



# request for proposals

Advancing Financial Stability by Improving Access  
to Financial and Tax Preparation Services

# Advancing Financial Stability by Improving Access to Financial and Tax Preparation Services

## Introduction

Silicon Valley is a region of stark economic contrasts. While great wealth is created here, many struggle to make ends meet.

Although the Silicon Valley economy has recovered overall, many residents still feel the effects of jobs or assets lost in the Great Recession, and many are left out of the current technology boom. Skyrocketing housing costs are putting even more strain on individuals and families living on the margin.

Silicon Valley Community Foundation advances innovative philanthropic solutions to the most challenging problems in Silicon Valley. One of these challenges is improving how low-income individuals and families obtain and access public benefits and supports. This challenge is addressed through SVCF's **Advancing Financial Stability by Improving Access to Public Benefits** strategy. To better understand our goals and objectives for this strategy, we encourage you to read SVCF's research brief on the topic [here](#).

The advancing financial stability grantmaking program will make strategic investments in two sub-strategies that focus on:

- 1) Improving access for low-income individuals and families to public benefits programs for which they are eligible, for example, CalFresh, CalWORKS Cash Assistance Program for Immigrants and Medi-Cal.
- 2) Connecting families to free tax preparation services to help them save on tax preparation costs and to ensure they claim all tax credits and deductions for which they are eligible, such as the Federal and State Earned Income Tax Credit and the Child and Child Care Tax Credit.

**This request for proposals, or RFP, focuses specifically on improving access to financial and tax preparation services.** By using an RFP approach, SVCF aims to solicit the best thinking of nonprofit service providers, public sector agencies, research institutions and other entities serving San Mateo and Santa Clara counties.

## Grant Application Deadline

**The application process will open beginning May 21, 2018.**

Grant applications must be submitted through our online application system, **Apply SVCF**, by **11:59 p.m. on Friday, June 15, 2018.**

## Problem Statement

The poverty rates in San Mateo and Santa Clara counties in 2015 were 8.5 percent and 8.2 percent, respectively. This is more than a 2.5 percent increase in San Mateo County from 2007.<sup>1</sup> If the high costs of housing were factored into the poverty calculation, the numbers of households in poverty in Santa Clara and San Mateo County would actually be 18 percent and 17 percent, respectively.<sup>2</sup> In other words, once housing costs are taken into account, nearly one in five residents in Silicon Valley are coping with significant economic hardship. Meanwhile, low-income households have seen the slowest recovery to their incomes from the Great Recession. In 2014, residents with incomes at the 20th percentile saw virtually no increase in their income from the 2009 level, after adjusting for inflation.<sup>3</sup>

Given this economic reality, it is more important than ever that efforts are made to boost income conditions for low-income households. SVCF believes we can make a significant, positive difference by connecting families to free financial and tax preparation services. This not only helps them save on tax preparation costs but also helps ensure that they claim all tax credits and deductions for which they are eligible, such as the federal and state earned income tax credit (EITC), and the child and child care tax credits. The tax filing season also provides an opportunity to engage families on a range of issues affecting financial stability, from investing a portion of their refund to signing up for financial education courses.

## Program Goal

This sub-strategy seeks to increase the number of low-income individuals and families participating in financial and tax benefit programs. Tax credits for the working poor, such as the earned income tax credit, child credit and child care credit, lift more families out of poverty annually than any other poverty-reduction effort. In 2015, the EITC alone lifted 6.5 million people out of poverty nationally, including 3.3 million children. For another 21.2 million people, the severity of their poverty was reduced.<sup>4</sup>

Unfortunately, far too many families miss out on this support. One analysis, by McKinsey & Company, estimated that nationally, at least \$65 billion in government services and support go unclaimed.<sup>5</sup> Underutilization of public benefit programs is often due to burdensome eligibility criteria and application processes. Traditional methods of determining eligibility for public benefits have involved an interaction between a consumer and caseworker, often face-to-face and in an office during work hours.

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<sup>1</sup> California Budget & Policy Center, "Few California Communities Have Fully Made Up Ground Lost Due to the Great Recession," January 2017, <http://www.calbudgetcenter.org/resources/california-communities-fully-made-ground-lost-due-great-recession/>.

<sup>2</sup> Ibid.

<sup>3</sup> California Budget & Policy Center, "Inequality and Economic Security in Silicon Valley," May 2016.

<sup>4</sup> Center on Budget and Policy Priorities. (2016). Policy Basics: The Earned Income Tax Credit. Retrieved from <https://www.cbpp.org/research/federal-tax/policy-basics-the-earned-income-tax-credit>

<sup>5</sup> Boots, S. (2010). Annie E. Casey Foundation. Improving Access to Public Benefits.

## Key Dates

### May 21, 2018:

Application process opens

### May 31, 2018, 11 a.m.:

RFP informational webinar  
(register at [siliconvalleycf.org/calendar](http://siliconvalleycf.org/calendar))

### June 15, 2018,

### 11:59 p.m.:

Proposal submission  
deadline

### August 2018:

Announcement of  
grant awards

Innovative states across the country, as well as federal policymakers, have been shifting away from this model and looking for 21st century methods to determine eligibility, including the use of technology, service integration and data sharing. Equally exciting are recent efforts like CalEITC4me, a public-private partnership to spread awareness of the first-ever state earned income tax credit and ensure that the \$380 million allocated for this benefit reaches an estimated 600,000 eligible California families. Therefore, in evaluating proposals, SVCF will give special consideration to efforts that streamline and increase enrollment in financial and tax preparation programs through innovative and creative uses of technology.

