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Executive Summary

Opportunity Corps has been created to provide financial literacy training to Buffalo's economically-disadvantaged adult citizens. Through this program, AmeriCorps members will create increased knowledge and changed behaviors related to finances in service recipients, transforming our community and creating a legacy of self-sufficiency among Buffalo citizens.

Rationale and Approach

According to the US Census Bureau, 30% of Buffalo, NY residents live in poverty, which is close to three times the national average and a full 5% greater than 20 years prior. The Buffalo median household income is \$27,000, which is around half of the US average. Children are suffering most: 43% are below the poverty line in Buffalo. African-American and Hispanic citizens also face a disproportionate lack of resources: 33% of black individuals are in poverty, which is 10% more than the US average, and 43% of Hispanics are in poverty, a shocking 22% more than the US average. The Brookings Institute reports that the lower a consumer's income, the less financial knowledge he or she is likely to have, and this starts to explain why the poverty steadily growing in Buffalo seems entrenched, cyclical and at times hopeless.

In 2008, Forbes magazine rated Buffalo as one of the nation's top ten fastest dying cities, and in 2010 the online magazine 24/7 Wall St. identified Buffalo as the nation's #1 "dead city." Only 50% of Buffalo school students graduate and just 20% of city residents have a Bachelor's degree. Buffalo has the highest rate of unemployment among black males in the country, an alarming 51.4%. Not surprisingly, Buffalo is the eighth most segregated city in the country according to the US Census and one of the top twelve worst environments for black and Latino youth in the country according to the Harvard School of Public Health. In 2006, according to Census data, Buffalo had 143,000 housing units, and 23% were vacant and being used for drugs, prostitution and other criminal activity. A couple of months ago, a gang-related mass killing shocked the city when seven individuals were shot

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down in cold blood in front of a busy downtown restaurant. According to CityRating.com, Buffalo is per capita almost three times the national average for murders and over twice the national average for violent crimes. Violence, often occurring among males, contributes to increased poverty among women: a staggering 43% of female heads-of-household live in poverty. Certain parts of the city have suffered worse consequences: in the "Fruit Belt," which WNY AmeriCorps (WNYAC) serves, 70% of women with children are in poverty, while 82% of children are below the poverty line. On the lower West side, another area WNYAC serves, 61% of female heads-of-household are below the poverty line and 79% of those with children are in poverty. According to Census data, over 20% of Buffalo households bring in an annual income of less than \$10,000, and according to the State University of NY at Buffalo, real wages in Buffalo have decreased by 6% since 1977 while in NY State they have increased by 32%.

This view of Buffalo becomes more vivid when we consider how a typical citizen responds to the lack of resources. Research by the United Way indicates that work support benefits such as the Earned Income Tax Credit (EITC) and Food Stamps increase individuals' job stability and decrease their likelihood of needing public assistance, and yet 72% of eligible local households do not secure Food Stamps and 20% of eligible individuals do not secure EITC. In addition to not accessing work supports, education is a cyclical factor. Education is the primary means of upward economic mobility for low-income individuals and is linked to asset accumulation over a lifetime. However, educational investments are often determined by income level, which is in turn determined by education. This cycle of a lack of personal investment keeps our citizens from advancing financially. Only 20% of Buffalonians having a Bachelor's degree and 44% own a home, displaying a severe lack of income-growing assets.

In addition, Buffalo endures issues common to the rest of the nation. According to the Annie E. Casey foundation's "The High Cost of Being Poor," 20% of American households do not have an

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account with a bank or credit union, which means they must pay for check cashing and bill paying, and 64% of low-income citizens do not have savings accounts. Credit card debt grew by 184% between 1989 and 2001 among low-income families, and nearly 60% of rent-to-own customers earn less than \$25,000 a year. Corner stores like ones found in low-income communities charge higher prices than chain counterparts: inner-city families spend 22% more than the USDA recommended budget on basic food items.

Where America is failing, Buffalo is falling further behind. This is why we have selected financial literacy as the impact area for a new program: called Opportunity Corps (OC), it will improve financial literacy among citizens. The manufacturing industries of Buffalo's past have been replaced by health care and education industries. However, without basic income-growing assets, our low-income citizens will never be stable and educated enough to compete for these jobs. Through OC, our goal is to affect 35,000 adults over three years, and this will create the added benefit of financially-sufficient families for more than 20,000 of Buffalo's impoverished children.

OC will build on the ongoing poverty elimination work of the WNYAC VISTA program, which improves Buffalo through the poverty-focused service of its members. With 100% member recruitment, 90% retention and excellent program outcomes--in 2009 members recruited almost 10,000 volunteers that served 50,000 hours, and members also raised over \$1M in cash and \$1M in in-kind resources--WNYAC VISTA has created a model for success. Building on this, OC members will infuse human capital into the area of financial literacy and, in tandem with VISTA, create a lasting solution for the problem of poverty.

To solve the problem of poor financial literacy among economically-disadvantaged citizens, we are proposing to use AmeriCorps as a solution because Buffalo has the non-profit infrastructure for implementation, and it needs the human capital that OC will offer. With 80% more non-profits per capita than the US average, the vehicle for change--community and faith-based organizations--exists,

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and a three-year infusion of AmeriCorps members will create long-term systems to meet this community need. To meet our goals, 35 full-time AmeriCorps members will be placed at service sites to improve clients' financial literacy. As a first activity, OC members will begin by doing assessments of clients, which will identify if a client is economically-disadvantaged and find out the client's reasons for seeking financially-focused help. As part of the assessment, a financial literacy pre-test will be administered. OC service sites will create their own pre-tests, including our performance measurement questions. Sites need to create their own pre-test in order to be sensitive to their clients' cultural and personal backgrounds. However, inputting standard questions into the tests will allow for a standard measurement tool. After doing the assessment, the OC member will review and discuss the client's needs with him or her and will help the client identify a personal goal: a personal goal may be repairing credit, initiating an Individual Development Account (IDA), buying a home or saving a certain amount of money. After s/he identifies a personal goal, the member will help the client to set one or more benchmarks, which will require applied use of new knowledge and will create behavioral changes geared toward the personal goal. Examples of benchmarks are a sustained improvement in credit, the regular use of a bank account or initiated savings. The personal goal and benchmarks, along with activities that will lead to their attainment, will be the content of an Individual Financial Plan (IFP) for each client, and OC members will document these in a standard form. Once documented, the member will go over the IFP with the client, attain his or her commitment for moving forward and begin working with the client to ensure that s/he is able to reach the benchmarks and personal goal. IFPs will always include financial literacy training and may include group meetings, counseling or field trips. After the financial literacy training part of the IFP is complete, the client will take a post-test to measure increased financial knowledge. To measure positive change in behavior, OC members will have check-in meetings with clients during the service period and will track attainment of benchmarks.

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In further activities, OC members will do outreach. Financial literacy is a widely accepted way to help individuals improve their financial well-being; yet, getting citizens that need these services into classes can be a challenge. One way we will do this is to use neighborhood block clubs as a point of contact in communities that are more difficult to penetrate. In many low-income communities, there is an "insider/outsider" mentality that prevents services from being used to their full advantage. By getting a volunteer "insider" to discuss the project with community residents, we will be able to access a formerly unreachable part of the population. In another portion of activities, members will provide financial literacy classes to the community. Our service sites have training curriculums, but they have indicated there is a greater demand for classes than they can accommodate. OC members will help to meet this need and will recruit volunteers to help with this and other activities. Finally, to help ensure a high-quality member experience, we will implement SECO, or Striving for Excellence in Corps Operations, a WNYAC model created for superior member engagement and civic responsibility. To implement SECO, two OC members will be identified as "team leaders." Acting as team leaders while in service, they will help OC staff to appreciate members, organize service projects and be a model of civic responsibility. To meet our goals, we are requesting 35 full-time AmeriCorps members.

To recruit a diverse class of members, we will post recruitment flyers in the neighborhoods where our service sites are located and post positions on the My AmeriCorps and WNYAC websites. Because the second predominant language in Buffalo is Spanish, we will post positions and flyers to recruit both Spanish and English speakers. We will hold recruitment days at service sites where individuals can be interviewed, and we will ask sites to recommend qualified clients to become members, sending a message of empowerment to the community.

We will exceed the AmeriCorps criteria standard for member selection by ensuring the following: each OC member will be at least 20 years old; be a US citizen or a resident alien; have a high school diploma; and pass a check through the Dru Sjin National Sex Offender Website and a criminal

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history repository search from the NYS Office of Courts Administration, as well as a criminal history search from the state the individual moves from if it is a direct move from one state to another to serve. In addition, we will select individuals with the demonstrated experience to be successful, which will include a Bachelors degree in most cases and relevant human services experience in all cases. In addition, we will select candidates that demonstrate an understanding of the need to follow strict confidentiality policies, excellent verbal communication skills and compassion for a variety of clients. We will select two individuals from our member class to be team leaders, and selection criteria will be leadership ability, two more references and an extra leadership-focused statement of purpose.

Our plan for orienting members begins with enrollment on Oct. 3, 2011, the start-date for the program. During enrollment, candidates will learn about AmeriCorps rules, regulations and prohibited activities, and they will sign a contract agreeing to required terms of service. Following enrollment, we will provide OC members with a four-day orientation from Oct. 4-7 to introduce them to AmeriCorps, Buffalo, the service they will perform and their service sites. During day one of orientation, we will provide an explanation of AmeriCorps, New Yorkers Volunteer (the NYS Commission on National & Community Service), and OC. Day one will require input, insight and innovation to get members into the "doing" mindset. We will focus on building relationships, discussing goals of the program and ensuring each member understands their role in the vision. This will be provided with the oversight of a professional facilitator, who will be an expert in group dynamics, innovative thinking and AmeriCorps programs. Day two will be our "Get to Know Buffalo" day. We will have professionals from the State University of NY at Buffalo and the United Way discuss the economic challenges that Buffalo faces. Then, our facilitator will delve into activities designed to identify and break down individual stereotypes among members. Next, we will take a tour of Buffalo, focusing on impoverished neighborhoods where members will serve. The 30% of Buffalo that lives in poverty will become real to our members: we will give members a chance to talk with community residents and

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learn about their struggles. Members will wear AmeriCorps gear and identify themselves as members, and we hope this will encourage community residents to share their perspective. On days three and four of orientation, OC members will focus on the competencies they will need during their service. They will take part in a half-day poverty simulation provided by the United Way, which will give them a better understanding of the challenges clients will face, and they will take part in a half-day Intro to Asset Building session, which will discuss the approach of asset building to overcome poverty. Then, they will participate in a daylong session on financial values, which will help members learn how to broach this difficult subject with clients. We will spend time discussing confidentiality and how to uphold the highest standard for client privacy. At the close of day four, we will have a celebratory reception thanking members for their commitment.

During the first four days of their second week, members will receive orientation at their service sites, introducing them to key staff and the organization's mission, culture and procedures. Just two weeks prior, during Supervisors Orientation, OC supervisors will receive a list of elements to cover during this four-day orientation, and this will ensure that service site orientations are sufficient and consistent.

For ongoing training, the most important sessions will be frontloaded into the first month of the members' service. The first training will take place on Friday Oct. 14, and it will teach members the basics of financial literacy. Facilitated by professionals from Child & Family Services and Consumer Credit Counseling Services, they will learn How to Work a Budget and the Essentials of Credit. On Oct. 21, they will continue developing this foundation by learning about community resources to help people in need, as well as the dangers of Predatory Lending, from the United Way CASH--Creating Assets, Savings and Hope--coalition. On Oct. 28, members will be trained in advanced financial literacy topics such as the psychology of American consumerism. They will also discuss more difficult cases they may encounter: for instance, how to help an individual that comes in for help with a

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budget and reveals a history of debt and poor credit.

After the members' first month of service and training, they will be ready for the challenges they will meet throughout the year. During their service, however, we will offer trainings to advance their knowledge of financial literacy, give them professional skills and build a team dynamic among them. Examples of monthly trainings we will offer are How to Prepare for Homeownership, Microenterprise as a Road to Self-Sufficiency, When to Initiate Retirement Savings, Volunteer Management and Resume Writing.

We will provide structured opportunities for members to reflect on their service. During orientation, a wall of butcher paper will ask participants "Why do you serve?" while group discussions will foster more structured feedback. This model will continue during monthly trainings when each session will finish with service reflections. They will be able to give feedback by writing articles for our newsletter "The Serve New Yorker," and they will be able to reflect with team leaders, who will check in with them monthly by phone. Finally, team leaders will organize a blog, social activities and service projects, such as one for Dr. Martin Luther King Jr. Day, to keep members connected with the larger community. By showing members they are part of a nationwide effort, we will instill a lifelong ethic of service and civic responsibility within them.

Our plan for supervising members begins with our RFP process, which requires a supervisor to be identified for each member. Supervisors must have enough time to devote to supervision, have experience in management and have expertise in financial literacy. Each supervisor will attend the Supervisors Orientation two weeks prior to the member start-date and be given a handbook with an explanation of expectations and policies, as well as performance measurement tools. To ensure ongoing support and oversight for supervisors, the OCM will have monthly and as-needed email and phone contact with them, and s/he will have quarterly meetings with each member and supervisor to track progress. The OCM is also available as-needed to members for guidance, and s/he will check in

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with them at monthly events. Also, team leaders will have the responsibility of talking with the OCM if something is troubling a member. Through these measures, we are certain members will have both supervision necessary for their intended impact and support necessary for a high-quality service experience.

The problem we will address in Buffalo is a lack of financial literacy among low-income individuals. According to US Census data, 196,891 individuals that are 18+ years old live in Buffalo, and 25.8% of those, or 51,220, are in poverty. Keeping with the national performance measure, our goal is to provide financial education services related to credit, banking and savings to 5,000 unduplicated, economically-disadvantaged individuals in our first year of service, 10,000 in our second year and 20,000 in our third year. Of these 35,000 citizens that receive financial literacy training, we anticipate 85% or 29,750 will increase their financial knowledge. By meeting this goal, we will meet the need for increased financial literacy among 58% of Buffalo's low-income adults, which will impact close to 20,000 underprivileged children in their care. In addition to our national performance measure, the second outcome we will create is a change in behavior among clients. Our goal is that changes in behavior will occur in 75% of clients that receive financial literacy services, which will be a total of 26,250 or 51% of the low-income adults living in Buffalo.

We will measure our primary impact, the national performance measure, first through tracking the number of unduplicated economically-disadvantaged individuals that receive financial literacy services related to credit, banking and savings through this program. To do this, each member will receive a template tracking document that s/he is required to keep up-to-date. We selected a template from the CNCS examples: in Project Star, a log template is provided that tracks unduplicated clients (using names), the number and names of financial literacy sessions completed, and if the client's financial knowledge improved following service provision. As a tool to use in conjunction with this, we will measure improvements in financial knowledge with a set of questions. The pre-test and post-

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test will be the same fifteen questions: five will test competency in credit management, five in financial institutions including banks and credit unions and five in the utilization of savings plans. Success will be achieved when an increase of two correct answers is demonstrated in any one competency area; for instance, if an individual has a pre-test score of two correct answers and a post-test score of four correct answers in the area of utilization of savings plans, then this will count as having improved financial knowledge. An increase of two correct answers in one competency area on a client's post-test as compared to the pre-test will be our minimum for counting a client as having improved financial knowledge.

