



Application for LISC FOC Model Implementation Academy

Overview

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-income people 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, Chicago Commons, 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.

A successful Financial Opportunity Center® is distinguished by a commitment to data tracking, monitoring, and continuous program improvement. Effective performance management involves taking a comprehensive and nuanced view of outcomes—understanding what the numbers show, but also how to use that data to inform and improve Center operations. 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

Economic Mobility's evaluation of the Financial Opportunity Centers®, which was made possible by a grant from the Social Innovation Fund, compared data from five FOCs and five publicly-funded workforce centers in Chicago. Researchers looked at outcomes for FOC clients who had been involved with the program for two years, and contrasted them with a similar group of job seekers who sought services from the city's workforce centers over a comparable time period. The study, entitled [*First Steps on the Road to Financial Well-Being: Final Report from the Evaluation of LISC's Financial Opportunity Centers®*](#), 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-income people achieve financial goals, retain employment and create a brighter future for their families.

Financial Opportunity Center® Model Overview

A sign of a thriving community is that residents feel confident that their lives will improve, their incomes rise, and their job prospects widen while they are living there. LISC is committed to helping residents achieve economic stability. However, achieving economic stability—a combination of adequate income, liquid, 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. Economic stability can be defined as:

- Sufficient family income for daily living expenses, enough to address minor emergencies and save longer-term asset accumulation.
- Sufficient financial assets to weather unexpected events and invest in the future.
- Transferrable employment skills that lead to higher paying jobs or a smooth transition to a new job if employment is terminated.
- Smart debt that contributes to a positive credit history, with market-rate interest, that leads to appreciating assets (such as a house) or that can be paid off in a reasonable period of time.
- Good relationships with mainstream financial institutions and the ability to easily access credit at mainstream rates.
- A plan for post-secondary educational opportunities for themselves and/or their children.
- Realistic opportunity for retirement at age 65, with income beyond just Social Security.

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**
 - While each Center varies in its implementation of financial education and coaching, the core model is similar across sites. All Centers offer one-on-one financial coaching, which focuses on solving specific problems or crises, such as high debt or eviction prevention; and then working—through a coaching relationship—on long-term financial interventions. 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 free tax preparation services when possible.

- **Income supports access**
 - FOC clients are employed or will become employed with the help of the FOC, but at program entry, 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. While individuals may want to access public benefits, the system itself is cumbersome and complicated, making it difficult for working people to access the benefits for which they qualify. 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 fix 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:

Based on our 15 year history of implementing this model 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. During the course of 2019 cohort members learned more about the model and were able to hear directly from organizations that have implemented the model. Cohort members participated in sessions focused on the content in the Paper: [Elements of a Successful Financial Opportunity Center](#). Each cohort member received specialized technical assistance from LISC on model implementation at their organization. Based on the learnings of the pilot in 2020 LISC is launching the first cohort of the LISC FOC Model Implementation Academy.

The opportunity to join the LISC FOC Model Implementation Academy facilitated by LISC Chicago 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 and support locally, nationally, and web-based.
- 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.

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

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).
 - There will be up to 9 in person meetings with the first meeting scheduled for Tuesday, January 28, 2020 from 12-4pm. The rest of the meeting dates will be shared with accepted organizations in December.
- 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.

Eligibility Criteria or Minimum Qualifications for Applications

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

- Provide programmatic services to Chicago residents through a location that is located in Chicago.
- Have the capacity and interest to integrate and provide all three of the FOC core services which 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

Release of Application	Tuesday, October 1, 2019
Pre-Submission Informational Webinar	Tuesday, October 8, 10-11am – REGISTER HERE OR Tuesday, October 15, 1-2pm – REGISTER HERE
Application Due Date	Friday, November 8, 5pm
Initial Application Review	Monday, November 11 - Friday, December 6
Site Visits for finalists**	Wednesday, December 4 Thursday, December 5
Cohort Members Notified	Week of December 16th

**Please hold site visit dates on your calendars.

Method of Submission

- Application materials to be submitted via email to Caroline Rendon at ctrendon@lisc.org.
- Any questions about the application should be submitted via email to Caroline Rendon at ctrendon@lisc.org.

Questions

Section A: Contact Information

Organization			
Mailing address			
City, State, Zip			
Street address <i>(if different from mailing address)</i>			
Phone		Fax	
Website			
Primary Contact for this Application:			
Name			
Title			
Phone		Fax	
Email			
Mailing address <i>(if different from organization)</i>			
City, State, Zip			

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? What elements, if any, of your programs and services are culturally rooted and how do these aspects support participant success?
5. What data systems/programs does the organization use to track participant information and progress?
6. 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?
7. Please share the most recent program year outcomes for your FOC-relevant programs (# participants enrolled/served, and relevant outcomes).

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:
