

City of Aurora

*2019 Financial Empowerment Center
Implementation Grant*

City of Aurora

44 E. Downer Pl.
Innovation & Core Services Department
Aurora, IL 60507

O: 630-256-3005

Mr. John Russell

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Application Form

Instructions

Summary

The Cities for Financial Empowerment Fund (CFE Fund) invites 2018 FEC Public Planning Grantees to apply for Implementation Phase funding. The focus of the Implementation Phase is the actual launch of the local Financial Empowerment Center (FEC). If selected, the Grantee will receive matching funds and significant technical assistance to launch and operate its Financial Empowerment Center initiative for the first year. Matching funds for the second year will be contingent upon the selected grantee securing Year Two matching funds.

Implementation Proposals will only be accepted from Planning Grantees who have met all the eligibility requirements, as detailed in the FEC Implementation Grant Overview and Eligibility Checklist. Please use the Implementation Proposal Eligibility Checklist as a guide when completing this proposal.

Proposal Timing

Implementation Proposals must be submitted through CFE Fund's online grant portal by July 30, 2019.

General Applicant Information

Local Government Entity*

City of Aurora

Please provide the primary contact information for the Implementation Phase, if different than the user submitting this application:

Primary Contact Name

Adrienne Holloway

Primary Contact Phone

6302563005

Primary Contact Email

aholloway@aurora-il.org

Fiscal Sponsor

If chosen to receive this grant, will your organization use a fiscal sponsor to receive funds? If yes, please provide the name, organization type, EIN and contact information for your fiscal sponsor.

Questions

Projected Program Scope

Please provide estimates for each field below that reflect current thinking on program scope. The CFE Fund anticipates these numbers will change during the course of further planning.

Question 1*

Total number of financial counseling providers (local government or nonprofit organizations)

1

Question 2*

Total number of full-time equivalent counselors

2

Question 3*

Total number of partnerships in place by launch (# of organizations/agencies either serving as referral, co-location, or programmatic integration partners)

8

Question 4*

Total number of FEC locations

1

Question 5*

Total match funding secured

217000

Question 6*

Total annual budget

516228

Local Government Program Oversight

Question 7*

Please indicate if the FEC work will remain with the local government entity currently overseeing the Planning Grant.

Yes

If no, please provide an overview of the new government entity, an explanation for why and how the FEC will fit within this entity and plans for the transition.

Question 8

Name of the Local Government Program Manager who will oversee all aspects of the Financial Empowerment Center work.

Adrienne M. Holloway, Chief Innovation Officer for the City of Aurora's Innovation and Core Services Department, will be the Local Government Program Manager for the Aurora FEC.

If a Manager has not yet been identified, describe the recruitment strategy and projected timing for the hire.

If the Manager is an existing staff person, with current job responsibilities, describe in detail how the workload will adapt to the launch and sustainability of the FEC and the percentage of time that will be dedicated to the FECs. Please provide a resume (as an attachment). Please note this person will need to fulfill all the responsibilities, described in the Local Government Program Manager job description.

A Holloway CV 080119.pdf

Adrienne M. Holloway, Ph.D., is currently the Chief Innovation Officer for the City of Aurora's Innovation and Core Services Department. Dr. Holloway has demonstrated success in developing, implementing and managing large scale multi-year projects for both nonprofit and public sector agencies. Dr. Holloway, the primary grant contact, will serve as a P/T Local Government Program Manager and will devote 50% of her time (as an in-kind contribution) toward program oversight and will be responsible for ensuring the quality of project implementation and review. Specifically, Dr. Holloway will assume responsibility for developing and executing fundraising strategies, managing the program budget, developing public and political outreach campaigns, and providing contract oversight of the nonprofit counseling provider.

New staff (included in the FY2020 city budget) will be hired to assume the remaining 50% of program responsibilities. This will include weekly interaction with the nonprofit program manager to address concerns and provide support. This person will also seek and solidify partnership agreements with area agencies to serve as referral, co-location or integration FEC partners. Finally, this person will assist in the execution of all public relations and community outreach strategies as well as assist in fundraising efforts. We will work with the City's Human Resources and Finance departments in developing the requisite paperwork so that recruitment for this position can begin as soon as funding becomes available.

Question 9*

Describe the roles of other City/County staff members who will provide support for the Financial Empowerment Center initiative.

Dan Barreiro -- Dan Barreiro currently serves as the Chief Community Services Officer for the City of Aurora and has served in that capacity since 2006. During his 30-plus years tenure with the City of Aurora, Mr. Barreiro has held various positions including Mayoral Assistant, Assistant Director of Personnel / Labor Relations, Assistant Director of Finance for Budgeting and Assistant Chief of Staff. Mr. Barreiro will continue to support the implementation of the FEC by assisting Dr. Holloway with program administration, fundraising and contract administration.

Deanna Cross -- Deanna Cross is currently the Project Assistant for the City of Aurora Innovation and Core Services Department where she is responsible for assisting the Chief Innovation Officer in identifying opportunities to improve the efficiency and effectiveness of government operations; the City of Aurora's relationship with its residents; and expand upon its partnerships with city stakeholders. She oversees all of the projects and administrative functions of the Department. She has broad knowledge of the human service systems, including an understanding of social services, outcome evaluation, needs assessments and operations. Ms. Cross will provide administrative support to the FEC program.

Linda Reed -- Linda Read has held the position of Assistant Director of Finance for the City of Aurora for the last 11 years. She has over 30 years of experience in auditing and accounting. For the City, Ms. Read has had as part of her responsibilities ensuring financial compliance with all federal, state and private grants inclusive of compiling data, and drafting and submitting requisite reports. She will assume the same responsibility for the CFE grant, if awarded.

Question 9a*

Describe how other government departments, especially those that were engaged during the Planning Phase or served in the Advisory Group, will continue to support the next phase of work.

Mayor & Aldermen Offices – Aurora Mayor Richard Irvin, early in his administration (which he began May 2017), created the Innovation and Core Services Department (council approved) to have as its focus introducing new ideas, processes and programs to the City of Aurora that will improve the lives of our residents and have the city become the true economic driver of the region. The Chief Innovation Officer continues to work closely with the Mayor and City Aldermen on several initiatives, the FEC in particular. Accordingly, both offices will receive program updates, particularly around client outcomes and community engagement, to validate the continued financial support of the program.

Finance Department -- The City of Aurora Finance Department assumes responsibility for budget oversight, inclusive of grant funds. As was provided in the planning phase, the Finance Department will manage the disbursement of program funds as appropriate. Additionally, the Chief Financial Officer was and will continue to be instrumental in the development of strategies to financially sustain the FEC program, including public fund allocation and securing private support.

Community Services Division -- The Community Services Division assisted in a significant portion of stakeholder outreach for the FEC and will continue to serve in this capacity during the implementation phase of the program. Additionally, the division will also assist in community outreach ensuring that our neighborhood residents (via neighborhood groups), agency grantees, and agency partners know about and how to access the FEC.

Question 10*

Provide an overview of how the Local Government Program Manager anticipates coordinating efforts with and managing the performance of the financial counseling provider(s).

The City of Aurora has enjoyed a long standing and successful relationship with The Neighbor Project (formerly The Joseph Corporation). The Neighbor Project has been a grantee of the City's Community Development Block Grant and the City's Quality of Life grant programs and has consistently met desired outcomes while maintaining compliance with complex federal funding guidelines. We are confident that The Neighbor Project will successfully manage the contractual relationship established by the CFE grant award to the City of Aurora for the FEC.

As mentioned above, the City is a funder of many of our local agencies -- at times as a pass-through (i.e. CDBG) and in other instances as a direct funder (i.e. Quality of Life grants). Accordingly, the City has developed and successfully executes grant management protocols to which its grantees comply. The same attention to grant oversight and compliance for the CFE grant will be executed.

For instance, the City Program Managers will hold regular grant update meetings with The Neighbor Project to ensure contract compliance, address programmatic concerns and give support when needed. Further, reporting requirements that include financial activity, client activity and program summaries will be required on a semi-monthly basis for the first year and can be adjusted to quarterly for the second year of program implementation. Finally, we will conduct program financial "audits" throughout the implementation process to ensure timely and appropriate submission of contract invoices to the City.

The City Program Managers will work in partnership with The Neighbor Project in marketing, outreach and recruitment practices. The City Program Managers will take the lead in identifying community based partners that can serve as referral, co-location and integration program partners and develop the necessary partnership requirements that will be managed by The Neighbor Project. The City Program Managers will also bring to bear the multitude of marketing and communication resources available through its Office of Communications. This includes access to the City social media channels, its extensive resident email distribution list and its solid contacts with regional media outlets. Complementing our communication resources is our solid community contacts managed by our Community Services Division. This includes over 25 neighborhood groups in Aurora, our connection to over 250 local community stakeholder agencies, and our various citizen advisory boards and commissions.

Question 11*

What are any anticipated program oversight challenges and proposed ways that the local government entity overseeing the FEC will overcome them?

The launch of a new program, even with a well-conceived plan, can be expected to experience a few challenges. While we are happy that our nonprofit counseling partner, The Neighbor Project is a well-established, efficient and effective organization with years of experience delivering services to our community, the FEC program presents a model that will require significant attention to detail to ensure compliance. For instance, it is imperative that FEC operations, particularly related to the functioning of counselors, does not incorporate the housing counseling services currently being delivered by The Neighbor Project. To ensure that there is no crossover of duties between FEC counseling and housing counseling, the City Program Managers will meet with the Nonprofit Program Manager and counselors to discuss the importance of program integrity.

Another potential challenge is the timely disbursement of funds to The Neighbor Project to ensure that there is no gap in services delivery. To address this, a system of and protocol for payments between the City and The Neighbor Project will be established. Periodic checks on the effectiveness of the established system will be made and issues identified will be quickly resolved.

As mentioned above, even the best laid plans can go astray. Accordingly, scheduled meetings between the City Program Managers and The Neighbor Project Program Manager to discuss operations and program progress will occur regularly. During the build phase of the FEC, meetings will be held weekly and will taper to biweekly when deemed appropriate.

Question 12*

Provide an updated strategy of how the FEC will be aligned with the Mayor's priorities.

The Mayor of the City of Aurora has consistently articulated that his strategic priorities include the following: Economic Development; Public Safety & Quality of Life; Innovation & Collaboration. The FEC aligns nicely within each strategic priority area. For example, as it relates to Economic Development, the benefits are two-fold. The FEC, in its ability to move families from an unstable to a stable financial existence, will result in disposable income that can be used toward homeownership, consumer purchases and/or educational enhancement. Each of these outcomes adds a positive impact on our local economy. Further, encouraging the development of robust relationships with trusted financial institutions will positively augment the deposits made to our local financial institutions.