To measure our second outcome, when creating the IFP with each client, members will identify one or more benchmarks, contributing to a personal goal, which will require a change in behavior for the client to attain them. As OC members help clients move through the steps indicated in their IFPs, they will hold meetings with them and track when benchmarks are attained. If one or more benchmarks have been attained, then the client will be counted as having attained a positive change in behavior. Benchmark attainment will be tracked on a standard fill-in Benchmark Form, which is an additional tool members will use.

We will report on our national performance measures to the NYS Commission on a mid-year and end-of-year schedule: we will report the number of unduplicated, economically-disadvantaged individuals that receive financial literacy services and demonstrate improved financial knowledge in one or more of the competency areas. Prior to reporting to the NYS Commission, we will collect reporting data from our sites: they will submit to us their service logs that track the clients served and whether the clients have increased financial knowledge. To ensure the pre/post-test and Benchmark Form are being used correctly, the OCM will review them during quarterly visits. We determined our performance measurement targets by surveying our partners to find out what would be ambitious yet attainable. Based on this, we anticipate that each OC member will serve 150 individuals in year one,

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300 individuals in year two and 600 individuals in year three. By meeting this goal, we will serve at least 35,000 individuals over three years. The increase each year is based on the systems for outreach and client service that will be continually improved by our members, allowing them to serve more people each year.

The OC program will recruit volunteers to expand its reach and impact. A primary role for volunteers will be to eventually take on the OC members' role with regard to client financial knowledge. During the first year of OC, this role for volunteers will be limited because members will be refining these systems. However, at the end of year one, OC members will create a volunteer training curriculum that will allow for transferability of this role to volunteers. During year two, OC members will build on year one's work by continuing to provide client services and training committed volunteers to do the same thing. We will call these volunteers "financial coaches," and they will create the foundation for long-term sustainability of the program. During year three, OC members will focus on training more volunteer financial coaches and will ensure, through evaluation, the system's sustainability.

Over the program duration, volunteers will provide financial literacy workshops to community members. Volunteers for this role will need the appropriate experience: educators, bankers and professionals will be prime candidates. Also, volunteers will provide child care during financial literacy classes to increase the number of parents able to participate. Volunteers will provide transportation for field trips so individuals without cars can participate in this portion of the training. Volunteers will also help our members alert neighborhoods to the availability of financial literacy services; in this case, they will ideally be from the neighborhood being served. This notion of having an "insider" promoting our services within low-income communities will be important to our success.

The OC members' role will be to recruit volunteers by reaching out into local block clubs, community groups and churches; posting listings on websites such as HandsOnGreaterBuffalo.org

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and NewYorkersVolunteer.org; and putting up flyers in English and Spanish in community hubs. Furthermore, OC members will take an active role in managing volunteers and formalizing recruitment and management systems, which will make the project transferable and sustainable.

Our primary partner and stakeholder for OC is the Creating Assets, Savings and Hope (CASH) coalition, which is run by the United Way of Buffalo & Erie County. The primary goal of CASH is to increase the stability of low-to-moderate income families by increasing access to tax credits and income supports, improving financial literacy and providing opportunities for affordable housing and other asset development. Since its inception in 2004, over sixty community-based organizations, government agencies and banks have joined the CASH coalition. WNYAC has been a partner of CASH since 2006, and OC will build on the strong foundation that has been created during this time.

In leveraging CASH expertise to create OC, we began in the summer of 2010 by discussing our vision for the program with the Director of Income and Investments and the Manager of CASH at the United Way. After solidifying our vision, we created an RFP that we made available to organizations. The RFP was partially a "fact-finding" one, designed to take our vision of creating an economic-focused program and tailor it to community needs. The same theme ran through all submitted proposals: that is, the need for greater financial literacy among citizens. Because it aligns with Serve America's impact of Economic Opportunity, we selected this as our focus area. In continuing our program development, we held meetings with organizations that applied to be part of OC, held information-gathering meetings with partners of CASH and solicited further information from CASH staff. We are proud to say that we have the support of the United Way of Buffalo & Erie County, M&T Bank and Key Bank, our training and service partners and many elected officials.

As service sites, we will work with Consumer Credit Counseling Services, Belmont Housing Resources, True Community Development Corporation, Housing Opportunities Made Equal, Westminster Economic Development Initiative, Concerned Ecumenical Ministry, Medaille College,

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WNY Law Center, Jericho Road Ministries, International Institute of Buffalo, Hope Centers of the United Way, Family Promise of WNY, Gloria J. Parks Community Center and several sites that are still to be selected. We will recruit volunteers from block clubs, colleges, churches and non-profits, and we will continue to solicit sponsorship from financial institutions. To implement training for our members, we will work with the CASH coalition, Consumer Credit Counseling Services, Child & Family Services, M&T Bank and Key Bank. Finally, we will create a "Stakeholders Group" to meet quarterly; it will include several OC members, service site staff and service site clients and will evaluate program impact.

