

## Regional Funding

### Fiscal Year 2023 - Partner Funding Application

#### Rappahannock United Way

#### Agency Total Budget

*In the boxes below provide an overview of the administrative costs associated with your total agency budget for the FY 2023 Budget. Please also provide updated FY 2021 Actuals, data has been rolled over from previous application submissions for other fiscal years.*

|                    | FY 2019<br>Actual | FY 2020<br>Budgeted | FY 2020<br>Actual | FY 2021<br>Estimate | FY 2021<br>Actual | FY 2022<br>Budget | FY 2023<br>Budget |
|--------------------|-------------------|---------------------|-------------------|---------------------|-------------------|-------------------|-------------------|
| Salary             | 745,025.36        | 745,025.36          | 820,653.00        | 940,704.00          | 1,000,870.08      | 940,704.00        | 1,078,913.00      |
| Benefits           | 151,514.58        | 151,514.58          | 82,215.00         | 101,746.00          | 74,284.44         | 101,746.00        | 121,900.00        |
| Operating Expenses | 838,523.06        | 838,523.06          | 532,077.00        | 610,083.00          | 2,599,744.85      | 610,083.00        | 520,296.00        |
| Capital Expenses   | 47,000.00         | 47,000.00           | 33,916.00         | 48,500.00           | 29,729.37         | 48,500.00         | 35,000.00         |
| Other Expenses     | 155,025.00        | 155,025.00          | 123,112.00        | 134,320.00          | 192,040.05        | 134,320.00        | 165,565.00        |
| Total              | 1,937,088.00      | 1,937,088.00        | 1,591,973.00      | 1,835,353.00        | 3,896,668.79      | 1,835,353.00      | 1,921,674.00      |

#### Agency Total Revenues

*Please include revenue associated with your entire organization for FY2023. Please also provided updated FY 2021 Actuals, data has been rolled over from previous application submissions for other fiscal years. 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 2019<br>Actual | FY 2020<br>Budgeted | FY 2020<br>Actual | FY 2021<br>Estimate | FY 2021<br>Actual | FY 2022<br>Budget | FY 2023<br>Budget |
|----------------|-------------------|---------------------|-------------------|---------------------|-------------------|-------------------|-------------------|
| Caroline       |                   |                     |                   |                     | 0.00              |                   | 0.00              |
| Fredericksburg | 3,000.00          | 3,000.00            | 3,000.00          | 3,000.00            | 3,000.00          | 3,000.00          | 3,000.00          |
| King George    |                   |                     |                   |                     | 0.00              |                   | 0.00              |
| Spotsylvania   | 3,000.00          | 3,000.00            | 5,000.00          | 3,000.00            | 3,000.00          | 5,000.00          | 5,000.00          |

|                          | <b>FY 2019<br/>Actual</b> | <b>FY 2020<br/>Budgeted</b> | <b>FY 2020<br/>Actual</b> | <b>FY 2021<br/>Estimate</b> | <b>FY 2021<br/>Actual</b> | <b>FY 2022<br/>Budget</b> | <b>FY 2023<br/>Budget</b> |
|--------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|---------------------------|---------------------------|
| Stafford                 | 2,600.00                  | 2,737.00                    | 2,737.00                  | 2,737.00                    | 2,737.00                  | 2,737.00                  | 2,737.00                  |
| United Way               |                           |                             |                           |                             | 0.00                      |                           | 0.00                      |
| Grants                   | 83,519.00                 | 83,519.00                   | 100,627.00                | 84,099.00                   | 2,735,436.49              | 84,099.00                 | 154,700.00                |
| Client Fees              | 41,000.00                 | 41,000.00                   | 59,035.00                 | 50,000.00                   | 88,485.49                 | 50,000.00                 | 45,000.00                 |
| Fundraising              | 1,703,137.00              | 1,703,000.00                | 1,313,580.00              | 1,689,090.00                | 1,058,230.39              | 1,687,090.00              | 1,706,236.00              |
| Other (Click to itemize) | 100,832.00                | 100,832.00                  | 107,994.00                | 3,427.00                    | 5,779.42                  | 3,427.00                  | 5,000.00                  |
| <b>Total</b>             | <b>1,937,088.00</b>       | <b>1,937,088.00</b>         | <b>1,591,973.00</b>       | <b>1,835,353.00</b>         | <b>3,896,668.79</b>       | <b>1,835,353.00</b>       | <b>1,921,673.00</b>       |

### Surplus / Deficit

|                    | <b>FY 2020<br/>Budgeted</b> | <b>FY 2020<br/>Actual</b> | <b>FY 2021<br/>Estimate</b> | <b>FY 2021<br/>Actual</b> | <b>FY 2022<br/>Budget</b> | <b>FY 2023<br/>Budget</b> |
|--------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|---------------------------|---------------------------|
| Surplus or Deficit | 0.00                        | 0.00                      | 0.00                        | 0.00                      | 0.00                      | 1.00                      |

## **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 grant funding 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.**

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

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

N/A

#### **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 provide needed services for ALICE families in our community. RUW hired an Intake Coordinator and a Financial Stability Coach last year to handle the increased demand for financial assistance and coaching. In order to increase fundraising efforts to support increasing programming, RUW has hired a fundraising coordinator and will soon be hiring a grant writer and program manager.