Public Safety and Quality of Life aligns the FEC with more local, neighborhood impact. FECs have the opportunity to increase homeownership within a community. High homeownership rates produce safer, well-kept communities that have the potential of increasing area property values. High property values increase the value of the asset now owned by a former FEC client; an asset that can be leveraged to pay for education or business ventures or invest in vehicles that prepare one for a comfortable retirement.

Finally, the FEC embodies Innovation and Collaboration as it is inherent in the model. The creation of the Innovation and Core Services Department is the Mayor's manifestation of his commitment to innovation. Bringing the FEC to Aurora, a model that doesn't exist at all in the State of Illinois, aligns with our innovation strategy. Further, the Innovation and Core Services Department, in and of itself, functions on a collaborative model, similar to what is expected in the FEC's execution.

Question 13*

Briefly describe how the sustainability of the FEC as a free local government public service will be prioritized from the onset of the program.

Strategy meetings were held early during the planning phase with program leadership and the City of Aurora Mayor, Chief of Staff and Chief Financial Officer to discuss FEC sustainability. Opportunities to receive political support and resident support through presentations and news coverage was part of our initial strategy to sustain the program. Leveraging city contacts and partnerships for funding is also an acted-upon strategy. Finally, prominently presenting the FEC during the 2020 budgeting process demonstrates the commitment to the program and in offering it as a public service to City of Aurora residents. Thus, political and community support was established during the planning phase of the importance of this service to our residents, and accordingly, should be championed by the City of Aurora.

In addition to receiving political and community support was the necessity to plan for the continued financial support of the FEC. Funds that had been earmarked for a sun-setting program within the Community Services Division budget, will now be allocated, with the approval of leadership, to the FEC. Staff also submitted an application to the City requesting Community Development Block Grant funds, and we have received preliminary notice that funds will be awarded. Consequently, less than one-quarter of funding will need to be raised from private sources for year 2, and potentially thereafter.

Financial Counseling Provider

Question 14*

Name of Financial Counseling Provider(s):

The Neighbor Project

Question 15*

Are the provider(s) a nonprofit or government entity?

The Neighbor Project is a nonprofit 501 (c)(3) organization.

Question 16a*

Explain the process to date for selecting this provider(s), key factors for their selection and their comparative advantage to other providers that may have been considered.

The procurement function of the City of Aurora is governed by state and federal statutes, City ordinances, procurement policy and procedures, and generally accepted purchasing practices. The process used by the City of Aurora begins with the development of a requisition by the using department and ends with the issuance of a purchase order. Contracted providers of goods and services are held accountable for meeting all specifications, requirements, terms and conditions, and contractual obligations. Failure to do so will result in procurement's termination of contract according to contractual terms. The Procurement Division is responsible for sourcing all goods and services in excess of \$5,000.

The process involves businesses being notified of an available Request for Proposals (RFP) by a weblink, Demand Star, and local newspaper advertisements published 15 business days prior to the due date. The FEC Nonprofit Counseling Provider RFP was advertised and made available to the public on April 29, 2019. Submissions were due to the City of Aurora on May 15, 2019. The City of Aurora received two proposals in response to the RFP. Proposals are received are reviewed by a team and judged against the following predetermined criteria:

- Previous Experience
- Project Approach
- Proposed Personnel
- Proposed Price
- Quality of Proposal

Within 90 days of proposal submission, the winning firm is notified. We notified The Neighbor Project on June 3, 2019, that it was the winning firm, which received an average of 92 points. Depending upon the complexity of the solicitation structure, final city council approval is expected to occur within this given timeframe. We intend on presenting The Neighbor Project contract for City Council review and approval post FEC application submittal. Following City Council approval, is the development of a city generated contract and city purchase order.

Question 16b

If the selected financial counseling provider(s) contract has not been finalized, provide a detailed overview of the process underway and next steps to finalize procurement with the selected provider(s), including the projected timeframe. Providers must be selected before this application is submitted.

For the purposes of this particular relationship between the City of Aurora and The Neighbor Project for the FEC Nonprofit Counseling Provider contract, the Chief Innovation Officer informed the Mayor of the selection. Post this conversation, the firm was notified that it was selected as the winning bid. Following the submission of the FEC implementation proposal to the CFE, staff will bring the FEC Nonprofit Counseling Provider contract to City Council for approval, contingent upon the successful receipt of grant funds. Upon City Council approval, staff will develop and have reviewed and ready to be signed by both parties a city generated contract. Following that, staff will prepare a city purchase order that will be activated upon successful receipt of grant funds. We anticipate completing this process by October 2019.

Question 17*

Provide a cover letter signed by the Executive Director of the nonprofit(s) or the comparable person at the local government provider asserting a commitment to the program and identifying the key staff who will be managing and operating the FEC.

TNP Support-Commitment Letter 7-22-19.pdf

Question 18*

Organization mission and overview

The Neighbor Project is a nonprofit, HUD-Certified Housing Counseling Agency dedicated to helping low-to moderate-income families reduce debt, build credit, save and ultimately buy their first homes. Its mission statement asserts that The Neighbor Project is to activate the potential of working families to revitalize their neighborhoods through savings, education and homeownership. Its vision statement is “healthy, strong and stable neighborhoods is brought about by positioning working families to be the primary drivers of community growth”. In other words, The Neighbor Project operates a social enterprise that offers a pathway to financial opportunity through a savings model that leverages the earned income of working families bundled with existing community resources and wrap-around services inclusive of financial education, budgeting, credit counseling, homeownership counseling and foreclosure prevention programs, to name a few.

Question 19*

Explain how the selected provider(s) has the organizational capability (financial and operational) to perform the administrative and programmatic responsibilities related to the delivery of the financial counseling, including the responsibility of hiring and supervising financial counselors, community outreach, data tracking, partnership development, and collaborative partnership with the Local Government, that are necessary to meet FEC benchmarks outlined in this proposal.

On April 1, 2018, Joseph Corporation and Emmanuel House, two longtime Aurora agencies which assisted lower-income residents in becoming homeowners, legally merged as “The Neighbor Project.” The Neighbor Project provides financial and homebuyer education, as well as post-purchase counseling, foreclosure prevention and emergency home-repairs. The Neighbor Project programs help position working families to be the primary drivers of neighborhood revitalization by educating and preparing families to reduce their debt, save and begin building wealth. At The Neighbor Project, clients always do the work to change their own financial situation. But that work is leveraged, powerfully, through innovative savings programs that help clients reach their goals more quickly and effectively than they ever would alone.

The Neighbor Project has extensive experience in delivering government funded programs in similar size and scope. The agency has nearly two decades of experience in the delivery of financial counseling or coaching to adults with demonstrable outcomes. Every quarter, The Neighbor Project reports the following financial outcomes to HUD:

- Households for whom counselor developed a sustainable household budget through the provision of financial management and/or budget services.
- Households that improved their financial capacity
- Households that gained access to non-housing resources.

Over the past five years, Joseph Corporation and Emmanuel House have collectively generated over \$3 million in government grants; \$1 million in private donations; and \$1 million in philanthropic donations. In every case, all of these funds were tracked through a client management system and reported on extensively to the funders.

The Neighbor Project has nearly 30 years of experience managing housing and financial counselors (20 years of which have been as a HUD-approved housing counseling agency which includes reporting on several financial capability outcomes pursuant to one-on-one counseling). As a chartered member of NeighborWorks of America, The Neighbor Project receives significant funding and travel subsidies to be able to offer all of its staff regular professional development opportunities through at least one of NeighborWorks three annual National Training Institutes which offer either specific certification training or general staff professional development. Additionally, its membership in Housing Action Illinois and multiple Illinois Housing and Development Agency (IHDA) contracts offer multiple training or professional development opportunities close to home.

The Neighbor Project counseling staff has 20 years of experience tracking data for HUD, IHDA and NeighborWorks America. Its counselors have used Counselor Max, a database specifically engineered for homeownership counseling programs, to track all information and progress. In the late summer of 2019, it will begin transitioning its data collection to Salesforce which will allow it to easily import and export data to different funder databases.

The Neighbor Project has solid marketing and outreach practices that will be used to bring awareness of the FEC to potential clients. For instance, The Neighbor Project's existing partnerships provide access to thousands of potential beneficiaries of the FEC. Its approximately 1,400 Facebook followers and 2,000 mailing list provide access to even more potential clients. Additionally, The Neighbor Project received approval and funding to hire an AmeriCorps VISTA position focused entirely on outreach and community engagement which will be a huge boost to ramp-up efforts. While we are aware that there may be differences in the execution of the FEC in comparison to the processes and systems currently being used by the Neighbor Project, the above provided information serves as evidence of the capacity of the Neighbor Project to successfully execute the Aurora FEC.

Question 20a

Identify the Program Manager(s) who will oversee all aspects of the Financial Empowerment Center for the Financial Counseling Provider.

Jerria Donelson will serve as The Neighbor Project's Interim FEC Program Manager. Ms. Donelson brings over 19 years of experience as a certified housing counselor where she organizes and implements workshops, outreach events and seminars. She holds a Master's in Business Administration and Human Resource from Robert Morris University and a Masters in Science in Community Economic Development from Southern New Hampshire University. She also holds six certifications from NeighborWorks Center for Homeownership Education and Counseling including Financial Capability, Pre-purchase Homeownership Education, Post-Purchase Homeownership Education; Foreclosure Intervention and Homeownership Counseling. Ms. Donelson will be instrumental in ramping up the FEC. During this time, The Neighbor Project will undergo an extensive recruitment effort to hire a permanent Program Manager who will be hired in sufficient time to participate in the requisite FEC training.

Question 20b

If a Manager has not yet been identified, describe the recruitment strategy and projected timing for the hire.

As noted above, an interim manager has been identified for the City of Aurora FEC program. While the interim manager is in place, The Neighbor Project will embark on a significant recruitment campaign to hire on the most appropriate person to hold the position of FEC Program Manager.

Question 21

If the Program Manager(s) is an existing staff person, with current job responsibilities, describe in detail how the FEC work will be incorporated into the person's workload and the percentage of time that will be dedicated to the FECs. Please provide a resume (as an attachment). Please note this person will need to fulfill all the responsibilities, described in the Program Manager job description.

Jerria Donelson Resume.pdf

Jerria Donelson will serve as full-time interim program manager and assist in launching the Financial Empowerment Center while The Neighbor Project undergoes a recruitment effort to hire a permanent placement.

Question 22*

Provide an overview of the providers' experience with the delivery of financial counseling or coaching (if the organization has no experience, then provide details on relevant experiences that support their capability to effectively deliver the FEC model).

Since the beginning of the merger discussions that led to the formation of The Neighbor Project, the board of directors and organizational management have been preparing for an expansion of its financial capability services. The Neighbor Project already has hired an additional manager to lead the organization through a 12- to 18-month long process (currently on month 6)—including coaching and training from NeighborWorks of America—called the “Sustainable Business Initiative” that is focused on developing a pipeline of clients through increased outreach and marketing. This initiative is aimed at finding those who could benefit from financial capability services and pursuing them—or meeting them where they are at. The Sustainable Business Initiative has already increased both revenue and referrals from many of The Neighbor Project's bank partners with a specific target toward bank customers/referrals who need to work on building their credit, savings and/or budgeting before pursuing goals such as home-ownership. The Neighbor Project is planning to do outreach events aimed at the un-banked and under-banked populations to use incentives to get families connected to financial services and onto the path toward greater financial capability.