We have three strategies to make the impact of this program sustainable: they are, volunteering, partnering and funding. First, our focus on volunteers taking on a progressively greater role in program activities will be engrained into the program. The goal is that by the end of three years, the majority of the OC members' role will be transferred to volunteers under the guidance of staff members at service sites. Second, we intend to make the impact of this program sustainable through partnering, and particularly through having service sites permanently infuse the program into their operations. For instance, if an organization provides service to refugees, low-income individuals or at-risk youth, then there is an intake process that assesses the needs of clients. When determining if a client needs services, financial literacy will be added to the list of needs for which clients are screened. Buffalo is a relatively small "big city" at just over 270,000 citizens, which means resources are shared easily. By proving this project successful through data tracking, we will be able to demonstrate the value of the program and convince more organizations to include financial literacy as a service area for clients. Third, by demonstrating the value and impact of the program, we will assist our service sites in attaining funding they need to continue the program. On reviewing the data that is created over three years, funding institutions will be eager to sponsor the program. However, we think post-OC funding necessary to keep the program running will be minimal, and volunteering and partnering

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will be the most important factors in sustainability. Buffalo has a small number of philanthropic and corporate funding resources, and for this reason, OC has been created to not rely on large amounts of funding once the operational structure is in place.

Our proposed service sites are Consumer Credit Counseling Services, Belmont Housing Resources, True Community Development Corporation, Housing Opportunities Made Equal, Westminster Economic Development Initiative, Concerned Ecumenical Ministry, Medaille College, WNY Law Center, Jericho Road Ministries, International Institute of Buffalo, Hope Centers of the United Way, Family Promise of WNY and Gloria J. Parks Community Center. We will also continue our site development process over the next six months.

WNYAC uses a standard process for selecting service sites for our national service programs. A model intermediary, WNYAC has a history of leveraging CNCS funding to reach organizations that do not have the capacity to apply for a federal grant. Using the WNYAC approach, OC issued an RFP to the community to choose sites with adequate capacity and alignment with AC regulation 45 CFR 2522.475. The RFP asks potential service sites to describe a need the member will meet and the role of the member, the selected supervisor and his or her credentials, the availability and source of cash and in-kind resources to support the program, the management structure of the organization, its past successes and experience with AmeriCorps, its plans to involve the community in the project and how the project will be sustained after three years of funding. The RFP also takes into account the special considerations acknowledged in 45 CFR 2522.450 with regard to program models; using it, we ensure a meaningful representation of community organizations, including faith-based organizations, in our program portfolio. For program activities, they will involve community-development by using the capacities and assets of lower-income people to rejuvenate the local economy, which is indicated as a consideration in the CFR. Regarding programs supporting distressed communities, Buffalo is a severely economically distressed community according to Federal and State data. Ultimately, we

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make acceptance decisions based on site alignment with CNCS selection criteria and considerations.

WNYAC has funding and programmatic relationships with CASH, True Community Development Corporation, WNY Law Center, Jericho Road Ministries, International Institute of Buffalo, Medaille College and Gloria J. Parks Community Center. We have not before had funding or programmatic relationships with the remaining service sites, and we will continue to seek partners that have not yet accessed AmeriCorps resources but meet CNCS criteria for doing so.

Organizational Capability

WNY AmeriCorps is one of the finest national service organizations in the country: serving eight counties of WNY, we are committed to innovation, accountability and transparency in our efforts. The primary contact for this grant application is Mark Lazzara, CEO of WNYAC, and the secondary contact is Tristan Keelan, Fund Development Coordinator for WNYAC. The WNYAC Fund was established in 2001 as a public charity with the purpose of immediately supporting and eventually administering the AmeriCorps programs of the Town of West Seneca. In 2008, the programs that had been administered through the Town of West Seneca since 1994 were transferred to the non-profit organization WNYAC, and since then we have seamlessly continued our provision of national service programs. WNYAC has excellent experience raising funds to support our service initiatives. Our funding model mobilizes a combination of public, private and non-profit funds to serve the community. Public funding comes from CNCS, Department of Labor, NY's Division of Housing & Community Renewal and Office of Juvenile Justice & Delinquency Prevention; private funds come from The Home Depot Foundation, Wendt Foundation, Oishei Foundation, Gift-In Kind Foundation, Wal-Mart Foundation, Hands On Network, AmeriCorps Alums and Buffalo Sabres Foundation; and non-profit funds are provided in the form of cash and in-kind resources by service sites. If funded, the OC budget will make up 10% of WNYAC's overall budget. During the past five years, WNYAC has received competitive funding for one AmeriCorps State and one AmeriCorps National program,

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formula funding for two AmeriCorps State programs, and funding for two AmeriCorps VISTA programs. Our 2010 operating budget is \$5.8 million, with 60% or almost \$3.5 million made up of federal grant funds.

Under the oversight of our Board of Directors, CEO and Contracts and Compliance Officer (CCO), WNYAC has stringent fiscal and programmatic controls that ensure the quality of WNYAC national service grant program operations, which will include OC. To ensure on-site monitoring of our financial systems, WNYAC participates in an annual independent audit and semi-annual internal audits. In 2009, the Certified Personal Accountants and Consultants firm Dansa & D'Arata performed an Independent A-133 audit of WNYAC 2008 financials and reported no findings or questioned costs, affirming that our financial systems are sufficient in monitoring expenditures and managing our federal grant money. The Independent A-133 audit of WNYAC 2009 financials is almost complete and will be sent by January 2011. WNYAC national service directors operate their programs in accordance with the guidelines in OMB circular A-122, which lists Cost Principles for Non Profit Organizations. Written policies for the non-profit and national service programs ensure that systems are consistent and meet compliance requirements, and internal checks and balances are provided through our CCO, who serves independently and performs program and financial audits. Program directors participate in a budget process; track service site matching dollars; report program performance to the Board; and analyze program-specific Profit and Loss statements. Program directors, executive staff and the finance department work with our Board Liaison, Michal Casciano of Casciano Consulting Services, LLC, who provides business expertise for all non-profit activities.