Improving outreach to vulnerable and hard-to-reach populations is another important part of this sub-strategy. The goal is to make it easier for people to apply for and stay enrolled in benefits they are entitled to receive. As such, culturally and linguistically appropriate outreach efforts which might involve nontraditional venues such as community-based organizations, community colleges, elementary schools, child care centers and retail stores will be considered.

Applicant organizations are strongly encouraged to consider partnering on proposals given the limited amount of funding available. If a collaborative activity/project is proposed, applicants should indicate the purpose of the collaborative, how it is expected to enhance services for clients and how the collaborative would operate, be governed and share resources. One lead agency should be identified in the proposal and a Memorandum of Understanding (MOU) should be signed by each of the collaborating agencies.

Lastly, to ensure that available resources are being maximized, SVCF may also consider investments in research to determine unidentified needs and best practices to meet those needs. In addition, SVCF will consider investing in information campaigns with the goal of increasing participation in financial and tax preparation programs.

## Proposal Eligibility Criteria

- Only organizations serving San Mateo and/or Santa Clara counties will be considered. Organizations headquartered outside the two-county region must demonstrate significant service to these areas, or must be partnered with another organization based within the core counties.
- Only organizations with a 501(c)(3) designation, those that have a fiscal sponsor with a 501(c)(3) designation, public agencies, collaborations of nonprofit and public agencies, or other entities that have a designated charitable purpose.
- Only organizations that do not discriminate based on race, color, national origin, citizenship status, creed, religion, religious affiliation, age, gender, marital status, sexual orientation, gender identity, disability, veteran status or any other protected status under applicable law.
- Organizations with religious affiliations will be considered for funding only if the project for which they seek support addresses the needs of the wider community without regard to religious beliefs.

## Project Proposal Characteristics

Priority will be given to organizations that demonstrate a clear understanding of how the proposed activities advance SVCF's programmatic goals, those that show a cohesive overall community strategy and those that best describe how their efforts will be coordinated and implemented, including key anticipated milestones and the timeframe for completion. SVCF is interested in partnering with organizations that are open to learning, sharing and developing new solutions to challenging problems. We are receptive to concrete, practical and impactful project proposals that:

- Include both well-tested models that can be scaled up or expanded regionally while maintaining local relevance, and new pilots that, if successful, can be grown and replicated.
- Benefit from collaborative work and bring public and private partners together with nonprofit organizations.
- Demonstrate knowledge of the sector and its trends.
- Identify the target population and provide justification for that focus.
- Provide clear benchmarks for measuring progress.

## Application Process

### 1) Review reference materials.

- Research brief on **Advancing Financial Stability by Improving Access to Public Benefits** [here](#).
- This RFP – **Advancing Financial Stability by Improving Access to Financial and Tax Preparation Services**

**2) Participate in the information session.** This is highly encouraged for those interested in responding to this RFP. Because all grant applications are submitted online, this session provides an overview of SVCF's online application system, [Apply SVCF](#).

Additionally, the information session will provide an opportunity for applicants to review in more depth the RFP's content and ask questions. To register for the session please visit our [website](#).

**3) Submit grant application,** including required attachments, through our new online application system, [Apply SVCF](#), beginning May 21, 2018. Applications must be submitted by **11:59 p.m. (PST) Friday, June 15, 2018**.

A guide to the online application system can be found [here](#).

More specific questions about program concepts, content, eligibility and evaluation can be addressed through phone calls and in-person meetings with the program officer, as time permits.

## Proposal Evaluation Criteria

Proposals for grants should include a narrative that responds to the questions found on **Apply SVCF**. Grant proposals will be evaluated, on a competitive basis, using the following criteria:

- Innovative and effective strategy with potential for systems change.
- Clarity of project description and project activities, including steps to be taken to achieve desired outcomes.
- Achievable timeline (12 months) that corresponds to the key activities.
- Meaningful benchmarks and indicators of success.
- Organizational capacity to implement project – including staffing, leadership and operational and fiscal management.
- Established track record in specific program content area or likelihood to achieve needed content expertise.
- Ability to leverage financial, human and technical resources from other partners to achieve greater impact.
- Ability to contribute content-area knowledge to the field.

## Awards

Applicants should include a budget narrative that makes clear the necessity of the project's specific line-items.

Please note that project proposal narratives may be posted publicly on our website to reflect our value of transparency and encourage learning among grantees, future applicants and the community at large.

## Review and Selection Process

An advisory committee with issue expertise for this strategy will help staff to review all proposals recommended for funding to SVCF's board of directors. Applicants may receive a site visit, telephone call and/or other type of communication from SVCF staff as part of the proposal review process.

**Applicants will be informed of grant decisions in August 2018.**

## Evaluation, Monitoring and Grantee Learning Activities

Grantees will be expected to meet SVCF's requirements for a final financial and narrative report and evaluation data, as well as be willing and available to talk with SVCF staff and donor advisors if requested.

In an effort to further the overall program goals of this RFP, inform future RFPs related to this topic and contribute to larger field-building objectives, grantees will be requested to participate in periodic meetings to share information on project activities and best practices as well as respond to research-based evaluations annually.

Thank you very much for your interest in responding to this RFP and in making our region a better place. We look forward to reviewing your proposal.



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**About Silicon Valley Community Foundation**

Silicon Valley Community Foundation advances innovative philanthropic solutions to challenging problems. We engage donors and corporations from Silicon Valley, across the country and around the globe to make our region and world better for all. Our passion for helping people and organizations achieve their philanthropic dreams has created a global philanthropic enterprise committed to the belief that possibilities start here. Learn more at [www.siliconvalleycf.org](http://www.siliconvalleycf.org).

**More Information**

If you have questions, please contact us at [grants@siliconvalleycf.org](mailto:grants@siliconvalleycf.org) or call 650.930.9885

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