**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.**

None

**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

## Locality Information

### Caroline County

6 % of individuals served by RUW services, programs, and funded member agency programs are Caroline County residents.

37 residents/households who received ALICE Assistance dollars were from Caroline County households. Typically, tax preparation services are offered at the Caroline County YMCA. This year, there were no in person tax services offered however, we did offer free online tax services and our office accepted scheduled drop off for all residents in our 5- county region. In FY 2021 we helped 28 individual/households who identified as Caroline County residents with tax preparation. RUW office drop off tax preparation was an option for Caroline County residents, as was our free online tax services (which we have no way of tracking usage of our free online tax program) This number might be higher as 437 did not provide resident information.

### City of Fredericksburg

28 % of individuals served by RUW services, programs, and funded member agency programs are City of Fredericksburg residents.

173 residents/household who received ALICE Assistance dollars were from Fredericksburg households. Typically, RUW offers tax preparation services, in person, at the Regional Rappahannock Library main branch downtown Fredericksburg. In FY 21, RUW helped prepare taxes for 65 individuals/households who identified as living in the City of Fredericksburg. RUW office drop off tax preparation was an option for Fredericksburg City residents, as was our free online tax services (which we have no way of tracking usage of our free online tax program) This number might be higher as 437 did not provide resident information.

### King George County

4 % of individuals served by RUW services, programs, and funded member agency programs are King George County residents.

24 residents/households who received ALICE Assistance dollars were from King George households. Typically, there are 2 tax site locations in King George County. Due to covid closures, we did not offer in person tax preparation. In FY 21, we helped 17 individual/households who identified as King George County residents. RUW office drop off tax preparation was an option for King George County residents, as was our free online tax services (which we have no way of tracking usage of our free online tax program) This number might be higher as 437 did not provide resident information.

### Spotsylvania County

30 % of individuals served by RUW services, programs, and funded member agency programs are Spotsylvania County residents.

183 residents/households who received ALICE Assistance dollars were from Spotsylvania County households.

Typically, RUW offers in person tax preparation services at our RUW office, located in Spotsylvania. In 2021, due to mandated closures, we did not offer in person services, rather we offered a drop off tax preparation service. In FY21 RUW provided tax services to 140 individual/households who identified as residents of Spotsylvania County. RUW office drop off tax preparation was an option for Spotsylvania County residents, as was our free online tax services (which we have no way of tracking usage of our free online tax program) The number of individuals and households served might be higher as 437 did not provide resident information.

## **Stafford County**

32 % of individuals served by RUW services, programs, and funded member agency programs are Stafford County residents.

199 residents/households who received ALICE Assistance dollars were from Stafford County households.

Typically, RUW offers on site tax preparation at 2 Stafford County locations; Porter and Howell libraries. In FY 21, RUW was able to help 100 individual/households who identified as Stafford County residents through the use of our tax site drop off services. In addition to our drop off option, RUW offered free online tax preparation services (we have no way of tracking usage of our free online program). The actual number of individuals and households served might be higher as 437 did not provide resident information.

# Rappahannock United Way

## Agency Information

**Agency Name** Rappahannock United Way  
**Physical Address** 3310 Shannon Park Drive, Fredericksburg, VA, 22408, US  
**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](mailto: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** 82

**Main Contact** Janel S Donohue, phone: (540) 373-0041, email: [jdonohue@rappahannockunitedway.org](mailto:jdonohue@rappahannockunitedway.org)

**Job Title** President

## Localities Served

*Please select any/all localities your agency serves.*

**Caroline**   
**Fredericksburg**   
**King George**   
**Spotsylvania**   
**Stafford**

## Agency Collaborative Impact

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

An immediate and 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, ALICE Assistance and Financial Education/Coaching.

If the VITA Tax 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 life event. Last year, Rappahannock United Way served 625 households with ALICE assistance. The extended and long lasting financial impacts of the COVID-19 pandemic exacerbated the needs of ALICE households in our community, showcasing the importance of RUW's ALICE Assistance Fund in preventing 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 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

## **Agency Community Impact**

*Please provide at least two examples of how the mission and vision of your agency impacts the community and overall region.*

### **Example 1**

A testimony from a tax team client:

My dad always did my taxes, and then my husband. Once I became a widow I never felt comfortable doing them on my own, so I am so happy to have my taxes prepared by Rappahannock United Way. I have been using this tax program for the last 5 years – I was recommended to the program by an RUW volunteer. I always come back to get my taxes prepared here because its so quick and easy – I am so grateful for this service! I highly recommend this service to others because so many of us need the help. It is so convenient to get my taxes done here and I am so happy to have you do my taxes.