WNYAC has several departments, the largest being our national service department, which has three business units categorized by impact area: education, poverty elimination and youth leadership development. OC will be part of our poverty elimination business unit. Each business unit has a director and manager(s), support staff and national service members that act as leaders to their peers,

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and our executive staff oversees all business units. Finally, our organization is overseen by a Board of Directors. The WNYAC Board meets monthly and approves the agency budget, assists with fundraising, receives updates on national service programs, facilitates long-term plans and evaluates the CEO's performance. The board is chaired by John Greenan, Personnel Commissioner for Erie County and has these board members: Sister Johnice, Executive Director of St. Adalbert's Response to Love Center; Russell Maxwell, President of Medical Answering Service, LLC; Mary Ann Kresse, a VISTA Alumnae; and Mary Lou Dietrich, Director of West Seneca Food Panty.

The OC Manager (OCM) will be responsible for overseeing programmatic and fiscal operations of the program including grant compliance; budget oversight; partner support and training; member recruitment, support and training; program evaluation; and quality assurance for funders and stakeholders. We will hire for this position, and the OCM will spend 100% of his or her time on the program. Required qualifications will be a Bachelors Degree, at least two years of experience in management, national service experience and a commitment to service. The CEO and CCO, with support from the Director of VISTA, will provide an orientation for the new OCM. The Human Resource Administrator for WNYAC, Carol Quinnan, will be responsible for ensuring that OC member files are maintained, members are enrolled and tracked through the eGrants system, member hours are compiled, and members are exited upon completing their terms of service. With nine years of experience to inform her role, she will spend 15% of her time on OC. WNYAC's CCO, Kevin Hayes, will perform semi-annual internal audits and ensure compliance with all grant requirements. With six years of experience and a Bachelor's Degree in accounting to inform this role, he will spend 5% of his time on the program. WNYAC's bookkeeper, Beth Anne Miller, will perform payroll functions for the program. Her 15 years of experience in the for-profit and non-profit sectors will ensure that the task is done with excellence; she will spend 5% of her time on OC.

WNYAC is historically successful in both providing financial and programmatic assistance to

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service sites and attaining it for our internal operations. The WNYAC staff has an excellent relationship with the NYS Commission and enjoys informative responses to programmatic technical assistance questions. WNYAC regularly uses resources available through CNCS, such as Project Star, and provides these resources to our service sites. For financial guidance, the WNYAC Executives seek counsel from national service colleagues and an independent CPA when necessary. To provide financial technical assistance to our service sites, WNYAC gives recommendations on how to leverage matching funds to support members. We provide financial and programmatic technical assistance training for service sites during Supervisors Orientation, and through ongoing communication, we determine training and technical assistance needs and respond by providing the appropriate resources.

WNYAC has a well-developed plan for expanding on the success we anticipate with OC. During its three funded years, the OCM will work to refine the program model through performance evaluation. By the end of three years, we will have a program model and data set that shows the success of our approach. Using this, we will market the program to potential service sites, providing our model for replication. We anticipate that our post-funding impact area will outstretch Buffalo. New York is full of communities that struggle with poverty, and we will seek qualified service sites that will be successful in replicating the program.

WNYAC serves in a community that has an excessively high poverty rate: the following statistics are provided by the US Census Bureau. Our primary area of service is Buffalo, where 30% of citizens live in poverty, close to three times the US average. In Buffalo, 45% of families earn less than \$25,000 a year, and the median household income in Buffalo is just \$27,000, which is around half the national average of \$52,029. The 9% of US families that live in poverty seems small when compared to the 25% of families that suffer in poverty everyday in Buffalo. WNYAC, a source of hope for struggling citizens, will allow economically-disadvantaged adults to take control of their finances and attain financial self-sufficiency.

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Budget/Cost Effectiveness

OC will be a Fixed-amount grant with a Federal cost per MSY of \$11,791: this is competitive at \$1,209 less than the maximum Federal cost per MSY. OC has obtained and will continue to obtain significant and diverse non-Federal commitments to support program implementation. To support OC, we will need at least \$195,000 in cash resources. As part of the RFP process that we used prior to creating this grant application, we asked potential service sites if they would be able to provide a \$6,000 cash-match to support program operations and in-kind resources including on-site supervision, a desk, a computer and a phone for each member. All selected service sites have agreed to these parameters: we have \$120,000 in cash, and more in non-cash, committed from service sites, and we will be able to secure partnerships for the remaining \$90,000 over the next six months. Attaining this will provide more non-Federal dollars than we actually need to run the program, which gives us a cushion in our budget for unexpected circumstances.

WNYAC serves in a community that has an excessively high poverty rate. Our primary area of service is Buffalo, where 30% of citizens live in poverty, close to three times the US average. According to the Director of Income and Investments with the United Way, Buffalo lacks foundations and corporations capable of giving out large amounts of money. Only 29% of local corporations have more than four employees, and \$.25 of every local foundation dollar leaves WNY. Furthermore, Buffalo has 80% more non-profit organizations per capita than the national average, creating excessive competition for scarce philanthropic and corporate dollars. This increases the need for federal dollars to be leveraged to solve the problem of insufficient financial literacy among citizens. Like a neighborhood affects a city, Buffalo affects the nation: therefore, the nation will ultimately benefit when Buffalo strengthens.