The Neighbor Project offices are located within the City of Aurora's Neighborhood Revitalization Strategy Area, which the City designated as one of its lowest-income/highest-need areas in 1999 and subsequent renewal in 2011. Since its establishment, The Neighbor Project has worked to target services to this area by performing special outreach for CDBG funded services and directing funding from private sources to the City's targeted low-income “strategy area.” Hundreds of households within the NRSA and NRSA fringe have received one-one-one housing or financial counseling.

The Neighbor Project's last full-year report to HUD showed that approximately 40% of the households it served were Hispanic, with approximately 36% of those families having limited English proficiency. (The Neighbor Project has three bilingual staff persons, including for intake and counseling.) The Neighbor Project has extensive experience serving populations across the income spectrum and at various levels of financial needs. Last year 78% of the 427 households served were “low-income” (below 80% of AMI) while 11% were moderate income (80 – 100% of AMI) and 11% were above the Area Median Income.

Question 23

If the providers(s) already provides similar services, please identify how services will be merged (or kept separate) and how multiple services models will coexist.

As the only HUD-approved counseling agency in Kane County—and given that financial capacity outcomes are already reported to HUD quarterly – The Neighbor Project offers immediate value to the staff and resources available through FEC. Given that financial capacity outcomes will continue to be reported to HUD as a part of The Neighbor Project’s financial and housing counseling services, there will be an ease in sharing staff for intake as well as for reporting without the need for any re-assignment (unless current financial and housing counselors become interested in moving into a role dedicated to the FEC).

The Neighbor Project website currently categorizes its services into four areas: (1) Help for Homeowners; (2) Networked Savings; (3) Steps to Homeownership; and (4) Budget & Credit Counseling. The Budget & Credit area on the website will be renamed “Financial Empowerment Center” and will benefit from shared managerial/ administration resources dedicated to marketing and supporting these services that are already within the mission of The Neighbor Project.

Further, The Neighbor Project has already received a \$50,000 grant for “creating an educated workforce” with a focus on nearly identical goals as the FEC -- financial literacy and building financial capacity – from a First National Bank national program. At a Spring meeting, The Neighbor Project met with 15 of its bank partners to discuss ways that more of the banks’ customers who are not yet ready for home-ownership can be sent to The Neighbor Project for financial literacy, budgeting, credit counseling/building and other financial capability outcomes.

Question 24*

Provide an overview of the providers’ experience with data tracking, managing and reporting on critical program and client data points.

Over the past five-years, The Neighbor Project has generated more than \$3.4 million in State, local and federal grants; more than \$1 million in private donations; more than \$1 million in philanthropic investment; and more than \$1 million in created/earned revenue. In every case, all of these funds were tracked through a client management system and reported on extensively to the funders.

The Neighbor Project counseling staff has solid experience tracking data for HUD, IHDA and NeighborWorks of America. Each of these operates on the federal fiscal year, and reporting is completed on a quarterly basis. Currently, counselors track and report on client demographics (income, race, household size, number of dependents) as well as services rendered and outcomes measured. The reporting to HUD specifically tracks 13 different outcome measures each quarter in the “Impact & Scope of one-on-one counseling services” section.

Historically, The Neighbor Project counselors have used Counselor Max, a database specifically engineered for homeownership counseling programs, to track all information and progress. In the late Summer of 2019, the organization will begin transitioning its data collection to Salesforce. The Salesforce platform will increase both the accessibility to the services of The Neighbor Project and the ability to track outcomes and stay in touch with clients as they move along their financial journey. The Neighbor Project plans to share a Salesforce training/T.A. staff-member with a Northern Illinois NeighborWorks organization which has already paid for this staffer to become Salesforce Certified. All of these tools will greatly improve both staff and management’s ability to engage in and efficiently oversee the FEC initiative. Though the Neighbor Project will integrate this high-powered database into their program and administrative functions, they have been made aware of the specific database to be used to track FEC work (FECbot) and will be

expected to comply with FEC reporting requirements, particularly if Salesforce data cannot be uploaded into the FECbot system. All FEC counselors as well as the Neighbor Project Program Manager and the City of Aurora Program Managers will receive training during the ramp up phase of the FEC program on how to effectively input data and pull reports from FECbot.

Programmatic Partnerships

Identify all secured program partners. Please upload a completed Partnership Overview Grid to answer the following questions.

- **Name & Description:** Name and organization description
- **Partnership Type:** Type of partnership -- referral, co-location or programmatic integration
- **Specific partnership within the organization:** Indicate if the partnership is for the entire organization or a specific program/service
- **Data-Sharing Agreement:** Indicate if there is or will be a data-sharing agreement
- **Data Points (for integration partners only):** Describe the data points that will be tracked to measure impact of the financial counseling on clients of the integration partner
- **Number of Clients Referred:** Indicate the projected number of FEC clients referred per year from the partner.
- **Space/Resources:** Describe the space and resources available for the FEC counselor. Please indicate if this is in-kind support.
- **Hours:** For partners that will host a counselor on site, note if plan is for it to be full or part-time

Question 25*

Partnership Overview Grid Template

Aurora FEC Partnership Grid.pdf

Question 26*

Provide a signed letter of intent from each partner organization. The letter should answer the following:

- How do you plan to integrate financial counseling into your services?
- How will the financial counseling benefit your clients?
- At what point in your program would you anticipate financial counseling being most effective?
- Describe how you envision your clients being referred or connected to an FEC counselor?
- If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization?
- How will you ensure a sufficient volume of clients are referred to and receive counseling?
- How will promote the FEC in your programs or sites?

**Merge all letters into a consolidated PDF*

COA FEC Partnership Letters-FINAL.pdf

Question 27*

Provide a brief overview for how partnerships will be managed, including approaches to monitoring numbers and readjusting services and client recruitment and engagement strategies.

We are extremely grateful to the many agencies that expressed interest in partnering with the Aurora FEC. To allow time to manage partner execution, we decided to restrict our initial partnerships to 8 agencies. This will allow us to engage in thoughtful and critical dialogue with each agency on how to best work together. That being said, we expect to follow the following management framework to ensure that our partnerships meet our goal of delivering FEC services to an abundant number of Aurora residents.

Management: The City of Aurora Managers are the key contacts in establishing, overseeing and evaluating FEC partnerships. An initial meeting between the City of Aurora Managers and each Agency FEC contact will occur early in the implementation build phase to review FEC program services and the program and services and client information from the agency side. These meetings will help inform the FEC client recruitment and referral/co-location process. A guiding document will then be developed and shared with FEC staff and Agency staff detailing the particular approach to be used by said agency on informing their clientele on available FEC services and how to access them.

Monitoring & Adjustments-In order to capture the impact that FEC recruitment strategies is having per agency partners, the City of Aurora Program Managers will work with each agency contact to first, determine a realistic expectation on monthly recruitment & referral numbers based upon information shared during initial strategy meetings. These figures will become the basis of the monitoring process conducted by the City of Aurora Program Managers for each participating agency. An outreach form will be developed for use by agency staff to document outreach efforts. A monthly review of agency outreach (and referral) activity, via these forms, will be used to determine whether referral targets are being met or if an adjustment to outreach, recruitment and/or referral strategies is required. Any readjustments in these processes will occur in concert with the involved agency as well as with the City of Aurora Program Managers and the Nonprofit Counseling Provider Program Manager.

Client Recruitment and Engagement-Client recruitment strategies will be developed by the City of Aurora Program Managers, the Nonprofit Counseling Provider Program Manager and with each Agency Partner. While our intent is to standardize client recruitment and referral processes, we understand that there may be specific characteristics of agency clientele that warrant a differentiated approach. We want to be sensitive to such needs and will nuance strategies accordingly. Further, we have allocated budget funds for outreach and engagement activity and will work with agencies on how such activities should be designed to best encourage agency clientele to access FEC services. Incentives are also budgeted and will be thoughtfully used when and where appropriate.

FEC Operations

Please describe in detail the following:

Question 28*

What is the staffing plan for the FECs, including number of counselors, and hiring strategy.

During year one, The Neighbor Project will hire two counselors and one program manager to operate the FEC. Position descriptions will be developed jointly between The Neighbor Project and the City of Aurora

Program Managers to ensure compliance with FEC expectations. The Neighbor Project will conduct area-wide searches to fill all open positions early in the build phase of implementation. Because The Neighbor Project has existing staff serving as housing counselors that have financial capability certifications from NeighborWorks, they will be offered first right of refusal for the FEC positions. It will be clear, however, that such staff will no longer be housing counselors and will be required to follow the FEC curriculum after completing requisite training.

Upon completion of all position hiring, training will be scheduled (ideally in October) so that program launch can begin in January 2020. The Neighbor Project Program Manager will also complete the requisite training so that he/she can serve as a financial counselor, if warranted.

The City of Aurora's Program Manager responsibilities will be split between the Chief Innovation Officer, Adrienne Holloway, and a to-be-hired staff person who will have managing the Aurora FEC as 50% of his/her responsibilities. This is a budgeted position for 2020 which will result in active recruitment and hiring by the City's Human Resources Department to fill the position by February 2020. Until the new position is filled, Innovation Department Project Assistant Deanna Cross will have as 50% of her responsibilities, assisting in the management of FEC operations.

Question 29*

How will the Financial Counseling Provider Manager supervise counselors, conduct data collection oversight, and develop continuing education opportunities for the counselors.

Jerria Donelson will serve as the Interim Program Manager, while The Neighbor Project recruits a permanent manager. Her 19-plus years of experience will ensure that counselors under her purview will receive appropriate supervision, training and professional development. Additionally, Rick Guzman, executive director of The Neighbor Project, will also provide oversight of The Neighbor Project personnel inclusive of FEC staff.

The Neighbor Project, since the beginning of its merger, has emphasized organizational management as a critical task. It hired an additional manager to focus on creating sustainable/diversified revenue streams, developing a pipeline of clients and expanding its outreach and marketing efforts.

The Neighbor Project counseling staff have nearly 30 years' of collective experience tracking client data (using Counselor Max) for the U.S. Department of Housing and Urban Development, the Illinois Housing Development Agency (IHDA) and NeighborWorks of America, as discussed above.

The Neighbor Project has nearly 30 years of experience managing housing and financial counselors (20 years as a HUD-approved housing counseling agency). As a charter member of NeighborWorks of America, it receives significant funding and travel subsidies to be able to offer all of its staff regular (at least annual) professional development opportunities through at least one of NeighborWorks three annual "National Training Institutes" which offer either specific certification training or general staff professional development. Additionally, its membership in Housing Action Illinois and via multiple IHDA contracts offer multiple training or professional development opportunities close to home. The Neighbor Project practice of planning and executing ongoing professional development for its counselors will extend to the FEC counselors as well.