### **Example 2**



A testimony from a recipient of our ALICE Assistance Fund:

Thank you all so much for helping me and my baby girls out! You have no idea how much this means to me. Without my car I've been struggling to get us to and from caregivers to watch my 2 year old and 4 year old and to work. Without my car I was written up twice and I was getting ready to be fired due to not having adequate daycare and not having proper transportation to get to work because I've had to call out because I had no way to get there and to get the girls to someone to watch them. Now that my car will be back on the road soon, our lives will become 10 times better and more opportunities will come our way. Getting to the grocery store will be so much easier now, instead of having to walk several miles to Walmart to get diapers and wipes and food but being limited to how much I could get due to only have space under the stroller and my arms to carry it all back home. Seriously I'm crying as I type this email now because I've been holding back so much emotion about this and everything going on in my life. I was getting ready to lose my home as well if I got fired. So Thank you from the bottom of our hearts and toes for the amazing gift you have given my girls and I. I will be forever grateful to everyone at the ALICE Assistance program who made this happen for us.

### **Example 3 (Optional)**

My name is Aaliyah and I just wanted to say Rappahannock United Way has helped me out so much! I am a single mom working to pay all bills on my own. Due to COVID my job was closed for having so many positive cases which put me behind on my child care payments for my son. I originally put in an application for child care but then I was offered the option for rental assistance as well. I was approved!!! And I am forever grateful for their assistance now I am able to keep working AND save for a car!

## 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** Sarah Walsh

**Title** Chief Impact Officer

**Email** swalsh@rappahannockunitedway.org

**Phone** (540) 373-0041 x315

### Program Purpose / Description

**Provide an overview of this program**

Rappahannock United Way provides a variety of financial stability services as part of our Free Tax Preparation Services. RUW educates low to moderate-income workers about tax credit eligibility, provides free tax preparation services, and provides access to free self-filing software on our website to individuals and families of Planning District 16.

RUW employs a Financial Stability Coordinator (FT), who manages Tax Services for the RUW and its Financial Stability Coalition. The Coalition is a community collaborative of local businesses, nonprofits and other organizations who all have a shared focus on financial stability through tax filing services.

RUW also employs part-time Tax Site Coordinators to ensure the highest level of tax services are provided to tax filers. In addition, RUW recruits and trains IRS certified volunteers who prepare and file tax returns for filers 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. Each low- to moderate-income household that utilizes these services saves an average of \$225 in tax preparation fees, and receive refunds and tax credits that increase their financial stability on average by \$2,000.

Tax clients also have access to financial coaches at tax sites throughout the region. 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.**

There are no fees for services provided by 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.**

RUW's Free Tax Preparation program is one, if not the only, free tax preparation services available to qualifying persons residing in PD 16 which is not age restricted. With the assistance of finance experts who serve as trained tax volunteers, our clients achieve maximum credits and deductions which ultimately puts more money back in each person's bank account. PD16 has a large number of residents that are eligible for the EITC (Earned Income Tax Credit) and free tax preparation services. Each year, the IRS reports that millions of Federal EITC dollars go unclaimed. The Coalition wants to increase the number of residents in PD16 that claim the EITC. RUW plans to target the EITC eligible population to ensure that they claim all tax credits they are eligible to receive, in addition to saving them money on tax preparation fees. Additionally, during this process, each person is given the opportunity to sign up for Prosper Financial Coaching and encouraged to open a savings account.

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

This is not a new request.

## **Target Audience and Service Delivery**

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

The target audience of our tax program are those persons in our community who earn a combined household income of less than \$80,000 who reside within each of the five localities in PD 16. In addition to low to moderate income households RUW has a specific focus on rural residents. In the past , RUW hosts mobile tax events in partnership with BB&T (now TRUIST Bank) utilizing the BB&T Tax Bus, located in Spotsylvania County.

When not restricted by COVID -19 closures, RUW has an open tax site on 6 out of 7 days per week, during the months of Jan-April. Sites are scheduled during daytime and evening hours to maximize options for tax filers.

By offering sites at locations throughout the region, we also target rural residents with limited access to services and resources. These individuals and families do not need to travel into the city to receive tax preparation services. Additionally, we work with local housing complexes and organizations to host pop-up tax prep events in PD 16.

