Application for LISC FOC Model Implementation Academy

Overview

There has never been a greater time than now to reflect on our work and look for ways to deepen our services. Underserved communities, especially communities of color, have been profoundly impacted by the devastating effects of COVID-19, not just physically and mentally but financially as well. With unemployment, violence and despair on the rise, these same communities need thoughtful, comprehensive and innovative solutions proven to help people find work and overall, improve their financial stability. The LISC Chicago, Financial Opportunity Center ® (FOC) Model Implementation Academy is here to do just that!

In 2005, LISC launched its first Financial Opportunity Center® in Chicago; since its inception, 19 organizations locally, have implemented the FOC model into their work. Currently, we stand strong with over 100 FOC’s across the country serving as a broader network of best practices, support and shared learnings comprising of our larger LISC community. Based on our 16-year history of implementing the FOC model in Chicago and our commitment to sharing our learning to a broader community, in January 2019 LISC piloted a cohort of three organizations who were committed to learning more about implementing the FOC model in their own organization. Due to its success, we are launching a second cohort and hope you will consider allowing us to come alongside your organization as we share the ins and outs of this model and how it can improve not just programmatic outcomes but the overall outcomes of families across the board.

Background:

Local Initiatives Support Corporation (LISC) Chicago is the local office of the nation’s leading community development support organization, working in Chicago neighborhoods since 1980. Headquartered in New York, LISC operates in more than 31 cities and a rural program that reaches nearly 1,400 counties in 44 states along with LISC-founded affiliates and entities (National Equity Fund, New Markets Support Corporation and Community Development Trust). With residents and partners, LISC forges resilient and inclusive communities of opportunity across America – great places to live, work, visit, do business and raise families. LISC Chicago and our partner organizations have been operating the Financial Opportunity Center® (FOC) network for 15 years. FOCs help families become more financially secure in three critical areas: employment and/or increased wages; improved financial condition; and improved access to public benefits.
The Theory of Change for the FOC Network is that jobs are not enough for a family to become financially stable, but through the integrated services of income supports, financial coaching and employment services clients connect to the economic mainstream. The FOC is an integrated service delivery strategy equipping low wage earners with tools, support and know-how to boost earnings, build credit, reduce expenses and make sound financial decisions. Each FOC client has access to a network of coaches to help address financial problems from multiple angles including: job placement, retention and advancement; access to public and private benefits to supplement earnings; and managing a budget. Operated by trusted community-based agencies, FOCs forge productive, long-term relationships with clients.

A distinctive feature of the FOC Network is that multiple neighborhoods and agencies are part of a single network - with consistent operating principles, extensive interaction among the neighborhood groups, and streamlined technical and financial support linking all of them in one coordinated effort. LISC provides network supports such as a shared data/metrics tracking and reporting platform, documentation of best practices, training and technical support, peer networks, operational support for FOC staff, facilitated linkages and fundraising on behalf of the network. The agencies operating the FOCs provide direct client services, participate in network exchanges and trainings, enter their client and performance data into a shared system, and identify resources to support their local programs. LISC’s primary collaborators are the FOC network which is comprised of the following agencies: Center for Changing Lives, Cara Chicago, Instituto Del Progreso Latino, Jane Addams Resource Corporation, Metropolitan Family Services, North Lawndale Employment Network, Preservation of Affordable Housing, OAI and Safer Foundation.

To track effectiveness and inform program delivery, all FOCs use a shared data system and track shared outcome metrics. Data from the tracking system is used to determine program performance, data entry issues and reviewed for system enhancements. As each FOC uses a common data tracking system, we have the ability to aggregate data from across the network to assess program impact. LISC reviews reports with each FOC to ensure that data informs program management and guides the need for specialized training and technical assistance.

An evaluation of the FOC’s, First Steps on the Road to Financial Well-Being: Final Report from the Evaluation of LISC’s Financial Opportunity Centers®, compared data from five FOCs and five publicly-funded workforce centers in Chicago and found that FOC clients are more likely to be employed year-round, reduce non-asset related debt and build positive credit histories than comparison group participants. These findings offer concrete evidence that our model is successful in helping low wage earners achieve financial goals, retain employment and create a brighter future for their families.