Question 30*

How will the Local Government Program Manager and the Financial Counseling Provider Manager work on monitoring the efficacy of the partnerships and the program?

The City of Aurora has extensive experience monitoring contractors to ensure effective program/project performance and that all associated outcomes are achieved. Below is a template to be used in establishing the monitoring process for FEC execution through The Neighbor Project.

1. Identification and documentation of all key contract management team involved in program execution along with assigned program responsibilities per team member.
2. Development of key performance metrics.
3. Establishment of a communication protocol between government key stakeholders and TNP key stakeholders (templates to be developed):
 - a. Formal communication via weekly 1 page report
 - b. Regular site visits (at Thrive Collaborative Center and at co-location agencies)
 - c. Formal monthly meeting
 - d. Informal communication
4. Invoice Review and Processing
5. Deliverables and reporting requirements
 - a. Written quarterly reports
 - b. Annual report
6. Reference of any government-provided items, services, equipment
 - a. Program space at Thrive Collaborative Center
 - b. Furniture and technology at Thrive Collaborative Center
 - c. Communication services

Upon receipt of grant funds, the City of Aurora Chief Innovation Officer, in consultation with the City of Aurora Law Department, will draft a contract that will include the FEC scope of work, the above listed items, items offered by the CFE as required in the contract and the term of the contractual relationship between the partners.

The above process and template is not unfamiliar to The Neighbor Project as they have consistently been a solid partner in the use of many Community Development Block Grant awards across several years where they have consistently complied with HUD's complex contract monitoring requirements. We are confident that the contract monitoring process employed for the FEC will yield compliance and ultimately, successful outcomes.

Question 31*

Please provide an overview of initial thinking on how to deploy counselors based on the program partnerships secured, specifically addressing needs based on geography, language, target population, accessible hours, local government priorities, etc.

The Neighbor Project partnerships already provide access to thousands of potential beneficiaries of the FEC via social service agencies, academic institutions and banking institutions. In its application to the City of Aurora for consideration as the FEC Nonprofit Counseling Provider, The Neighbor Project furnished support letters from 25 of its existing partners. Through these existing relationships, the City of Aurora's existing relationships and the new relationships that we will develop, our FEC counselors will be able to consistently recruit new clients. Further, The Neighbor Project offices are located within the City of Aurora's Neighborhood Revitalization Strategy Area (NRSA) which the City has designated as one of its lowest income/highest need areas. The Neighbor Project has worked to target services to this area by performing special outreach for CDBG funded services and directing funding from private sources to the NRSA. A partial

survey of work completed in the past several years showed that 37 of the 64 homes rehabbed were located within the NRSA.

Expanding on The Neighbor Project's partner connections is the impact it has had in reaching target audiences. As noted earlier, The Neighbor Project's last report to HUD showed that approximately 40% of households served were Hispanic and 35% were families with limited English proficiency. The Neighbor Project has three bilingual staff persons (including for intake and counseling) and all educational materials and applications are available in both English and Spanish. Last year 78% of its 427 served households were below 80% of AMI while 11% were between 80 and 100% AMI.

As for deploying counselors to co-location sites, it is imperative that we receive guidance from each of the 3 identified co-location partners about the day of the week, time of day and other program particulars to ensure that the counselor deployment process landed upon is one that works best with their clientele. For instance, the Association for Individual Development (AID) serves individuals with developmental, intellectual, physical and/or mental health challenges, and those who have suffered a trauma and those at risk. They offer their clients life-enriching services that promote the highest level of independence and community immersion which include autism programs; permanent supportive housing; in-home support; developmental and vocational training; job placement and on-the-job coaching services; crisis intervention; victims services; mental health treatment; behavioral intervention; health and wellness; community education; and advocacy. AID offers its services through community day centers in Aurora and three nearby communities; mental health outpatient clinics throughout the Fox Valley of Northern Illinois; supports over 500 individuals living in their own apartments; and more than 200 individuals in group homes scattered throughout the greater Fox Valley. Not only will we need to decide the most appropriate day of the week and time of day where AID clients are able to meet with FEC clients, we will also need to determine whether FEC counselors will only be housed at AID's main office or at one of its other operating sites.

Upon receipt of grant funds, the City of Aurora Program Managers will hold several meetings with all partners (referral and co-location), to provide an overview of the FEC program, its level of importance as a city offered service, its operating model and its counseling provider services. During these meetings, the referral process for agencies to use when connecting their clients to FEC counselors will be discussed. Likewise, these meetings will result in the development of a counselor deployment schedule for each of our co-location sites.

We have established 8 formal agreements with area agencies to serve as either referral or co-location partners for the launch of the FEC. We anticipate expanding this list to at least 20 additional agencies (a mix of referral and co-location) by the program's third quarter. We will administer the Agency Partner Survey (which we developed to recruit the initial 8 agencies) by the first program quarter to recruit new agencies giving us ample time to bring them up to speed on the FEC program so that they can begin their partner relationship by September 2020.

Question 32*

Detail plans for referrals from the FEC to other supportive services (employment, housing, access to benefits, tax preparation, legal, etc.).

The Neighbor Project is well positioned to address concerns for families that find themselves anywhere along a spectrum of financial capability, inclusive of FEC services. To address issues that are not related to the services provided through the FEC, The Neighbor Project will rely upon and make referrals to its many community partners (i.e. Family Focus - Immigration; Hesed House - Crisis Housing; World Relief - Immigration; Mutual Ground - Domestic Violence) if and when appropriate.

The City of Aurora has funded many area agencies over the years through its CDBG funds and its own administered Quality of Life grant program. These grantees provide services from employment training and

social services to recreation and afterschool programs. Further, the City is part of many area collaboratives and workgroups which adds to our partner list government agencies, academic institutions and health/medical institutions. We will enlist the services of our appropriate agency partners to assist our FEC families with workforce development programs, public aid, income tax preparation, emergency food services, low-cost medical services, and other needs.

To ensure effective referrals, however, a referral system is necessary. The City of Aurora Program Managers will work with the Neighbor Project Program Manager to develop a system that is effective, yet sensitive to the condition of the client. We anticipate this system to include the following:

- Identification of key contact person at each referral site
- Familiarity with scope and availability of services per agency
- Familiarity with service criteria (i.e. income limits) per agency
- Familiarity with intake process per agency (streamline if possible)
- Follow up with agency on client referral (not to include data sharing)

Question 33*

How will the FECs equipment and telecommunications needs be met? A typical FEC has a desktop/laptop, filing cabinet, scanner, paper shredder, landline or mobile telephone and high-speed internet.

The Aurora FEC will operate out of the Thrive Collaborative Center (Thrive), a city-owned building that serves as an incubator space for nonprofit organizations and socially conscious entrepreneurs. In addition to benefitting from the workshops, networking opportunities, high speed broadband access, copying and scanning capability, board room access and kitchen access afforded to Thrive tenants, the FEC will be assigned private office space furnished with desks, chairs, lockable file cabinets, bookcases, phone, and a paper shredder. While minimal rent will be collected from Thrive tenants (not including the FEC), the City of Aurora will subsidize the space by paying for the lion's share of internet access, building maintenance, security, utilities and grounds maintenance.

Funding and Projected Budget

Question 34*

Please complete the Secured FEC Match Funding template for all match funding that has been secured. For each funding source, include:

- Source Name
- Dollar Amount
- Funding term (start date, end date)
- Whether the funding is in-hand or committed
- Whether funding will be held by the local government or a fiscal sponsor

Aurora SecuredMatchFundingTemplate-FINAL (1).xlsx

Question 35*

Please upload confirmation letters for all match funding as a *merged PDF*. If committed, include the estimated date the funding will be in hand.

COA FEC Sponsor Letters.pdf

Question 36*

Please describe how local government leadership perceives the program (e.g. as a public-private partnership, as a sole City/County responsibility, joint venture between nonprofits, etc.) and detail three possible sustainability approaches.

The City of Aurora considers the Aurora FEC as solely a City responsibility to ensure that it continues to be a service provided to our residents. To maintain political support of the FEC, the City of Aurora Program Managers will develop annual reports on the FEC and present them to City Council, at minimum, once a year. The Chief Innovation Officer also meets with the Mayor twice a month to review department initiatives and outcomes. During these meetings, the Chief Innovation Officer, as one of the City of Aurora FEC Program Managers, will share updates on the FEC. Finally, the Chief Innovation Officer will prep her staff on program details so that it can be shared at various community, neighborhood and stakeholder meetings. Collectively, these approaches will keep the FEC, its programs, services and successes, top of mind of our area supporters and future supporters.

From a financial/funding perspective, the City expects to fund the majority of operating expenses related to the FEC. However, we do expect that our area funders and stakeholders who derive benefit from the success of the FEC, will financially support the FEC. Accordingly, our goal is to have, at minimum, 25% of FEC funding come from non-City of Aurora entities.

Funding Sustainability Model #1 (considering a \$300,000 Program Budget Year 3 and beyond)

- City of Aurora General Fund: \$150,000
 - o Seeking City Council approval of a transfer of existing funds from a sun-setting program to the FEC budget account starting with the City 2020 budget and will continue until any future council action is taken to cease support.

- City of Aurora CDBG Funds: \$75,000

- o Seeking City Council approval of a submitted request for City CDBG grant funds to support the FEC.

Allocation of grant funds will continue until City Council action is taken to cease support.

- The Neighbor Project Contribution: \$5,000

- o It is expected that The Neighbor Project will continue to provide financial support through its grants to cover some training costs.

- Financial Institutions: \$50,000

- o We anticipate receiving support from additional financial institutions that have yet to fund the FEC. We will seek Community Reinvestment Act funds from at least 2 new financial institutions, and traditional local sponsorship support from 3 local financial institutions.

- Philanthropic: \$20,000

- o We anticipate receiving funds from local philanthropic entities once we are able to demonstrate program success via locally derived, data supported outcomes.

Funding Sustainability Model #2 (considering a \$300,000 Program Budget Year 3 and beyond)

- City General Fund: \$150,000 (same as above)

- City CDBG Funds: \$75,000 (same as above)

- The Neighbor Project Contribution: \$5,000 (same as above)

- Financial Institutions: \$50,000 (same as above)

- Other Government Funds (Kane and DuPage Counties; State of Illinois): \$20,000

o We have yet to approach our sister governmental agencies. The City of Aurora is located within four counties and seven townships. We will present the program to these local governmental entities to garner financial support from them for the FEC.

Funding Sustainability Model #3 (considering a \$300,000 Program Budget Year 3 and beyond)

- City General Fund: \$150,000 (same as above)
- City CDBG Funds: \$75,000 (same as above)
- The Neighbor Project Contribution: \$5,000 (same as above)
- Financial Institutions: \$50,000 (same as above)
- Area Corporations: \$20,000

o We have yet to share the added value that access to FEC counseling can provide to local employers, as a benefit. Accordingly, we will reach out to our local utilities, large corporations and area labor union organizations to present sponsorship opportunities as a mutually beneficial partnership.