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

The only criteria for free tax preparation is household income below the ALICE threshold, currently \$80,000. There is no income criteria for Prosper Coaching ( Financial Stability services, coaching, training, financial checkups, etc) . Any individual or family seeking to create a path to financial stability is encouraged 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.**

N/A

**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.**

N/A

## Rappahannock United Way - Free Tax Preparation and Financial Coaching

### Program Specific Budget

*In the boxes below provide program specific administrative costs associated with this program for FY 2023. Please also provide updated FY 2021 Actuals. Data has been rolled over from previous fiscal year application submissions.*

|                    | FY 2019 Actual | FY 2020 Budgeted | FY 2020 Actual | FY 2021 Estimate | FY 2021 Actual | FY 2022 Budget | FY 2023 Budget |
|--------------------|----------------|------------------|----------------|------------------|----------------|----------------|----------------|
| Personnel          | 44,862.00      | 157,699.00       | 66,352.00      | 92,737.00        | 84,168.72      | 92,737.00      | 107,565.77     |
| Benefits           | 12,594.00      | 14,105.00        | 11,882.00      | 4,873.00         | 13,731.60      | 4,873.00       | 7,246.93       |
| Operating Expenses | 42,524.00      | 85,908.00        | 48,393.00      | 55,915.00        | 41,260.03      | 55,915.00      | 59,633.70      |
| Capital Expenses   | 6,663.00       | 0.00             | 4,866.00       | 7,101.00         | 4,345.19       | 7,101.00       | 5,389.06       |
| Total              | 106,643.00     | 257,712.00       | 131,493.00     | 160,626.00       | 143,505.54     | 160,626.00     | 179,835.46     |

### Program Specific Revenue

*In the section below please provide revenue specifically associated with your program for FY 2023. Please also provide updated FY2021 Actuals. Data has been rolled over from previous fiscal year application submissions. The revenue in this section supports the implementation of your program and the services provided to the community.*

|                | FY 2019 Actual | FY 2020 Budgeted | FY 2020 Actual | FY 2021 Estimate | FY 2021 Actual | FY 2022 Budget | FY 2023 Budget |
|----------------|----------------|------------------|----------------|------------------|----------------|----------------|----------------|
| Caroline       |                |                  |                |                  | 0.00           |                | 0.00           |
| Fredericksburg | 1,000.00       | 1,000.00         | 1,000.00       | 0.00             | 1,000.00       | 1,000.00       | 1,000.00       |
| King George    |                |                  |                |                  | 0.00           |                | 0.00           |
| Spotsylvania   | 1,000.00       | 5,000.00         | 2,500.00       | 2,500.00         | 3,000.00       | 2,500.00       | 2,500.00       |
| Stafford       | 913.00         | 913.00           | 913.00         | 913.00           | 913.00         | 913.00         | 913.00         |
| United Way     |                |                  |                |                  | 0.00           |                | 0.00           |
| Grants         | 71,437.00      | 81,707.00        | 78,310.00      | 85,094.00        | 77,272.34      | 85,094.00      | 129,700.00     |
| Client Fees    |                |                  |                |                  |                |                | 0.00           |
| Fundraising    | 32,293.00      | 169,092.00       | 48,770.00      | 72,119.00        | 61,320.20      | 71,119.00      | 45,722.46      |

|                          | <b>FY 2019<br/>Actual</b> | <b>FY 2020<br/>Budgeted</b> | <b>FY 2020<br/>Actual</b> | <b>FY 2021<br/>Estimate</b> | <b>FY 2021<br/>Actual</b> | <b>FY 2022<br/>Budget</b> | <b>FY 2023<br/>Budget</b> |
|--------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|---------------------------|---------------------------|
| Other (Click to itemize) | 0.00                      | 0.00                        | 0.00                      | 0.00                        | 0.00                      | 0.00                      | 0.00                      |
| Total                    | 106,643.<br>00            | 257,712.<br>00              | 131,493.<br>00            | 160,626.<br>00              | 143,505.<br>54            | 160,626.<br>00            | 179,835.<br>46            |

**Surplus / Deficit**

|                    | <b>FY 2019<br/>Actual</b> | <b>FY 2020<br/>Budgeted</b> | <b>FY 2020<br/>Actual</b> | <b>FY 2021<br/>Estimate</b> | <b>FY 2022<br/>Budget</b> | <b>FY 2023<br/>Budget</b> |
|--------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|---------------------------|
| Surplus or Deficit | 0.00                      | 0.00                        | 0.00                      | 0.00                        | 0.00                      | 0.00                      |

# 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.**

Rappahannock United Way is the founder and lead agency of the Rappahannock Regional Financial Stability Coalition (RRFSC), which is comprised of representatives from local nonprofits, social service agencies, banking institutions, local government, low-income neighborhood associations, and faith-based organizations. In partnership with the RRFSC, RUW is able to offer multiple tax sites, financial checkup and coaching opportunities, budgeting and credit information, and financial literacy events throughout the region.

RUW partners in other ways (sharing resources, building capacity, maintaining the Charity Tracker network, and collaborations) with more than 200 organizations such as: nonprofits, faith-based organizations, local government entities, schools and businesses.

