,000.00	218,000.00

Revenues

This section represents revenue specifically associated with your program. Revenue that supports the implementation of your program and the services provided to the community.

	FY 2017 Actual	FY 2018 Actual	FY 2019 Budgeted	FY 2020 Budgeted	FY 2021
Caroline					
Fredericksburg				0.00	1,000.00
King George					
Spotsylvania				0.00	0.00
Stafford				0.00	913.00
United Way					
Grants				18,000.00	45,000.00
Client Fees				0.00	
Fundraising				200,000.00	171,087.00
Other (Click to itemize)	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	218,000.00	218,000.00

Surplus / Deficit

	FY 2017 Actual	FY 2018 Actual	FY 2019 Budgeted	FY 2020 Budgeted	FY 2021
Surplus or Deficit	0.00	0.00	0.00	0.00	0.00

Rappahannock United Way - ALICE Assistance

[View Diagram](#) Goals and Objectives

Goals

Goal: Individuals assisted by the ALICE fund will build savings for the next financial challenge.

Objectives		2017 Year End	2018 Baseline	2018 Year End	2019 Baseline	2019 Year End	2020 Baseline
Individuals will participate in financial coaching, create a budget, and set at least one financial goal within six months of receiving assistance.	Total # Clients Served			0			150
	Total # Clients Achieved/Successful			0			38
	% Achieved / Successful	0	0	0	0	0	25.33
Coached Individuals will establish a savings account within one year of receiving assistance.	Total # Clients Served			0			38
	Total # Clients Achieved/Successful			0			18
	% Achieved / Successful	0	0	0	0	0	47.37

Explanation & Overview

If your outcomes are significantly less than your stated objectives, please note any reasons why this might be the case

Updates for FY2018

Please note any changes you plan to make to the program, or the stated goals and objectives, given the data you have reported

This is a new program.

If you are restating the goals or objectives for the prior calendar year, please include those here

Goal:

Households living under the ALICE threshold will survive a one-time financial crisis and build financial stability beyond the crisis.

Objectives

		2017 Year End	2018 Baseline	2018 Year End	2019 Baseline	2019 Year End	2020 Baseline
Individuals and assisted by the ALICE fund will remain stable in housing for 3 months.	Total # Clients Served			0			150
	Total # Clients Achieved/Successful			0			85
	% Achieved / Successful	0	0	0	0	0	56.67
Individuals assisted by the ALICE fund will remain stable in housing for 6 months.	Total # Clients Served			0			150
	Total # Clients Achieved/Successful			0			75
	% Achieved / Successful	0	0	0	0	0	50

Explanation & Overview

If your outcomes are significantly less than your stated objectives, please note any reasons why this might be the case

Updates for FY2018

Please note any changes you plan to make to the program, or the stated goals and objectives, given the data you have reported

This is a new program.

If you are restating the goals or objectives for the prior calendar year, please include those here

Rappahannock United Way - ALICE Assistance

Number of Individuals Served

Localities

Please provide the actual numbers of individuals served in this program during FY2017, FY2018, and FY 2019, the estimated numbers of individuals served in FY2020 and the projected numbers of individuals served in FY2021.

Locality	FY2017 (Actual)	FY2018 (Actual)	FY 2019 (Actual)	FY 2020 Estimate	FY 2021 Projected
Fredericksburg City	0	0	24	35	45
Caroline County	0	0	11	13	20
King George County	0	0	1	2	5
Spotsylvania County	0	0	19	25	40
Stafford County	0	0	33	35	40
Other Localities	0	0	0	0	0
Total	0	0	88	110	150

Rappahannock United Way - ALICE Assistance

Collaborative Impact

Efforts and Partnerships

Describe in detail examples of collaborative efforts and key partnerships between your program and the other programs or agencies in the area.

RUW works closely with the Continuum of Care to increase efforts to prevent evictions and foreclosures for those who might not qualify for other assistance programs. Through this collaboration, RUW is helping to relieve the burden on existing programs and services.

RUW partners with LoisAnn's Hope House which is the single-entry point for families facing a housing crisis. Using their expertise and knowledge of the area's resources, the staff at LHH evaluate the situation and determine the best path for a caller. If traditional options aren't a good fit, LHH will assess a caller for alignment with the ALICE Assistance Fund. If the caller has steady employment and would otherwise be able to maintain housing, and if the caller has not received assistance from traditional programs, they are referred to RUW for help from the ALICE fund.

RUW is also working closely with local employers to understand the challenges faced by the ALICE population, many of whom are their employees.

Collaborative Impact

Describe in detail how the community would be impacted if your program were dissolved or merged with another partner agency.

At this time, no other organization is able to focus on those local citizens who fall into the gap between available assistance programs and a true living wage for the area. Should this program cease to exist, there would be no real option for ALICE families to seek help. Were RUW to cease shining a light on the ALICE population, local employers would not have a true understanding of how their employees are impacted by the area's mismatched cost of living and earnings. As a result of our ALICE outreach efforts, local businesses have come together to examine their policies and seek ways to support their employees by examining leave policies, exploring flexible work schedules, aligning shifts with public transportation options, and examining pay scales. If RUW were unable to bring businesses together to collaborate on solutions, no other organization would be in a position to drive this work.