Each of the above strategies can be flexed each year to ensure that we are maximizing our attempt to bring in at least 25% of non-City funds to support the FEC. Thus, one year we may seek support from other government entities and area corporations. Another year we may solely seek support from financial institutions. Other years, we may receive funds from philanthropic organizations. We will maintain a consistent focus on fundraising to ensure that we do not fall short on financial support of our FEC.

Question 37*

Funding Prospects

What is the overall strategy to secure Year 2 funding? If there are specific prospects, please mention the name of the funding source, any amounts already requested and the next step.

In 2019, the City of Aurora will sunset a longstanding and long funded program within the Innovation and Core Services Department that received an annual allocation of \$150,000. It is our strategy to have \$100,000 transferred to our FEC line account, thereby not increasing our department budget, merely repurposing funds. The remaining \$50,000 will go toward operations expenses related to the Thrive Collaborative Center. We have received preliminary approval of this strategy by City leadership. The City budget (and our request) requires approval from City Council. We anticipate City Council supporting our FEC funding strategy considering the political support we have received from the Mayor and Aldermen during the planning phase of the Aurora FEC.

We also submitted a request for \$75,000 for City of Aurora Community Development Block Grant funding. We have received notice of preliminary approval of our application. However, our application must still be approved by our governing body. Again, we anticipate approval of our application for the reasons stated above.

Further, we will continue to seek support from our private and philanthropic partners with the intention of raising, at minimum, \$25,000 in non-government funds. It is important for us to continue to include private funding sources as they do benefit directly and indirectly, on the success of the FEC. There are several industry sectors that we have identified as target audiences for future FEC sponsorship that we have yet to approach. This includes funds available from our surrounding four counties, seven townships and the State of Illinois; many national banks (i.e. Bank of America, Chase, Citibank); utility companies (i.e. Nicor, Comed); and large regional corporations. We feel confident that the above funding strategy will be successful, especially when we are able to use our locally derived data analyses of program metrics that demonstrate the impact that our FEC is having on the local economy.

Question 38*

Funding Sustainability

Please provide any preliminary plans for funding sustainability beyond Year 2.

As mentioned in Question 37, the City of Aurora (COA) will sunset in 2019 a longstanding and long funded program within the Innovation and Core Services Department that received an annual allocation of \$150,000. It is our strategy to have \$150,000 transferred to our FEC line account for year 3 and beyond, thereby not increasing our department budget, merely repurposing funds. We will continue to submit grant requests for CDBG funding in the amount of \$75,000. We will seek support from the private, financial and philanthropic sectors to fill the funding gap of \$75,000.

Funding Sustainability Model #1 (considering a \$300,000 Program Budget Year 3 and beyond)

- COA General Fund: \$150,000
 - o Seeking City Council approval of a transfer of existing funds from a sun-setting program to the FEC budget account starting with the COA 2020 budget and will continue until any future council action is taken to cease support.

- COA CDBG Funds: \$75,000
 - o Seeking City Council approval of a submitted request for COA CDBG grant funds to support the FEC.

Allocation of grant funds will continue until City Council action is taken to cease support.

- The Neighbor Project Contribution: \$5,000
 - o It is expected that The Neighbor Project will continue to provide financial support through its grants to cover some training costs.

- Financial Institutions: \$50,000
 - o We anticipate receiving support from additional financial institutions that have yet to fund the FEC. We will seek Community Reinvestment Act funds from at least 2 new financial institutions, and traditional local sponsorship support from 3 local financial institutions.

- Philanthropic: \$20,000
 - o We anticipate receiving funds from local philanthropic entities once we are able to demonstrate program success via locally derived, data supported outcomes.

Funding Sustainability Model #2 (considering a \$300,000 Program Budget Year 3 and beyond)

- COA General Fund: \$150,000 (same as above)
- COA CDBG Funds: \$75,000 (same as above)
- The Neighbor Project Contribution: \$5,000 (same as above)
- Financial Institutions: \$50,000 (same as above)
- Other Government Funds (Kane and DuPage Counties; State of Illinois): \$20,000
 - o We have yet to approach our sister governmental agencies. The city of Aurora is located within four counties and seven townships. We will present the program to these local governmental entities to garner financial support from them for the FEC.

Funding Sustainability Model #3 (considering a \$300,000 Program Budget Year 3 and beyond)

- COA General Fund: \$150,000 (same as above)
- COA CDBG Funds: \$75,000 (same as above)
- The Neighbor Project Contribution: \$5,000 (same as above)
- Financial Institutions: \$50,000 (same as above)
- Area Corporations: \$20,000
 - o We have yet to share the added value that access to FEC counseling can provide to local employers, as a benefit. Accordingly, we will reach out to our local utilities, large corporations and area labor union organizations to present sponsorship as a mutually beneficial partnership.

Each of the above strategies can be flexed each year to ensure that we are maximizing our attempt to bring in at least 25% of non-City funds to support the FEC. Thus, one year we may seek support from other government entities and area corporations. Another year we may solely seek support from financial institutions. Other years, we may receive funds from philanthropic organizations. We will maintain a consistent focus on fundraising to ensure that we do not fall short in financial support of our FEC.

Question 39*

Please review the FEC Sample Budget Overview and complete and upload the FEC Sample Budget Template with the projected costs and a brief narrative of operating the FEC in Year 1.

Note: In-kind contributions should be included in the budget, but do not count towards match requirement. Please review the Implementation Eligibility Checklist for further details.

COA-FEC Program Budget.xlsx

Marketing and Outreach

Question 40*

Detail the FEC outreach and marketing plan, specifically how general awareness for the FECs will be developed, and how outreach will be done in specific neighborhoods or to target populations. Please note the CFE Fund will be providing branding guidelines, as well as marketing templates.

The Neighbor Project has a Facebook following of approximately 1,400 people and a mailing list of nearly 2,000. They are also listed as an “approved agency” on both the HUD and IHDA websites. Moreover, the FEC will benefit directly from the marketing budgets of its banking partners and from its IHDA grants since the FEC will become a featured program in all of its agency brochures and marketing materials. The Neighbor Project also received approval and funding to hire an AmeriCorps VISTA worker focused entirely on outreach and community engagement beginning late Summer 2019. FEC marketing will be part of his/her responsibilities.

The City of Aurora will make our residents aware of the benefits of the FEC through a number of local agencies, businesses and programs that reach out to lower-income residents of our community. There of course will be information distributed through the City’s Office of Communications and through the support of other local government agencies in the area. We also will be working with the scores of local social service agencies which provide assistance to our neediest residents to get the word out to families who can benefit from the FEC. The FEC will also be promoted through the City’s Neighborhood Group Support Initiative, which works with more than 40 neighborhood groups in all 10 of the City’s wards. About half of these neighborhood groups are in the older neighborhoods in the central part of the City, where the majority of our low-income, minority residents reside. And many of the local financial institutions in Aurora – banks, credit unions – will be asked to distribute information on the FEC to their customers.

The preliminary marketing and outreach plan consists of the following components:

Publicity & Promotions

- Mayor’s Biweekly Media Briefing
- FEC Ribbon Cutting & Open House
- Social Media Campaign
- Mailing List Campaign
- Press (print & digital) Campaign

Community Presentations at the following locations

- Partner Agencies
- COA Neighborhood Groups Meetings

- COA Boards and Commissions Meetings
- COA Council Meeting
- Other government bodies' board/council meetings (county, school districts, townships)

Question 41*

What are the available local government public communications platforms and how will they be leveraged in support of the FECs?

The City of Aurora's Office of Communications has a "contact list" of more than 200 media outlets and reporters throughout Northern Illinois. These include television and radio stations, newspapers and online news sites in the Chicago region. The City also has more than 60,000 followers on its website, Facebook and Twitter accounts. All of these media links will be used to increase residents' awareness of the FEC, and to provide contact information for residents to use to access FEC services.

The City of Aurora is located within Kane, DuPage, Will and Kendall Counties in Northern Illinois, and in seven different townships. We will seek the assistance of these local government agencies to spread the word about the FEC. The City also will work with our seven local school districts, the Aurora Public Library and the Fox Valley Park District to provide information on the FEC.

Question 42

Describe how will key local government stakeholders (City Mayor/Manager, County Executive) will support the launch of the Financial Empowerment Center.

Aurora Mayor Richard Irvin is a strong supporter of the FEC concept. Mayor Irvin, who grew up in public housing in Aurora, well knows the need for our local low- and moderate-income residents to be able to receive financial counseling, in order to improve their lives and be stronger and more committed members of the Aurora community. One of the Mayor's first acts when he took office two years ago was to appoint Dr. Adrienne Holloway as Chief Innovation Officer for the City of Aurora. The Mayor's intention in creating the City's Department of Innovation was to find ideas that would encourage growth for the City and all its residents. Dr. Holloway will serve as one of the Local Government Program Manager for Aurora's FEC.

Additionally, Dr. Holloway presented the FEC concept to the City Alderman, members of the public and members of the media at a recent City Council Committee of the Whole meeting. Aldermen vocalized their support of the concept with the most senior aldermen stating that this is something the City should have been offering our residents. There was also a follow up story written in the Chicago Tribune-Aurora Beacon News.

We anticipate that support for the FEC will be demonstrated by these actors participating/leading the following:

- Sharing information on the FEC at various ward and community meetings
- Promoting the FEC on their respective Social Media Pages
- Continue to advocate for FEC political and financial support at respective constituent/stakeholder meetings.
 - Speech and/or presence at the FEC Grand Opening
 - Presentation of the FEC and associated metrics/outcomes at the Aurora State of the City Address and other formal presentations.

Counselor Training

As part of the FEC Implementation Proposal, eligible applicants are required to submit a Local Training Plan that details how counselors will be trained in accordance with the requirements and competencies detailed in the FEC Counselor Training Standards. This is a separate application that can be accessed on CFE Fund's grants portal by entering the access code "Training" on the top right-hand corner of the screen.

Planning Grant

Please provide an update for how the 2018 FEC Planning Grant was spent, based on the estimated Grantee Budget (Exhibit D), proposed in the 2018 FEC Planning Grant MOU. *

The FEC program scale process was quite thoughtful in including a planning grant option as it allowed us to engage in a deep dive with our political and organization leadership, community stakeholders and residents to determine if an FEC in Aurora would be a good fit. Through the activities we conducted with planning grant funds, we are confident in asserting that, yes, an FEC in Aurora will add significant value to the landscape of services the City of Aurora offers its residents.

Planning grant funds were expended to cover the costs of events, travel, marketing materials and some staff time.