### Collaborative Impact

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

Serving as the lead agency of the Rappahannock Regional Financial Stability Coalition, RUW is proud of the collaborative work being done to increase financial stability in our region.

If RUW were to dissolve, or even step down as lead agency, the availability of the 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 provided 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 Services program.

When it comes to free tax services RUW is unique.



## 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 FY2021 and the estimated numbers of individuals to be served in FY2023.*

| Locality            | FY2017<br>(Actual) | FY2018<br>(Actual) | FY 2019<br>(Actual) | FY 2020<br>(Actual) | FY 2021<br>(Actual) | FY 2022<br>Estimate | FY 2023<br>Estimate |
|---------------------|--------------------|--------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Fredericksburg City | 368                | 329                | 300                 | 183                 | 116                 | 350                 | 350                 |
| Caroline County     | 171                | 127                | 109                 | 68                  | 25                  | 100                 | 100                 |
| King George County  | 193                | 160                | 116                 | 51                  | 17                  | 100                 | 100                 |
| Spotsylvania County | 654                | 556                | 716                 | 294                 | 158                 | 500                 | 500                 |
| Stafford County     | 526                | 459                | 426                 | 221                 | 122                 | 450                 | 450                 |
| Other Localities    | 94                 | 361                | 110                 | 555                 | 450                 | 500                 | 500                 |
| Total               | 2,006              | 1,992              | 1,777               | 1,372               | 888                 | 2,000               | 2,000               |

[View Diagram](#) Goals and Objectives

Goals

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

| Objectives  |                                     | 2020<br>Baseline | 2020<br>Year<br>End | 2021<br>Baseline | 2021<br>Year<br>End | 2022<br>Baseline | 2022<br>Year<br>End | 2023<br>Baseline |
|---|-------------------------------------|------------------|---------------------|------------------|---------------------|------------------|---------------------|------------------|
| <b>Individuals who qualify will utilize free tax preparation and filing services, saving an average of \$225 per household in preparation fees.</b> | Total # Clients Served              | 2,000            | 1,372               | 1,500            | 888                 |                  |                     | 2,000            |
|   | Total # Clients Achieved/Successful | 2,000            | 1,372               | 1,500            | 888                 |                  |                     | 2,000            |
|   | % Achieved / Successful             | 100              | 100                 | 100              | 100                 | 0                | 0                   | 100              |
| <b>In-person tax prep Clients will pledge at least 10% of their tax credit/refund to savings accounts or paying down debt.</b>                      | Total # Clients Served              | 2,000            | 1,372               | 1,500            | 888                 |                  |                     | 2,000            |
|   | Total # Clients Achieved/Successful | 70               | 119                 | 100              | 65                  |                  |                     | 150              |
|   | % Achieved / Successful             | 3.50             | 8.67                | 6.67             | 7.32                | 0                | 0                   | 7.50             |

**Explanation & Overview**

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

All RUW tax clients are encouraged to put at least 10% of any tax refund or credit they receive from filing their tax return, in to savings. This conversation typically happens between the tax filing volunteer and the tax client at the close of filing their return - at that point they know how much they can expect to receive in a refund or credit and can then discuss the option to save some or all of it.

**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**

Because RUW was not able to provide in-person tax filing this past year due to COVID safety restrictions, these conversations were very difficult to facilitate. This is reflected in the low number of tax clients committing funds to build savings.

We anticipate these numbers will increase again going forward - especially with incentives in place to motivate tax clients to save.

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

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

| <b>Objectives</b>   |                                     | <b>2020<br/>Baseline</b> | <b>2020<br/>Year<br/>End</b> | <b>2021<br/>Baseline</b> | <b>2021<br/>Year<br/>End</b> | <b>2022<br/>Baseline</b> | <b>2022<br/>Year<br/>End</b> | <b>2023<br/>Baseline</b> |
|---|-------------------------------------|--------------------------|------------------------------|--------------------------|------------------------------|--------------------------|------------------------------|--------------------------|
| <b>Individuals seeking RUW tax preparation services will be empowered to choose the option to self prepare and file their tax return through the free file software options available in-person and online through RUW.</b> | Total # Clients Served              | 2,000                    | 1,372                        | 1,500                    | 888                          |                          |                              | 2,000                    |
|   | Total # Clients Achieved/Successful | 400                      | 443                          | 600                      | 193                          |                          |                              | 600                      |
|   | % Achieved / Successful             | 20                       | 32.29                        | 40                       | 21.73                        | 0                        | 0                            | 30                       |
| <b>Tax clients set and achieve goals toward financial stability with financial coaching opportunities.</b>  | Total # Clients Served              |                          | 250                          |                          | 250                          |                          |                              | 250                      |
|   | Total # Clients Achieved/Successful |                          | 100                          |                          | 65                           |                          |                              | 75                       |
|   | % Achieved / Successful             | 0                        | 40                           | 0                        | 26                           | 0                        | 0                            | 30                       |

## **Explanation & Overview**

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

Two factors impacted the number of tax clients who utilized the free file option this past year.