Financial Opportunity Center® Model Overview
LISC is committed to helping residents achieve economic stability. Right now, it is as clear as it could ever be; stability leads to ability to resist significant negative impacts from crises whether they be social crises or public health crises. However, achieving economic stability—a combination of adequate income, liquid, good credit and long-term assets and good financial management behavior—is a process that builds upon itself, and requires long-term planning and commitment from individuals, families and non-profit partners.
Our Approach

The FOC model focuses on improving the financial bottom line for low to moderate-income families and helping people change their financial behavior in ways that encourage a long-term commitment to increasing income, decreasing expenses, building credit and acquiring assets. FOCs accomplish this primarily through a **Coaching Model**, utilizing client-centered, goal oriented one-on-one coaching to help FOC clients make incremental progress toward the FOC network’s primary outcomes of increased net income, increased net worth and increased credit scores. (Coaching is described in more detail below.) In order to accomplish this, FOCs provide families with three core program services:

- **Employment placement and career pathways support**
  - The ability to find or transition to livable wage jobs—is the basis for a family’s financial security. Employment services are often the main platform on which most Centers are based, and include basic job readiness, essential skills training, industry-specific skills training or other post-secondary education, placement and/or career advancement. Successful FOCs have a robust employment services program and ability to source and place FOC clients in jobs. FOCs focus on training, education and employment opportunities in industries that offer career pathways to family sustaining income and opportunities for advancement. Some organizations, depending on the population, may need to provide contextualized bridge education to help connect individuals at lower educational levels to skills training programs.

- **Financial education and coaching**
  - All Centers offer one-on-one financial coaching, which focuses on identifying financial goals and the action steps to achieve those goals; goals can range from resolving a current crisis like eviction prevention-to longer term goals like building credit and wealth. Most, but not all, Centers also offer group-based financial education in addition to one-on-one coaching, which provides general information on a range of topics, such as budgeting and developing savings plans. Finally, Centers help clients connect to mainstream financial service providers and products when possible.

- **Income supports access**
  - At program entry, many clients find their wages and benefits are often insufficient to meet their daily needs. Income supports, such as SNAP (Supplemental Nutritional Assistance Program), the EITC (Earned Income Tax Credit), housing or childcare assistance, play a key role in helping working families manage their everyday living expenses. Successful FOCs assist clients with accessing income supports by: helping them understand benefit eligibility, making sure they understand the steps to complete applications correctly, and advocating for them during the application process with agencies that administer the benefits.

These three core services are integrated and delivered to clients in a bundled fashion to provide a multi-faceted approach to income and wealth building. Different from collaboration, that many non-profits expertly navigate, integration in the FOC model also influences how services are organized in an organization’s physical space. Applicants should have a dedicated facility where clients can access all three core services without traveling to different locations. Therefore, integration is purposely built into
program design, staff communication plans, data collection and service delivery so clients can benefit from multiple reinforcing services and systems that contribute to their overall financial stability. Bundling of services is central to the FOC model and clients’ success.

We believe coaching is the best technique in partnering with individuals and families to achieve their goals. Though Center staff are versatile enough to help clients with an immediate problem, the coach’s key role is to work with clients to establish a vision, develop goals, and hold the client accountable for achieving those goals. The coach’s ongoing encouragement and support helps to make it easier for clients to stay on a consistent course that leads to economic stability.

**Who are FOC clients?**

FOCs are designed for people who are working or want to work, who have the ability to set and follow through on longer-term goals. The FOC model is not designed to focus on people who are in crisis. That does not mean that clients may not experience periodic crises but that at entry into the FOC they are stable enough to follow through on appointments and can focus on the economic mobility goals central to the FOC model. For example, a person who has been chronically homeless should seek services from a housing organization and achieve a stable living situation before seeking services at an FOC.
Details of the opportunity:

The FOC Implementation Academy is excited to welcome its second cohort this year. Since 2019 we continue to work with several organizations committed to implementing the FOC model with the hopes of deepening their services and ultimately seeing people move towards improved financial stability.

Each cohort member will receive specialized technical assistance from LISC on model implementation at their organization. Cohort members will participate in sessions focused on the elements of a successful FOC, which are:

- Integrated Service Delivery & Seamless Client Flow
- Commitment to Data & Outcomes
- Leadership & Staff Buy-in
- The Coaching Approach
- Professional Development & Peer Networking
- Long-term Relationships with Clients

*In depth content can be found here: [Elements of a Successful Financial Opportunity Center](#)*

The opportunity to join the LISC FOC Model Implementation Academy facilitated by LISC Chicago also includes the following:

- Customized technical assistance, offered with LISC staff and focused on supporting the organization’s work plan to integrate the FOC model internally.
- Access to LISC trainings i.e. financial coaching training, and support locally, nationally, and web-based training.
- Peer Network trainings and learning opportunities to strengthen the integrated services of your organization
- Access to LISC’s network of organizations implementing the model in Chicago and nationally.