Events: We held an Aurora FEC Kickoff meeting in February and invited city officials, community stakeholder agencies and potential funders to learn about the prospect of establishing an FEC in Aurora. Following the kickoff, we formed three advisory groups (Fundraising, Implementation Proposal and Constituency Insights) and held several meetings (refreshments provided) to glean from our advisory group members, strategic direction in our pursuit of FEC partnerships and financial support. We also held 2 open houses where we presented information on the FEC, specifically to potential sponsors. Finally, we have planned an FEC Reception that will share with our community partners an update on our FEC planning efforts as well as give us an opportunity to express our gratitude to our pioneer sponsors in their support of our FEC implementation application.

Travel: In an effort to glean insight on establishing and managing an FEC, site visits were made to both a New York City FEC and the Akron FEC. Both visits were quite helpful and informed elements of our implementation strategy.

Marketing Materials: In an effort to minimize the number of one-on-one sponsorship meetings we could have held, we developed a polished Sponsorship Brochure that we sent to potential funders via an email campaign. Often times, the follow up to the email request was a phone conversation. Other times, it was a meeting. However, the brochure added a nice professional touch to our fundraising approach.

Staff: There were many staff hours devoted to the planning and grant writing process for the FEC Implementation Proposal. We chose to allocate a very small portion of funds to cover event planning work conducted by the Innovation Department Project Assistant, Deanna Cross and the Innovation Department Summer Intern, Whitney Mason.

File Attachment Summary

Applicant File Uploads

- A Holloway CV 080119.pdf
- TNP Support-Commitment Letter 7-22-19.pdf
- Jerria Donelson Resume.pdf
- Aurora FEC Partnership Grid.pdf
- COA FEC Partnership Letters-FINAL.pdf
- Aurora SecuredMatchFundingTemplate-FINAL (1).xlsx
- COA FEC Sponsor Letters.pdf
- COA-FEC Program Budget.xlsx

ADRIENNE M. HOLLOWAY

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(630) 335-0794

E-mail: amholloway@comcast.net

EDUCATION

Ph.D. Political Science, Northern Illinois University, DeKalb, IL.

Concentrations: Public Policy and Public Administration.

MPA, Public Administration, National Urban Fellows Program, Baruch College, New York, NY.

BS, Psychology, Fordham University, Bronx, NY.

EXPERIENCE

City of Aurora, Aurora, IL

2017-Present

Chief Innovation Officer, Innovation and Core Services Department

- Provides vision and leadership for new initiatives and is accountable for the continual implementation and improvement of existing programs.
- Coordinate the development of a data driven innovation strategy for the City, which includes leading the city's efforts to collect, analyze and disseminate data to the public and across City departments and promoting transparency through the use of accessible data.
- Responsible for supervising and managing the \$15mm Innovation and Core Services Department which encompasses the Information Technology and Community Services Divisions, having over 40 staff members.

DePaul University School of Public Service, Chicago, IL

2010-Present

Adjunct Professor (9/17-Present) Assistant Professor (7/10-6/17)

- Teaching various public policy and public administration graduate level courses.
- Served as an advisor to over 30 graduate students; a member of the SPS Faculty Development Committee, Curriculum Team, Degree Program Committee, and Local Review Board; Chair of the SPS Student Engagement Committee and serve as the DePaul University Chapter liaison to the Pi Alpha Alpha Honor Society.
- Elected by College of Liberal Arts and Social Sciences faculty as an alternate representative to the DePaul University Faculty Council for two terms.
- Member of the College of Liberal Arts and Social Sciences Graduate Research Fund committee.
- Founding member of Critical Ethnic Studies Degree Program Advisory Council and an affiliated faculty member for the program.

Holloway & Associates

1994-Present

President

- Full service public affairs firm offering strategic communication, government and community relations, and marketing services to public, nonprofit and corporate sector clients.
- *Client list:* Aurora Housing Authority (Internship Program Development and Management); New Traditions, Inc. (incorporation and tax-exempt documents, strategic planning, fundraising); SMART, Inc. (grant proposal development); Youth Development & Research Fund (curriculum development, strategic communication); San Fernando Valley NAACP (events planning); Operation HOPE (strategic communication); The New Leaders (events planning, strategic communication).

Northern Illinois University, Center for Governmental Studies, DeKalb, IL

2008-2010

Research Associate; Consultant

- Developed and integrated housing research strategy for the Center that included producing housing related reports, studies, white papers and presentations.
- Additional extensive research contributions included: Latino student enrollment and matriculation; TIF analyses; community visioning and strategic planning assessments; and land use and infrastructure development analyses.

Northern Illinois University, Center for Latino and Latin American Studies, DeKalb, IL 2006-2008
Coordinator, Minor Studies Program

- Assisted in the development of a comprehensive recruitment plan for the undergraduate Latino & Latin American Studies program.
- Raised program profile through the design and launch of a multifaceted marketing campaign inclusive of social media tools and a Web site redesign.

University of Illinois at Urbana-Champaign, Extension Service, Chicago, IL 2005-2006
Educator, Community Organizational Development

- Developed nonprofit management curriculum delivered to Cook County area nonprofit organizations. Areas of foci included: strategic planning, financial management, succession planning, cultural competency, project management, board and volunteer development.

Lone Star College System, Cy-Fair College Political Science Department, Cypress, TX 2002-2006
Associate Professor, Assistant Professor, Adjunct Professor

- Taught and advised a diverse student body of over 130 students across five political science courses each semester. Created and taught the institution's first Learning Community (team teaching) that integrated service learning, politics, and English composition core concepts.
- Authored and implemented active learning model that developed students' understanding of the political process commonly affecting their environment.
- Received award for successfully integrating Service Learning modules within American Government curricula.

McAuley Institute, Houston, TX 1999-2003
Regional Program Associate

- Trained and developed executive leadership teams and governing boards of various nonprofit organizations across Texas and Louisiana in the areas of strategic planning, board development, financial planning, project management, and organizational development.
- Co-created housing development projects with clients and then served as affordable housing fund loan officer.
- Launched and managed all aspects of Houston regional office operations including strategic planning, budgeting, procurement and community relations.
- Implemented an innovative Women's Homeownership Initiative in Houston that became a model of optimal collaboration between lenders, housing developers and government agencies in the region.

Housing Authority City of Los Angeles, Los Angeles, CA 1994-1999
Hope VI Program Coordinator

- Managed community and supportive service program components of a \$50 million federally funded multi-year community development project that required training, developing and evaluating staff and monitoring subcontractor activity.
- Developed and regularly convened a consortium comprised of subcontractors, community leaders and government stakeholders to facilitate program execution.
- Created and executed a communication and marketing plan that shared project progress through planned events, professional presentations and various written publications.

- Assisted in developing a second federal grant proposal that secured an additional \$25 million for the agency.

Port of Los Angeles, Los Angeles, CA

1993-1994

Special Assistant to Executive Director

- Evaluated management structure, conducted organizational audits, analyzed department budgets, and broadened community and public affairs activities.
- Initiated research and development activities for various projects related to the maritime and international trade industries.

PROMESA, Bronx, NY

1991-1993

Residential Services Director

- Managed homeless youth residential program that served 200 residents during tenure.
- Supervised, trained and mentored a 14 member staff.
- Developed effective relationships with key community and government leaders and funders that resulted in the receipt of financial program support, continued program licensing and acceptance of program by community members.
- Managed all program operations inclusive of strategic planning, fundraising, budgeting and compliance reporting.

SOBRO, Bronx, NY

1989-1991

Educational Services Program Director

- Developed and instructed an Adult Basic Education/GED curriculum and workforce development program for classes of 50 clients per program cycle.
- Trained and supervised two direct reports.
- Program experienced an increase in its completion rate by 50% as a result of improved program structure and delivery approach.

PUBLICATIONS/PAPERS

Refereed Journal Articles

Holloway, A. M. (2016). "Accessing the Suburban Safety Net-A Low Income Latino Perspective." *Latino Studies Journal*, 14(3).

Holloway, A. M. (2016). "Are low-income Latino households moving into suburban opportunity neighborhoods? A case study of the greater Chicago region," *Journal of Intercultural Disciplines*, 12(2).

Holloway, A. M. (2015). "Are low-income African America households accessing redeveloped neighborhoods? A case study of four Chicago neighborhoods," *Journal of Race and Policy*, 11(1).

Holloway, A. M. (2014). "From the City to the Suburbs: Characteristics of Suburban Neighborhoods Where Chicago Housing Choice Voucher Households Relocated," *Urban Studies Research*, vol. 2014, Article ID 787261, 14 pages, 2014. doi:10.1155/2014/787261

Peer Reviewed Book Chapter

Holloway, A. M. (2014). "Hurting or helping: Gentrification and African-American neighborhoods in Chicago," in Hall, Robinson, & Kohli, eds., *Uprooting Urban America: Multidisciplinary perspectives on race, class and gentrification*, New York, NY: Peter Lang Publishing.

Published Reports, Invited Essays and Media Articles

Holloway, A. M. (2017, March 9). "Gravity building in Aurora may exert some pull." *The Voice*, p. 3.

- Holloway, A. M. (2016, November 10). "Veterans' focus: High education debt." *The Voice*, p. 2.
- Holloway, A. M. (2016, October 23). "Aurora should aim for list of fittest cities," *The Beacon News-Chicago Tribune, Section 1*, p. 15.
- Holloway, A. M. (2014, February 8). "The new demographics of poverty: Poor people in the suburbs," *The Chicago Reporter*. Retrieved from <http://www.chicagoreporter.com/new-demographics-poverty-poor-people-suburbs#%2EUvo6Vn-9KSP>.
- Holloway, A. M. (2014, February 7). Benefits of girls' athletics far reaching," *Daily Herald*, p. 15.
- Holloway, A. (2010). "Affordable Housing in Chicago: Site Selection by Families with Rental Vouchers." *Policy Profiles*, Northern Illinois University, Center for Governmental Studies.
- Holloway, A. (2010). "Affordable Housing in Chicago: The DuPage County Experience." *Policy Profiles*, Northern Illinois University, Center for Governmental Studies.
- Holloway, A. (2009). "Increasing Affordable Housing in the Suburbs: A Case Study of DuPage County Illinois." *Submitted to the U.S. Department of Housing and Urban Development Office of University Partnerships*.
- Holloway, A., & DeJesus, E. (2006). "Makin' it." *Curriculum and program manual: A New Pathway to Pre-employment and Life Skills Development*. Maryland: Youth Development & Research Fund.
- Holloway, Adrienne. (2003) "Current Houston Solutions for the Transit Dependent." In *Housing Strategies for Houston: Expanding Opportunities. American Institute of Architects, Houston Chapter*.

