

Request for Proposal (RFP): Financial Security Impact Grant

Project Summary

The United Way of St. Lucie & Okeechobee is pleased to announce a new grant opportunity under our **Financial Security Impact Area**. We believe every individual deserves the opportunity to earn a living that sustains a family and builds security for future generations. This grant specifically targets **Homelessness Prevention, Affordable Housing, and Homeownership**, with the primary goal of ensuring residents have the opportunity to live in an affordable, safe, and stable home.

This project focuses on immediate crisis intervention to stabilize **ALICE (Asset Limited, Income Constrained, Employed)** households—those who are working but struggle to afford the basic cost of living. By providing a safety net of services, we aim to help these hardworking families make ends meet while maintaining the stability necessary to pursue education, financial tools, and job training for a sustainable future.

Objectives

The primary objective of this funding is to provide a "toolbox" of crisis intervention services that address the root causes of housing instability. Key objectives include:

- **Eviction and Foreclosure Prevention:** Providing emergency rent and mortgage subsidies to individuals and families facing immediate housing loss.
- **Utility Service Preservation:** Offering assistance with past-due utility bills to prevent service disconnection, which is often a precursor to homelessness.
- **Holistic Stability:** Encouraging programs that pair financial assistance with budget counseling or financial literacy education to break the cycle of poverty.
- **Strategic Resource Allocation:** Ensuring funds are used to stabilize households while connecting them to long-term community resources and wraparound services.

Timeline

- **RFP Release Date:** May 01, 2026
- **Submission Deadline:** May 31, 2026
- **Review Period:** June 2026
- **Award Notification:** July 2026

- **Grant Period:** 2026–2027 Fiscal Year
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Budget Requirements

- **Total Funding Available: \$25,000**
 - **Direct Assistance:** The majority of the budget should be dedicated to "Specific Assistance to Individuals," including rent, mortgage, and utility payments.
 - **Administrative Oversight:** Applicants must demonstrate how they will cover the necessary payroll expenses for staff (such as Intake Coordinators or Client Care Coordinators) who verify crises and manage the distribution of funds.
 - **Financial Accountability:** Proposals must include a clear plan for tracking funding allocation and verifying the legitimacy of client outstanding balances with landlords and utility companies.
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Eligibility Criteria

Organizational Requirements

- **Legal Status:** Must be implemented by a **501(c)(3)** organization.
- **Service Area:** Must serve residents of St. Lucie County.
- **Longevity:** The organization must have existed and operated in St. Lucie County for at least **two years**.
- **Financial Oversight:**
 - Organizations with annual revenues at or above \$750,000 must conduct an **independent annual financial audit** by a CPA.
 - Organizations below this threshold must complete an **annual financial review**.
- **Demonstrated Impact:** Must provide evidence of **measurable outcomes**, such as the number of individuals served and the percentage of clients who achieved housing stability.

Recipient Eligibility

- **Target Population:** Services must be directed toward **ALICE families**.
- **Income Threshold:** Recipients must fall within the ALICE criteria—households that earn above the Federal Poverty Level but less than the basic cost of living in St. Lucie County. This includes vulnerable groups such as single-parent households who frequently fall within these criteria.

- **Verification:** Programs must have a structured intake process to verify income, household status, and the specific nature of the financial crisis.
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Selection Process

Applications will be evaluated by the Community Investment department based on the following criteria:

- **Mission Alignment:** How closely the program relates to the United Way's focus on safe, stable, and affordable housing.
- **Evidence-Based Methodology:** The use of proven strategies, such as "Bridges Out of Poverty" training or structured intake and verification processes.
- **Collaborative Strength:** The ability to work with other service providers and community partners to provide a continuum of care.
- **Cultural Competence:** The capacity to serve the diverse populations of St. Lucie County, including the use of multi-lingual staff.
- **Operational Sustainability:** The organization's plan for continuing services if the full amount requested is not awarded or if other funding sources fluctuate.