Commitment:

Submitting this application confirms that the organization has agreed to the following:

- Demonstrate commitment to participation (participates regularly in sessions, webinars, phone calls and training opportunities)-all of the sessions below will take place virtually:
  - Opening Session: Thursday, October 15, 2020 10am-12pm
  - Session #2: first or second week of December 2020
  - Session #3: Thursday, February 18, 2021 1:30-3:30pm
  - Session #4: Thursday, April 15, 2021 10am-12pm
  - Session #5: Thursday, July 15, 2021 1:30-4pm
  - Closing Session: Thursday, October 21, 2021 1:30-4pm
- Open and ongoing communication as part of partnership with LISC.
- Embrace and promote the Financial Opportunity Center® Model of integrated service delivery both internally and externally.
- Executive leadership support to staff through sustained focus, prioritization, and expectations that include time allotted and spent in this cohort.
Staff participation at multiple levels within the organization; a team-based approach is essential to managing and implementing changes to integrate services and ensure the participant experience is seamless.

There is no funding that will accompany this opportunity and organizations should be prepared to identify additional resources, whether current or possible new ones to support this implementation.

Eligibility Criteria or Minimum Qualifications for Applications

All application organizations must demonstrate that they meet these minimum qualifications:

- Provide *(at minimum)* workforce development services (basic job readiness classes, essential skills training, industry-specific skills training, placement assistance and/or career advancement services) to Chicago residents through a location that is located on the Far Southeast Side, Far Southwest Side, South Side and Southwest Side of Chicago as indicated by [THIS MAP](#).
- Have the capacity and interest to integrate and provide all three of the FOC core services that are workforce development, financial coaching, and public benefits access services.
- Applicants are 501(c)3 or nonprofit educational institutions with IRS code Section 501(c)(3) and 509(a)(1), (2) or (3), or Section 170(c); or a public entity.

**Application Review Timeline**

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<tr>
<td>Release of Application</td>
<td>Monday, August 17, 2020</td>
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<tr>
<td>Pre-Submission Informational Webinar</td>
<td>Thursday, August 20th, 10-11am – <a href="#">REGISTER HERE</a> OR Thursday, August 27th, 1:30-2:30pm – <a href="#">REGISTER HERE</a></td>
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<tr>
<td>Application Due Date</td>
<td>Friday, September 11, 2020 at 5pm</td>
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<td>Initial Application Review</td>
<td>September 11-25th</td>
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<td>Site Visits for finalists**</td>
<td>Monday, September 28, 2020 Tuesday, September 29, 2020</td>
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<td>Cohort Members Notified</td>
<td>Monday, October 5, 2020</td>
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**Please hold site visit dates on your calendars.

**Method of Submission**

- Application materials to be submitted via email to Sarai Garza at sgarza@lisc.org.
- Any questions about the application should be submitted via email to Sarai Garza at sgarza@lisc.org.
## Questions

### Section A: Contact Information

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Section B: Organizational Background

1. Please share the organization’s mission and current strategic priorities. Please attach your current strategic plan along with your completed application.

2. Who does your organization serve and support? Describe your organization’s current participant population(s) through demographics, place of residence, life experiences and/or barriers encountered in achieving their goals.

3. Describe the FOC-relevant programs/services that your organization currently operates. Please include the core measures tracked to measure impact and how long your organization has offered these services.

4. How are your programs and services designed to meet participants where they are at and support them in achieving their goals?

5. What elements, if any, of your programs and services are culturally rooted and how do these aspects support participant success?

6. What data systems/programs does the organization use to track participant information and progress?

7. Data Management:
   a. Please explain your approach to performance management and documentation of results.
   b. Describe how you utilize data to evaluate and report on your program, and how you ensure data is accurate and timely.
   c. Who is tasked with ensuring the above happens?

8. Please share the most recent program year outcomes for your FOC-relevant programs (# participants enrolled/served, and relevant outcomes). For workforce dev programs, job placement 180, 270, 365 day placement, any additional outcomes, training, etc

Section C: FOC Model

1. What makes the FOC model a good fit for your organization? Describe how the FOC model can support your organization’s work with community members?

2. How will responsibility for the implementation of integrated services be managed? What staff roles will be accountable for which aspects of implementation?

3. As your organization transitions to implementing this model, in which programmatic and/or operational areas will your organization want learning and support?
Section D: Submission

By signing this agreement, the applicant certifies that the information is a true representation of the proposed project. The applicant also acknowledges the organization's commitment to this project.

SIGNATURE OF EXECUTIVE DIRECTOR/CHIEF EXECUTIVE OFFICER:

_____________________________________________________________________

PRINT NAME OF EXECUTIVE DIRECTOR/CHIEF EXECUTIVE OFFICER:

_____________________________________________________________________

DATE:

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