The first factor was tax filer's reluctance to prepare/file their own tax returns the past two years. There have been so many changes to tax law caused by changes to Health Insurance requirements and new benefits/credits that arose from COVID - Stimulus Checks, Unemployment Benefits, Child Tax Credits etc. All of these changes caused tax filers to be reluctant to filing their own returns and so they opted for the 'full service' option of an IRS volunteer to prepare/file their return for them.

The second factor was a result of a change one of the software providers made this past year. In the past the free file software tracked the number of filers by zipcode who used the self file software. That data is no longer available to RUW. We believe local tax clients are still using the self file software but have no way to track or report it - that is reflected in our lower numbers.

## **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 hopes that tax filer confidence will start to return and that our staff and volunteers can encourage, empower and coach tax filers to use the free file software available so that they will file their own tax returns again independently.

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

## 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?** No

### Program Contact

**Name** Sarah Walsh

**Title** Chief Impact Officer

**Email** swalsh@rappahannockunitedway.org

**Phone** (540) 373-0041 x315

### Program Purpose / Description

**Provide an overview of this program**

Rappahannock United Way has established a financial assistance program and fund to provide support to local individuals and families who are facing a financial crisis which could result in eviction/foreclosure, loss of transportation and childcare. Households that fall under the ALICE® income 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 Coach will work with families to ensure that, once they have moved past the immediate 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 program 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.**

There are no fees passed on to our clients for this program. All services are provided to eligible individuals completely 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.**

ALICE is an acronym for Asset Limited, Income Constrained, Employed. 39% of PD16 are ALICE. They are hardworking members of our community who earn above the federal poverty line, yet do not earn enough to afford the necessities of life, a basic budget of housing, childcare, food, transportation and healthcare costs. Families who earn less than the ALICE income threshold earn too much to be eligible for government assistance and other services, but not enough to overcome a costly life event. The global pandemic showed us that our ALICE data is true, our local ALICE population is struggling to make ends meet and keep a roof over their heads. Not qualifying for other available community resources due to their "higher than poverty level" income level, there is no where to turn when crisis arise. RUW recognizes that assisting employed individuals during a one-time crisis can save households, and the wider community thousands of dollars in future support by keeping people employed.

**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.**

Financial assistance may be provided to individuals who are employed (or temporarily unemployed), who have not previously relied upon state, federal, or nonprofit assistance, and who are able to demonstrate they can maintain a stable household budget once their financial crisis has passed.

Eligible households must have earned income that is too high to qualify for government benefits and other services in our community, but not enough to overcome the financial hardship they are facing.

One time financial assistance to cover rent/mortgage, transportation and/or childcare is provided directly to the vendor, to ensure the household avoids financial devastation. This one time assistance provides financial stability enough to provide the time and space to keep working and safely housed.

Financial checkups and financial coaching are provided to maintain this stability long-term.

**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 and income.

Clients must agree to a status check 3 months after receiving assistance.

While financial coaching is not 'required' for those receiving financial assistance it is encouraged.

## **Rappahannock United Way - ALICE Assistance**

### **Program Budget Narrative**

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

The budget does show an increase in Rappahannock United Way's request for support of the ALICE Assistance program. This is due to an error on our part when completing the budget form in last year's application. We hope that this renewed request will reinstate ALICE Assistance funding from localities to what it was 2 years ago. We appreciate your consideration of this request.

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

Less funding directly results in less households being assisted in our community. We work hard to fundraise from other sources and often use the locality support as a 'match' which promotes other support.

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

RUW is not planning any increase in personnel costs for the ALICE Assistance program.



## Rappahannock United Way - ALICE Assistance

### Program Specific Budget

*In the boxes below provide program specific administrative costs associated with this program for FY 2023. Please also provide updated FY 2021 Actuals. Data has been rolled over from previous fiscal year application submissions.*

|                    | FY 2019 Actual | FY 2020 Budgeted | FY 2020 Actual | FY 2021 Estimate | FY 2021 Actual | FY 2022 Budget | FY 2023 Budget |
|--------------------|----------------|------------------|----------------|------------------|----------------|----------------|----------------|
| Personnel          | 0.00           | 58,053.00        | 16,420.00      | 315,853.00       | 271,433.78     | 118,948.00     | 163,291.03     |
| Benefits           | 0.00           | 8,565.00         | 2,423.00       | 17,534.00        | 8,882.15       | 17,534.00      | 16,193.67      |
| Operating Expenses | 0.00           | 151,382.00       | 101,462.00     | 1,845,575.00     | 2,578,217.35   | 39,678.00      | 15,974.62      |
| Capital Expenses   | 0.00           | 0.00             | 0.00           | 0.00             | 0.00           | 0.00           | 0.00           |
| Total              | 0.00           | 218,000.00       | 120,305.00     | 2,178,962.00     | 2,858,533.28   | 176,160.00     | 195,459.32     |