OC will be a Fixed-amount grant with a competitive Federal cost per MSY of \$11,791. The primary way we will raise resources to operate OC is through the cash investment service sites will make into

Narratives

the program's operation; service sites agree to provide \$6,000 for the yearlong service of each full-time member. The total amount that we need to operate this program is \$603,598. Of this, \$412,685 or 68% of our total will be provided through this AmeriCorps grant, and \$190,913 or 32% of our total will be leveraged in the form of cash from service sites. This amount will cover all associated costs of the program, including staff salaries and benefits; a portion of member living allowances; member health coverage, FICA and Workers Compensation; member and staff criminal history checks; staff and member travel; member uniforms; member, staff and supervisor training; and member appreciation. All expenses will be calculated according to the guidelines in OMB circular A-122. Furthermore, we have a cushion built into our budget such that, if a potential service site has an excellent project but lacks the full \$6,000, then we may be able to make an exception on the full payment. Similarly, if we have an unexpected program expense occur, then we will have the funds to cover it. In this way, we have planned for total costs, and we are certain that the impact made through these dollars will create a lasting solution for the problem of poverty in Buffalo.

Evaluation Summary or Plan

N/A

Amendment Justification

N/A

Clarification Summary

Upon receiving the resignation of the long-time Executive Director of WNY AmeriCorps, the Board Liaison made a formal recommendation to the Board of Directors to name Kate Sarata (current Director of ABLE) as Acting Executive Director to immediately fill the void in the agency. At the Board of Directors Meeting held on March 11, 2011 the Board approved Kate Sarata as Acting Executive Director to begin April 1st. Additionally, the Board Chairman, John Greenan, volunteered to Chair the Search Committee for the permanent Executive Director. Unofficially, the Board

Narratives

intimated that it would like to fill the position by the end of summer, 2011. Kate continues to meet regularly with the Board Chair one on one.

Kate Sarata has started her orientation as Acting Executive Director by meeting with the VISTA and ServiceCorps Directors, Controller and staff to understand their mission, day-to-day operations, and challenges. Kate attended her first Board Meeting on April 8th and continues to oversee all Program throughout the agency.

WNY AmeriCorps is in a debt repayment plan with the Town of West Seneca that is reasonable and sustainable for WNYAC and all its programs. The amount owed by WNYAC to the Town of West Seneca is \$8,000 per month, which is an amount that is easily satisfied by funds acquired by alternate means than the proposed program income to be generated by Opportunity Corps.

The Board of Directors is supporting a series of fundraising activities on behalf of the agency, including, but not limited to, individual giving campaigns, fundraising parties, and corporate sponsorships that result in unrestricted cash donations to WNYAC.

In addition, the Board of Directors has directed that WNYAC attempt to liquidate all property holdings that do not have direct impact on the operations of WNYAC and its programs. These include a 2 unit home that is listed for sale at an amount of \$75,000 and is expected to be sold soon. Additionally, WNY AmeriCorps has for sale a donated warehouse that operates a building materials redistribution center that will be easily moved into an alternative rental location upon sale of the building. This building is appraised at \$700,000.

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In addition to these liquidation attempts, WNYAC has been working alongside the Town of West Seneca to uncover unclaimed funds from the past that are not connected to State and National Service Grants. The recovery of these old claims totals \$65,000 which upon receipt by the Town of West Seneca, the same amount will be reduced from the total amount owed. All of these activities are expected to yield more money than what is owed, and the Board of Directors intends for these actions to result in WNY AmeriCorps' final repayment of debts to happen long before the agreed final payment date, and at a rate much faster than the minimum monthly payments.

WNY AmeriCorps will start the grant award and the member enrollment period both on October 3, 2011.

All members who are selected to serve with Opportunity Corps will be subject to FBI fingerprint check, state repository check (both of the state they are serving and from any state they may move from to serve) and the National Sex Offender Public check. Members will be required to sign appropriate documentation during enrollment to certify their permission for the program to obtain the background checks, as well as certifying that they understand that all returned findings will be taken into consideration. No member who has been convicted of murder, or who appear on the National Sex Offender Public check, will be permitted to serve with Opportunity Corps. All staff associated with Opportunity Corps will also be subject to all background checks.

Opportunity Corps Team Leaders will not have a supervisory role over any of the corps members. The purpose of the Team Leader roles is to provide leadership opportunities to the corps members. The two Team Leaders will assist in preparing monthly trainings and also be given opportunities to create project ideas for the rest of the corps with the support of OC staff. Since the corps members will be

Narratives

spread out among different host sites, the Team Leaders bring a sense of connectivity to the entire corps during activities when the whole corps comes together. The team leader role is in addition to, not a substitute, of a member's regular service activities.

