

Focus Area: Income

Vision- Promoting financial stability and independence

1. Targeted Issue: Basic Needs/Emergency Services (*Financial Stability*)

Target population (s): a) households in temporary financial crisis, and b) households in on-going financial crisis

Objective: 1) Connect households in financial crisis with emergency assistance to meet immediate basic needs

	Strategies	Resources	UWMC invest ¹	UWMC leverage ²	Timeframe
Basic needs/crisis	Information and referral for available services <ul style="list-style-type: none"> 2-1-1 New Jersey 	Funding	\$40,000 ³		On-going
	Emergency Food Food drive program for local food pantries <ul style="list-style-type: none"> Project EAT 	Collaboration Funding Volunteers		TBD	In development
	Bulk food purchases for local pantries & feeding programs <ul style="list-style-type: none"> Emergency Food & Shelter Program MCDHS/EPAC Grant 	Collaboration Funding		\$67,013 ⁴ \$4,824	On-going On-going
	Financial Assistance (Rent, mortgage and utility bill assistance) <ul style="list-style-type: none"> Gift of Warmth (utility only) Emergency Food & Shelter Program 	Collaboration Collaboration		\$329,247 \$445,431	On-going On-going
	Emergency Shelter/Placement Emergency motel placement for homeless families and individuals <ul style="list-style-type: none"> Emergency Food & Shelter Program 	Collaboration		\$53,500	On-going
	Prescription Assistance Discount prescription card for people without insurance <ul style="list-style-type: none"> Family Wise program 	Collaboration		\$149,301	On-going

¹ UWMC invest includes unrestricted dollars invested in programs and initiatives

² UWMC leverage includes resources secured by and generated from UWMC program or grant administration and direct savings/income generated for households

³ Amount noted for 2009

⁴ All amounts noted in leveraged column for 2009

Objective: 2) Address obstacles/barriers to financial self-sufficiency

		Strategies	Resources	UWMC invest	UWMC leverage	Timeframe
Basic needs/crisis	Prevention/development	Establish UWMC Financial Stability Initiatives: <ul style="list-style-type: none"> • Emergency wrap around fund for clients (guidelines TBD-will focus on households that do not qualify for other assistance) • Requirement to participate in case management/financial counseling/coaching programs (in a community or agency setting) to develop and implement long term financial stability plans with households; that may include: <ul style="list-style-type: none"> ○ Life skills training ○ Credit repair ○ Debt reduction ○ Budgeting ○ Money management ○ Financial literacy & education • Engage households in related Income Impact strategies, i.e.-EITC, savings campaign, enrollment in benefits • Focus on leveraging resources and collaboration among funded partners to accomplish goals 	Collaboration Funding RFP	TBD	TBD	Year 1

Objective: 3) Increase access to public benefits to increase a household's income

		Strategies	Resources	UWMC invest	UWMC leverage	Timeframe
Prevention/development		Conduct training for providers on benefits (i.e. food stamps, Medicaid, WIC) to increase awareness and access	Collaboration Public education & awareness			Year 1
		Increase awareness of 2-1-1 to connect people with available benefits <ul style="list-style-type: none"> • Shopping bag campaign at food pantries 	Funding Public education & awareness		TBD	Year 1
		Pilot tool to screen customers/clients at food pantries/emergency services for eligibility for public benefits and offer/ encouragement to enroll	Collaboration Funding		TBD	Year 2 or 3
		Expand access to the Earned Income Tax Credit through the expansion and promotion of VITA sites	Collaboration Funding Public education & awareness Volunteers		\$50,664 ⁵	On-going

⁵ Amount noted for total refunds generated for the 2009 tax season-UWMC pilot EITC Access program

Objective: 4) Increase household's access and ability to build savings, gain and sustain assets and manage future crisis

	Strategies	Resources	UWMC invest	UWMC leverage	Timeframe
Community Change	Encourage/develop access points to the financial mainstream for un-/under-banked households by partnering with financial institutions to encourage savings	Collaboration			Year 3
	Increase awareness of the importance of saving, reducing debt, and building wealth <ul style="list-style-type: none"> America Saves campaign 	Collaboration Funding Public education & awareness		TBD	Year 3
	Assist lower-income and lower-wealth individuals and families accumulate savings for investments in long-term assets (i.e. house and/or home repairs, postsecondary education, a small business, or a car) through matched savings accounts <ul style="list-style-type: none"> Individual Development Accounts (IDAs) 	Collaboration Funding		TBD	Year 3

2. Targeted Issue: Gain & Sustain Employment (*Financial Security*)

Target Population(s): a) households seeking employment, b) lower-income working households and c) people with disabilities

Objective: 1) Assist individuals address & overcome barriers to acquire, maintain and advance in their employment

		Strategies	Resources	UWMC invest	UWMC leverage	Timeframe
Basic needs/crisis	Prevention/development	Establish/collaborate to support a wrap around fund to meet transportation and other key barriers to employment and advanced training/education opportunities for households that do not qualify for other related assistance. Types of assistance could include: <ul style="list-style-type: none"> • Vehicle costs-i.e.-repair, insurance, registration, gas • Child care (limited during classes/training-not on-going subsidy) • Educational & training materials-i.e.-books, fees <i>May be linked to UWMC Financial Stability Initiative</i>	Collaboration Funding RFP	TBD		Year 1
		Support programs for people with disabilities that address and overcome barriers to employment as well as place an emphasis on developing skills to enhance independence, such as <ul style="list-style-type: none"> • job coaching and placement for supported and competitive employment • in-house or community work opportunities 	Funding RFP	TBD		Year 1

Objective: 2) Increase access to pro bono/volunteer opportunities focusing on skill-based development

		Strategies	Resources	UWMC invest	UWMC leverage	Timeframe
Prevention/deve		Work with nonprofit and community agencies to develop and promote opportunities for pro bono/skill-based volunteering; engage and connect individuals seeking opportunities	Collaboration Public education & awareness Volunteers			Year 1

3. Targeted Issue: Housing for All (*Financial Independence*)

Target Population: a) Lower-income working households

Objective: 1) Expand the availability of options for people to acquire & maintain housing appropriate to their income and need

Basic Prevention/ Community	Strategies	Resources	UWMC invest	UWMC leverage	Timeframe
	Partner with community stakeholders to create a 10 year plan to end homelessness <ul style="list-style-type: none"> Assist with implementation as appropriate 	Collaboration TBD	TBD	TBD	On-going

Community Change	Strategies	Resources	UWMC invest	UWMC leverage	Timeframe
	Increase awareness of available affordable housing options in the county	Collaboration Funding	TBD	TBD	Year 1
Engage in a public awareness campaign to promote change in community attitudes about affordable housing and address stigma	Advocacy Public education & awareness			Year 2	