PRESENTATIONS

- Holloway, A. (2016). "Asset Based Community Development (ABCD) and Community Safety in Communities of Color-Is ABCD a valid methodology to reach community safety goals?" National Council of Black Studies Annual Conference, Charlotte, NC.
- Holloway, A. (2015). "Suburban Low Income Latinos and the Nonprofit Safety Net: A Perspective From Providers." Association for Research on Nonprofit Organizations and Voluntary Action Annual Conference, Chicago, IL.
- Holloway, A. (2015). "Low Income Latinos in Suburbia: An Examination of housing and Social Service Safety Net Access in the Chicago Region." Urban Affairs Association Annual Conference, Miami, FL
- Holloway, A. (2014). "The Minority Suburbs: Are Low-Income Latino Households Moving into Suburban Opportunity Neighborhoods?" National Association of African American Studies and Affiliates National Conference, Baton Rouge, LA.
- Holloway, A. (2013). "The Presence of Directional Bias in the Relocation Patterns of African American Households in the Chicagoland Area." Urban Affairs Association Annual Conference.
- Holloway, A. (2012). "Hoyt Sector Analysis and African American Migration Patterns." Midwest Political Science Association Conference, Chicago, IL.
- Holloway, A. (2011). "Suburban Municipal Characteristics that Attract Housing Choice Voucher Households: A Test of the Tiebout Hypothesis." Midwest Political Science Association Conference, Chicago, IL.

- Holloway, Adrienne (2010). "Poverty in the Suburbs: A Call to Action." Calvary Naperville Young Adults Group, Naperville IL.
- Holloway, Adrienne and Norm Walzer (2010). "Community Visioning Programs: How They Work and Why." Community Development Society Conference, New Orleans, LA.
- Holloway, Adrienne (2009). "The Availability of Affordable Housing in the Suburbs of Chicago-Preliminary Study Results." Southern Political Science Association Annual Conference, New Orleans, LA.
- Holloway, Adrienne (2007). "The impact of gender on the 2006 U.S. Senate midterm elections: A case study of the Minnesota election." College of Lake County 5th Annual Gender Conference, Grayslake, IL.
- Holloway, Adrienne (2005). "Building a Better Learning Community." National Institute for Organizational and Institutional Development (NISOD) Annual Conference, Austin, TX.
- Holloway, Adrienne (2005). "Global Poverty-Great Decisions Series." Cy-Fair College-Lone Star, Cypress TX.
- Holloway, Adrienne (2005). "Strategies in Developing a Service Learning Course." Cy-Fair College-Lone Star, Cypress, TX.
- Holloway, Adrienne (2004). "Media's Impact on Politics." Cy-Fair College-Lone Star, Cypress, TX.
- Holloway, Adrienne (2004). "Learning Community Strategies." Cy-Fair College-Lone Star, Cypress, TX.
- Holloway, Adrienne (2003). "Financial Literacy=Financial Power." McAuley Institute National Women & Housing Conference, Oakland.
- Holloway, Adrienne (2002). "The Challenges of Housing Development." Texas Homeless Network State Conference, Houston, TX.

RESEARCH GRANTS

- Get in Chicago Community Collaboration and Resident Engagement Technical Assistance Grant 2016. Team: DePaul University Egan Office for Urban Education & Community Partnerships. Funded for \$250,000.
- College of Liberal Arts & Social Sciences New Initiatives Grant, DePaul University, 2012-2013. Critical Ethnic Studies proposed course "Race and Class and the City." Funded for \$3,600.
- Center for Latino Research Faculty Fellows Research Grant, DePaul University, 2012-2013. "The Minority Suburbs: Are minority groups moving into Geography of Opportunity communities within suburbia? A case study of Chicagoland suburbs." Funded for \$8,600.
- Early Doctoral Student Research Grant, Department of Housing and Urban Development, 2008-2009, "Increasing Affordable Rental Housing in Suburban Communities." Funded for \$25,000

LECTURES/PANELIST

- Lecturer, "Responding to Vulnerable Populations in your Community." Illinois Township Management Academy, DeKalb IL, April 12, 2019.

Panelist, “Innovative Municipal Strategies to Promote Economic Development.” Chaddick Institute, Chicago, IL, January 22, 2019.

Panelist, “Building a Smart City.” Bloomberg Next.2018 Conference, Washington, DC., November 14, 2018.

Panelist, “What Makes a City or State Smart?” Connexion IoT-Thought-leader Speaker Series, Chicago IL, May 11, 2018.

Panelist, “Equity: Is it a Lens or is it a Mirror?” Tools towards Market Restoration: Where Growth and Opportunity Converge, Federal Reserve Bank of Chicago, Detroit MI, May 2, 2018.

Panelist, “Faces of Our Community: DACA Roundtable Discussion” Congressman Bill Foster forum at East Aurora High School, Aurora IL, September 16, 2017.

Panelist, “Stand Against Racism.” YWCA, Aurora University, Aurora IL, April 11, 2017.

Panelist, “UNCF Chicago-Mayor’s Luncheon.” Hyatt Regency Chicago, Chicago IL, February 2, 2017.

Guest Lecturer, “Aurora Latino Community Development over the Past 15 Years.” Aurora Public Library, Aurora IL, April 10, 2016.

Panelist, “Suburban Poverty Caucus.” Association for Public Policy Analysis and Management Fall Research Conference. Albuquerque, NM, November 7, 2014.

Guest Lecturer, “United States Housing Policy.” Northern Illinois University, Division of Public Administration, DeKalb IL, July 20, 2009.

Guest Lecturer, “Local Government and Affordable Housing.” Homes, Housing, and Habitat: A Social Justice Project, Northern Illinois University, Elderhostel, DeKalb IL, October 19, 2008.

Speaker, “Careers in Public Administration.” Northern Illinois University 2008 Conference for Young Women, DeKalb IL, October 6, 2008.

FELLOWSHIPS/AWARDS/HONORS

<i>2013-2014</i>	Public Voices Fellowship , DePaul University
<i>2009</i>	Gerald Maryanov Fellow Award , Northern Illinois University,
<i>2006-2008</i>	Carter G. Woodson Fellowship , Northern Illinois University, \$28,600 and Tuition Waiver
<i>2006-2008</i>	Rhoten A. Smith Fellowship , Northern Illinois University, \$18,000 and Tuition Waiver
<i>2005</i>	Collaborative Learning Award , Cy-Fair College
<i>2005</i>	Learning Community Award , Cy-Fair College
<i>2005</i>	Who’s Who Among American Teachers
<i>1994</i>	Pi Alpha Alpha Honor Society
<i>1993-1994</i>	National Urban Fellowship , National Urban Fellows Program, \$19,000 and Tuition Waiver

COURSES TAUGHT

Institution	School/Division/Department	Course Title
DePaul University	Graduate School of Public Service	Introduction to Research & Statistics for Management
DePaul University	Graduate School of Public Service	Advanced Research Methods & Statistics

DePaul University	Critical Ethnic Studies	for Management
DePaul University	Graduate School of Public Service	Cities and Racial Formation
DePaul University	Graduate School of Public Service	Capstone Course
DePaul University	Graduate School of Public Service	Research Methods & Statistics I
DePaul University	Graduate School of Public Service	Research Methods & Statistics II
DePaul University	Graduate School of Public Service	Urban and Community Development
DePaul University	Graduate School of Public Service	Non-Profit Financial Administration
DePaul University	Graduate School of Public Service	Policy Design and Analysis
DePaul University	Graduate School of Public Service	Government Finance Administration
DePaul University	Graduate School of Public Service	Local Government Administration
DePaul University	Graduate School of Public Service	Local Government Administration (online)
DePaul University	Graduate School of Public Service	Urban Poverty Seminar
Aurora University	Political Science	United States Government
Cy-Fair College	Political Science	American Government Level I
Cy-Fair College	Political Science	American Government Level II
Cy-Fair College	Political Science	Texas Government
Cy-Fair College	Political Science	Introduction to Political Science
Cy-Fair College	Political Science	Political Science Internship

COLLEGE SERVICE

DePaul University

2016-2017	Affiliated Faculty , Asset Based Community Development Institute, DePaul University, Egan Office For Urban Education & Community Partnerships
2015-2017	Member , Critical Ethnic Studies Degree Program Advisory Council, DePaul University, College of Liberal Arts and Social Sciences
2015-2017	Affiliated Faculty , African and Black Diaspora Studies, DePaul University, College of Liberal Arts and Social Sciences
2015-2017	Alternate Member , DePaul University, Faculty Council
2012-2016	Chair , Student Engagement Committee, DePaul University, School of Public Service
2011-2016	Chapter Advisor , Pi Alpha Alpha Honor Society, DePaul University, School of Public Service
2013-2015	Faculty Advisor , Gnosis: Knowledge Through Experience Project, DePaul University
2012-2015	Member , Graduate Research Fund, DePaul University, College of Liberal Arts and Social Sciences
2012-2015	Member , Leadership & Policy Studies Degree Program Committee, DePaul University, School of Public Service
2013-2014	Member , SPS Chair Search Committee, DePaul University, School of Public Service
2012-2014	Member , Faculty Development Committee, DePaul University, School of Public Service
2012-2014	Alternate Member , DePaul University, Faculty Council
2011-2014	Member , Local Review Board Committee, DePaul University, School of Public Service
2011-2013	Chair , Student Thesis Committee, DePaul University, School of Public Service
2011-2012	Member , Assessment Committee, DePaul University, School of Public Service
2011-2012	Member , MPA Committee, DePaul University, School of Public Service
2010-2011	Member , Curriculum Committee, DePaul University, School of Public Service

Northern Illinois University

2009-2010	Chair , Presidential Commission on the Status of Women
2007-2010	Member , Women's Studies Program Executive Committee
2008-2010	Faculty Associate , Women's Studies Program
2007-2009	Member , Presidential Commission on the Status of Women
2008-2009	Member , NIU Advisory Committee for Salary Equity

2007-2008 **Member**, Associate Dean Search Committee, College of Arts & Sciences
2007-2008 **Mentor**, Latino/a Resource Center

Cy-Fair College-Lone Star College

2005-2006 **Chair**, Cy-Fair College Volunteerism Committee
2005-2006 **Vice-Chair**, Windows on the World Cultural Series
2005-2006 **Chair**, Assistant Professor, Political Science Search Committee
2005-2006 **Member**, Cy-Fair College Capital Campaign Committee
2004-2006 **Faculty Advisor**, Student Government Association
2003-2006 **Faculty Advisor**, Rock the Vote Student Club
2004-2006 **Member**, Cy-Fair College Student Orientation Committee
2004-2006 **Member**, Cy-Fair College Master Plan Steering Committee
2004-2006 **Member**, Service Learning Committee

MEMBERSHIPS/APPOINTMENTS

2019-2021 **Founding Member**, John Hopkins University, Economic Mobility Policy Forum
2019-2022 **Founding Advisor**, American Council on Education, ACE ENGAGE
2019-2020 **Ageless Innovator**, Chicago Innovation
2018-2020 **Member**, Aurora Puerto Rican Cultural Council Board
2017-2019 **Member**, Presence Mercy Medical Center Community Leadership Board
2015-2019 **Vice Chair**, Board of Directors, Northern Lights Development Corporation
2015-2019 **Member**, Advisory Board, Aurora Interfaith Food Pantry
2013-2017 **Appointment**, Chair, Hispanic Heritage Advisory Council, City of Aurora, IL
2012-2015 **Secretary**, Executive Committee, Board of Trustees, Hesed House
2013-2014 **Appointment**, Member, Governor Quinn's Northeastern Illinois Transit Task Force

CERTIFICATIONS/PROGRAM COMPLETIONS

2018 American Red Cross CPR Certified (Adult & Child)
2012 Teaching and Learning Certificate Program, DePaul University
2012 DePaul Online Teaching Services, DePaul University
2010 Ethics Across the Curriculum, DePaul University

Adrienne Holloway
Chief Innovation Officer
City of Aurora
44 E. Downer Place, 4th Floor
Aurora, IL 60507

Dear Ms. Holloway:

The Neighbor Project (TNP) is pleased to provide this letter to the City of Aurora to confirm all of the commitments included in our RFP response in May (2019). We are beyond thrilled to be able to serve as the City of Aurora's non-profit provider for the establishment of a "Financial Empowerment Center" in Aurora in order to offer free, high-quality, one-on-one financial counseling for low-income residents as a free public service. As a chartered member of NeighborWorks of America, we typically qualify for a "supplemental grant" every 1-2 years for a special, high-priority project and so **our commitment to this initiative can be further evidenced by the fact that we wrote—and received—a supplemental grant of \$25,000 to contribute toward the City of Aurora's match requirement.** These are "unrestricted funds," for the required F.E.C. training and implementation (*please see ATTACHED NeighborWorks commitment letter*).