### Program Specific Revenue

*In the section below please provide revenue specifically associated with your program for FY 2023. Please also provide updated FY2021 Actuals. Data has been rolled over from previous fiscal year application submissions. The revenue in this section supports the implementation of your program and the services provided to the community.*

|                | FY 2019 Actual | FY 2020 Budgeted | FY 2020 Actual | FY 2021 Estimate | FY 2021 Actual | FY 2022 Budget | FY 2023 Budget |
|----------------|----------------|------------------|----------------|------------------|----------------|----------------|----------------|
| Caroline       | 0.00           |                  |                |                  | 0.00           |                | 0.00           |
| Fredericksburg | 0.00           | 0.00             |                | 420,000.00       | 0.00           |                | 2,000.00       |
| King George    | 0.00           |                  |                |                  | 0.00           |                | 0.00           |
| Spotsylvania   | 0.00           | 0.00             |                |                  | 0.00           |                | 2,500.00       |
| Stafford       | 0.00           | 0.00             |                | 590,000.00       | 0.00           |                | 1,824.00       |
| United Way     | 0.00           |                  |                |                  | 0.00           |                | 0.00           |
| Grants         | 0.00           | 18,000.00        |                | 1,113,291.00     | 2,854,919.00   |                | 25,000.00      |
| Client Fees    | 0.00           | 0.00             |                |                  | 0.00           |                | 0.00           |

|                          | FY 2019 Actual | FY 2020 Budgeted | FY 2020 Actual | FY 2021 Estimate | FY 2021 Actual | FY 2022 Budget | FY 2023 Budget |
|--------------------------|----------------|------------------|----------------|------------------|----------------|----------------|----------------|
| Fundraising              | 0.00           | 200,000.00       | 120,305.00     | 53,171.00        | 2,614.28       | 173,660.00     | 163,135.32     |
| Other (Click to itemize) | 0.00           | 0.00             | 0.00           | 0.00             | 1,000.00       | 0.00           | 1,000.00       |
| Sponsorship              |                |                  |                |                  | 1,000.00       |                | 1,000.00       |
| Total                    | 0.00           | 218,000.00       | 120,305.00     | 2,176,462.00     | 2,858,533.28   | 173,660.00     | 195,459.32     |

### Surplus / Deficit

|                    | FY 2019 Actual | FY 2020 Budgeted | FY 2020 Actual | FY 2021 Estimate | FY 2022 Budget | FY 2023 Budget |
|--------------------|----------------|------------------|----------------|------------------|----------------|----------------|
| Surplus or Deficit | 0.00           | 0.00             | 0.00           | -2,500.00        | 0.00           | 0.00           |

## 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.**

Rappahannock United Way 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 (coordinated assessment).

Since March 2020, RUW's key partnerships for our ALICE® Assistance have grown exponentially. RUW has partnered with the Department of Housing and Community Development (DHCD) as well as the City of Fredericksburg and Stafford County to administer CARES Act grant funds that provide financial relief to households impacted by the pandemic.

RUW is also working closely with local employers to understand the challenges faced by the ALICE population, and to respond to those challenges by continuing to offer opportunities for employees to receive assistance when needed.

#### Collaborative Impact

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

To date, no other organizations are able to focus on those local households who fall into the gap - earning too much to qualify for government assistance but not enough to cover living costs in our area. Should this program cease to exist, there would be no real option for ALICE families to seek one time assistance for housing, childcare and transportation costs. Were RUW to cease shining the light on the ALICE population, local employers would have a less stable workforce. As a result of our ALICE outreach efforts, local business as 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 reviewing obsolete 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.

## Rappahannock United Way - ALICE Assistance

### Number of Individuals Served

#### Localities

*Please provide the actual numbers of individuals served in this program during FY2021 and the estimated numbers of individuals to be served in FY2023.*

| Locality            | FY2017<br>(Actual) | FY2018<br>(Actual) | FY 2019<br>(Actual) | FY 2020<br>(Actual) | FY 2021<br>(Actual) | FY 2022<br>Estimate | FY 2023<br>Estimate |
|---------------------|--------------------|--------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Fredericksburg City | 0                  | 0                  | 24                  | 24                  | 173                 | 132                 | 100                 |
| Caroline County     | 0                  | 0                  | 11                  | 1                   | 37                  | 13                  | 10                  |
| King George County  | 0                  | 0                  | 1                   | 7                   | 24                  | 13                  | 10                  |
| Spotsylvania County | 0                  | 0                  | 19                  | 68                  | 184                 | 172                 | 150                 |
| Stafford County     | 0                  | 0                  | 33                  | 48                  | 198                 | 198                 | 150                 |
| Other Localities    | 0                  | 0                  | 0                   | 0                   | 9                   | 0                   | 0                   |
| Total               | 0                  | 0                  | 88                  | 148                 | 625                 | 528                 | 420                 |