Continuation Changes

N/A

Performance Measures

SAA Characteristics

- | | |
|--|---|
| <input type="checkbox"/> AmeriCorps Member Population - None c | <input type="checkbox"/> Geographic Focus - Rural |
| <input checked="" type="checkbox"/> Geographic Focus - Urban | <input type="checkbox"/> Encore Program |

Priority Areas

- | | |
|--|---|
| <input checked="" type="checkbox"/> Economic Opportunity | <input type="checkbox"/> Environmental Stewardship |
| <i>Selected for National Measure</i> <input checked="" type="checkbox"/> | <i>Selected for National Measure</i> <input type="checkbox"/> |
| <input type="checkbox"/> Education | <input type="checkbox"/> Healthy Futures |
| <i>Selected for National Measure</i> <input type="checkbox"/> | <i>Selected for National Measure</i> <input type="checkbox"/> |
| <input type="checkbox"/> Veterans and Military Families | <input type="checkbox"/> Other |
| <i>Selected for National Measure</i> <input type="checkbox"/> | <i>Selected for National Measure</i> <input type="checkbox"/> |
| <input type="checkbox"/> Disaster Services | |
| <i>Selected for National Measure</i> <input type="checkbox"/> | |

Grand Total of all MSYs entered for all Priority Areas 35

Service Categories

Other Community and Economic Development

National Performance Measures

Priority Area: Economic Opportunity

Strategy to Achieve Results

Briefly describe how you will achieve this result (Max 4,000 chars.)

The problem we will address in Buffalo is a lack of financial literacy among low-income individuals. According to US Census data, 196,891 individuals that are 18+ years old live in Buffalo, and 25.8% of those, or 51,220, are in poverty. Keeping with the national performance measure, our goal is to provide financial education services related to credit, banking and savings to 5,000 in year one. Of these 5,000 citizens that will receive financial literacy training, we anticipate 85% or 4,250 will increase their financial knowledge. By meeting this goal, we will meet the need for increased financial literacy among 58% of Buffalo's low-income adults, which will impact close to 20,000 underprivileged children under their care.

To meet our goals, 35 full-time AmeriCorps members will be placed at service sites to improve clients' financial literacy. As a first activity, OC members will begin by doing assessments of clients, which will identify if a client is economically-disadvantaged and find out the client's reasons for seeking financially-focused help. As part of the assessment, a financial literacy pre-test will be administered. OC service sites will create their own pre-tests, including our performance measurement questions. Sites need to create their own pre-test in order to be sensitive to their clients' cultural and personal backgrounds. However, inputting standard questions into the tests will allow for a standard measurement tool. After doing the assessment, the OC member will review and discuss the client's needs with him or her and will help the client identify a personal goal: a personal goal may be repairing credit, initiating an Individual Development Account (IDA), buying a home or saving a certain amount of money. After s/he identifies a personal goal, the member will help the client to set one or more benchmarks, which will require applied use of new knowledge and will create behavioral changes geared toward the personal goal. Examples of benchmarks are a sustained improvement in credit, the regular use of a bank account or initiated savings. The personal goal and benchmarks, along with activities that will lead to their attainment, will be the content of an Individual Financial Plan (IFP) for each client, and OC members will document these in a standard form. Once documented, the member will go over the IFP with the client, attain his or her commitment for moving forward and begin working with the client to ensure that s/he is able to reach the benchmarks and personal goal. IFPs will always include financial literacy training and may include group meetings, counseling or field trips. After the

National Performance Measures

Briefly describe how you will achieve this result (Max 4,000 chars.)

financial literacy training part of the IFP is complete, the client will take a post-test to measure increase in financial knowledge.

Result: Output

Result.

We expect that during year one, 5,000 unduplicated economically-disadvantaged adults will receive financial literacy services.

Indicator: O1: Individuals receiving financial literacy services.

Target :Our target is the number of unduplicated adult economically-disadvantaged adult individuals receive financial literacy services.

Target Value: 5000

Instruments: The tool we will use is a template log from Project Star that tracks the number of unduplicated clients (using names) and the number and names of financial literacy sessions completed.

PM Statement: We expect that in year one, 5,000 unduplicated economically-disadvantaged adults will receive financial literacy services.

Result: Intermediate Outcome

Result.

Of the 5,000 adults that will receive financial literacy training in year one, we anticipate that in year one, 85% or 4,250 will demonstrate increased financial knowledge as a result of the training.

Indicator: O9: Individuals with improved financial knowledge.

Target :The target is the number of individuals that receive financial literacy training that also demonstrate an increase in financial knowledge in the area of credit, savings or banking.

Target Value: 4250

Instruments: We will measure improvements in financial knowledge with a pre/post test. The pre-test and post-test will be the same fifteen questions: five will test competency in credit management, five will test competency in financial institutions including banks and credit unions and five will test competency in the utilization of savings plans. Success will be achieved when an increase of two correct answers is demonstrated in any one competency area; for instance, if an individual has a pre-test score of two correct answers and a post-test score of four correct answers in the area of utilization of savings plans, then this will count as having improved financial knowledge. An increase of two correct answers in one competency area on a client's post-test as compared to the pre-test will be our minimum for counting a client as having improved financial knowledge. In conjunction with this, we will use the Project Star Financial Literacy tracking tool. A client log, this will be used to track unduplicated clients (using names), the number and names of financial literacy sessions completed, and if the client's financial knowledge improved following service provision.

PM Statement: We expect that in year one 4,250 economically-disadvantaged adults will demonstrate increased financial knowledge.

Required Documents

Document Name

Status

Evaluation

Not Applicable

Labor Union Concurrence

Not Applicable