## Rappahannock United Way - ALICE Assistance

### [View Diagram](#) Goals and Objectives

#### Goals

##### Goal:

Individuals assisted by the ALICE Assistance will build savings to face the next financial challenge

| Objectives   |                                     | 2020<br>Baseline | 2020<br>Year<br>End | 2021<br>Baseline | 2021<br>Year<br>End | 2022<br>Baseline | 2022<br>Year<br>End | 202<br>Baselin |
|--|-------------------------------------|------------------|---------------------|------------------|---------------------|------------------|---------------------|----------------|
| <b>Individuals will participate in financial coaching/education and set at least one financial goal within six months of receiving assistance.</b> | Total # Clients Served              | 150              | 929                 | 750              | 157                 |                  |                     | 15             |
|  | Total # Clients Achieved/Successful | 38               | 68                  | 100              | 14                  |                  |                     | 7              |
|  | % Achieved / Successful             | 25.33            | 7.32                | 13.33            | 8.92                | 0                | 0                   | 5              |
| <b>Participants in financial education / coaching will establish savings / a savings account.</b>  | Total # Clients Served              | 38               | 929                 | 750              | 157                 |                  |                     | 15             |
|  | Total # Clients Achieved/Successful | 18               | 119                 | 100              | 65                  |                  |                     | 7              |
|  | % Achieved / Successful             | 47.37            | 12.81               | 13.33            | 41.40               | 0                | 0                   | 5              |

#### Explanation & Overview

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

Success rates for financial programs were lower than projected this past year due to COVID safety restrictions preventing in-person education and coaching sessions. We expect the success rate to significantly improve as safety restrictions are lifted and more in-person education and coaching sessions can start again.

#### 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**

Financial Coaching will be offered to all ALICE Assistance and VITA Tax Services activities. Participants in these services are especially receptive to financial coaching and education.

RUW hopes to resume some in-person sessions this year and increase them as safety restrictions allow.

RUW volunteer tax preparers are trained to promote the free financial coaching services at the end of every tax preparation session. Financial coaching will also be advertised alongside the RUW Free Tax Program in many instances throughout the tax season.

RUW Staff continue to do outreach with local employers to promote financial education and coaching opportunities directly to employees - this has been successful in the past and will continue this coming year and long term.

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

**Goal:**

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

| <b>Objectives</b>   |                                     | <b>2020<br/>Baseline</b> | <b>2020<br/>Year<br/>End</b> | <b>2021<br/>Baseline</b> | <b>2021<br/>Year<br/>End</b> | <b>2022<br/>Baseline</b> | <b>2022<br/>Year<br/>End</b> | <b>2023<br/>Baseline</b> |
|---|-------------------------------------|--------------------------|------------------------------|--------------------------|------------------------------|--------------------------|------------------------------|--------------------------|
| <b>Individuals assisted by the ALICE Assistance Fund will avoid eviction, foreclosure, or loss of employment.</b> | Total # Clients Served              | 150                      | 150                          | 525                      | 625                          |                          |                              | 420                      |
|   | Total # Clients Achieved/Successful | 85                       | 150                          | 525                      | 625                          |                          |                              | 420                      |
|   | % Achieved / Successful             | 56.67                    | 100                          | 100                      | 100                          | 0                        | 0                            | 100                      |
| <b>Individuals assisted by the ALICE Assistance Fund will remain stable in housing for at least 3 months.</b>     | Total # Clients Served              |                          | 150                          | 525                      | 625                          |                          |                              | 420                      |
|   | Total # Clients Achieved/Successful |                          | 150                          | 275                      | 624                          |                          |                              | 375                      |
|   | % Achieved / Successful             |                          | 0                            | 52.38                    | 99.84                        | 0                        | 0                            | 89.29                    |

**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**

Rappahannock United Way plans to continue to provide ALICE Assistance to individuals and families facing financial hardship. We have projected a decrease in the number of households that will receive financial assistance as we hope that the financial impact of the pandemic will decrease. As employment opportunities increase, schools and childcare providers re-open and vaccination rates increase - we hope to see ALICE households return to work and school and regain their financial stability.

While COVID related financial hardships are projected to decrease some we anticipate still seeing the typical financial hardships caused by other life events such as job loss, death in the family, divorce, long-term medical issues, etc.

RUW is committed to be there for ALICE households in their times of need to help them overcome the life event and return to long term financial stability.

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