The Neighbor Project (largely under its previous name of Joseph Corporation) has been providing financial counseling services—often connected to our HUD-approved housing counseling services—and reporting improved financial capacity outcomes to HUD on a quarterly basis for nearly 20 years (Joseph Corp. became a HUD-approved housing counseling agency—under 24 CFR 214—in 1999). Our professionally trained counselors each maintain all six of the certifications provided via the NeighborWorks Center for Homeownership Education and Counseling (NCHEC) including, but not limited to: "Financial Capability."

In addition to myself, Jerria Donelson, (our Director of Education & Housing Counseling) with nearly 20 years of financial and housing counseling experience, will be the key staff managing the launch and implementation of the F.E.C. As our RFP response indicated, former Executive Director Hayley Meksi will also assist in the management and implementation of the F.E.C. We will create job descriptions for new positions, and recruit highly-qualified candidates (both internally & externally) to assure the best possible staff for all positions. TNP's recruitment plan takes advantage of the fact that we already have housing counselors in house with "Financial Capability" NeighborWorks Certifications.

Thank you again for the opportunity to partner with the City of Aurora on this exciting initiative!

Sincerely,



Rick Guzman, Executive Director

Email donej00@robertmorris.edu

Address 2072 Stephen Street, Aurora, IL

Phone 630-740-8029

Jerria Donelson

Objective

Over 21 years of leadership, management, and program design experience within the nonprofit sector and over 17 years of experience of program implantation in the affordable housing industry. Possesses Masters in Community Economic Development and in Masters in Business Administration and Management. Seeking opportunities to leverage my leadership and management skills to grow and expand within the company.

Experience

Director of Housing Counseling Services

Joseph Corporation - Aurora, IL
60505 July 2016 - Currently

- Develop and implement Joseph Corporation's complete line of homeownership education and housing counseling services.
- Monitor counseling service delivery and provide support and training to staff for quality control purposes.
- Facilitate fairs, public presentations, and other neighborhood events
- Report counseling actives and impact to Executive Director, funders and agency partners
- Continuously cultivate new agency partnerships and fund sources for housing counseling services and programs.

Homebuyer Education

Joseph Corporation - Aurora, IL
April-2007 - July-2016

- Conducted one-on-one and group counseling for credit, homebuyer, post-purchase, foreclosure counseling to clients, and develop outreach strategies for housing counseling program
- Primary contact for agency's funders and responsible for providing quarterly reports to funders on agency's activities and use of funding.
- Provide training to staff on new programs and software and continual education on current programs and software.
- Develop referral sources by building relationships with lenders, realtors, human service organizations, local governments, professional peers and others.
- Responded to clients' needs as per HUD's Housing Counseling Rules and Regulations required.

Program Assistant

Joseph Corporation - Aurora, IL
April-2002 - April-2007

- Assisted the Director of Homeownership with administration of housing education programs.
- Provided administrative assistance to staff and board members by preparing reports and status spreadsheets on housing counseling activities.
- Collected and imputed data using software required for reporting to appropriate funding organizations. Assist in other data collection projects as requested.
- Provide for the physical arrangements of board meetings, training orientations and seminars, and help plan and implement agenda

Aurora Financial Empowerment Center

Partnership Grid*

Name (Description below)	Partnership Type	Organization Partnership	Number of Clients Referred	Space & Resources	Hours
Family Focus	Referral	Family Support Program	65	N/A	N/A
VNA	Co-Location	Community Resource Program	100	Dedicated Office Wi-Fi, Phone, Printing	TBD
Ritas Ministry	Co-Location	Employment Program	50	Dedicated Office Wi-Fi, Phone, Printing	TBD
Aurora Housing Authority	Referral	Resident Opportunity & Self Sufficiency Program	50	N/A	N/A
African American Men of Unity	Referral	Job, College & Career Readiness Program	25	N/A	N/A
Good Samaritan Network	Referral	Feed Thy Neighbor Program	100	N/A	N/A
St. Vincent de Paul Society	Referral	Agency Intake	25	N/A	N/A
AID	Co-Location	Agency Intake	350	Dedicated Office Wi-Fi, Phone, Printing	TBD

Family Focus

The Family Focus mission is to promote the well-being of children from birth by supporting and strengthening their families in and with their communities. Family focus does this by offering programs and services in three areas: early childhood, youth development and family support. Our participants are Latino and African low-income families and individuals.

VNA

VNA Health Care serves a low-income, vulnerable population at increased risks of health disparities as a result of factors related to social determinants of health, race and ethnicity that identify themselves as 63% Hispanic, 14% African American and 4% Asian. VNA serves over 72,000 patients a year with 210,000 patient visits, 39,000 patients are served in Aurora, where VNA has three health centers including one in East Aurora High School.

Ritas Ministry

RITAS Ministry mission is to assist ex-offenders and families in changing their lives to become productive citizens. We serve anyone who is or has been involved with the criminal justice system.

Aurora Housing Authority

The primary focus of the Aurora Housing Authority's mission is to provide and maintain quality, affordable housing with a safe, stable environment while promoting educational, employment, economic development and self-sufficiency opportunities for residents. The AHA serves to enhance and improve families' lives and provide them with an opportunity to break the poverty cycle and strive towards upward mobility and independent lifestyles.

African American Men of Unity

To implement programs that are researched based best practice approach to bringing about positive change and reducing negative risk factors associated with individual, family and community problems.

Good Samaritan Network, Inc.

Good Samaritan Network, Inc. was founded in order to bridge the gap and form partnerships between social service providers to assist those in need in the community.

St. Vincent de Paul

St. Vincent de Paul Society provides assistance for those in need and living in poverty. It provides basic needs such as food and clothing but also helps with rent and utility bills.

Association for Individual Development

The Association for Individual Development (AID) serves individuals with developmental, intellectual, physical and/or mental health challenges, those who have suffered a trauma and those at risk. Vital, life-enriching services that promote the highest level of independence and community immersion include: autism programs; respite care; permanent supported housing; in-home support; developmental and vocational training; job placement and on-the-job coaching services; crisis intervention; victims services; mental health treatment and recovery; behavioral intervention; health and wellness; community education; and advocacy.

**Data Sharing Agreements and Data Points are not applicable at this juncture but will be developed once integration partnerships are developed.*



African American Men of Unity

"Positive role model and father figure to the fatherless."

Date: July 11, 2019

RE: FEC Partnership

To Whom it May Concern,

The African American Men of Unity (AAMOU) is elated and accept the offer of partnership with the City of Aurora Financial Empowerment Centers (FEC) as referral partner. AAMOU currently provide Job, College and Career Readiness to young adults and can easily integrate financial counseling as part of the training curriculum. Financial counseling is a perfect fit and will be a great benefit to our clients as they prepare for college, vocational training, workforce and enter careers. They will need to know how to manage money, pay down debt, establish and build credit as they get ready for their futures. We could also make this service available and connect financial counselors to their parents, friends and neighbors to help them achieve long-term financial stability. The director will inform clients of the date, time and place of training via flier, word of mouth and social media. Information will be made available in both English and Spanish. At this time we don't foresee any challenges that couldn't be managed, since we currently have registered clients, facility for hosting workshops as well as van for transportation. We will share our resources and connections with low income under-resourced communities with city of Aurora to help make the FEC a success. If you should have any questions, please feel free to contact me at (630) 606-1910.

Respectfully,

Ricky Rodgers

Ricky Rodgers

Executive Director



The Aurora Housing Authority™

July 19, 2019

City of Aurora
Innovation Department, 4th Floor
Adrienne M. Holloway, Chief Innovation Officer
44 E. Downer Place
Aurora, IL 60507

The Aurora Housing Authority accepts the offer of partnership as a referral partner with the City of Aurora for the Aurora Financial Empowerment Center. The agency is very excited for this opportunity to assist our residents in becoming more self-sufficient.

Financial counseling will assist clients to make progress towards achieving economic independence; clients will benefit from working with a trusted financial counselor, providing unbiased financial assistance.

Financial counseling will be integrated into services as it aligns with ROSS Program goals which aims to enable clients to increase earned income, reduce or eliminate needs for welfare assistance, and make progress toward achieving economic independence. Financial counseling is anticipated to be most effective in the ROSS Program when client program goals include achieving economic independence, addressing credit and improving credit scores, lowering overall debt levels, building retirement and emergency savings, and practicing effective budgeting and money management.

The Aurora FEC will be promoted to clients during initial intake interview and on an as-needed-basis when clients are in need of financial counseling. The ROSS Service Coordinator will explain each step of the referral process with the client including the reason for referral and what to expect from the FEC counseling services. In addition, flyers obtaining information about Aurora FEC and the services available will be posted on bulletin boards around property sites.

In regards to the referral process, ROSS Service Coordinator will complete referral form certifying the individual is an AHA ROSS Program client and has been referred to Aurora FEC for financial counseling services which may be available. The referral form will include requested services and reason for referral based on the client's individual needs. ROSS Service Coordinator will fax one copy of referral form to Aurora FEC and provide one copy to client to present to Aurora FEC upon visit. A signed "Consent to Release Information" form will be attached to the referral - authorizing AHA ROSS Service Coordinator to disclose client information to Aurora FEC and Aurora FEC to disclose client information to AHA ROSS Service Coordinator as it relates to client's financial situation. Once referral is faxed and provided to client, ROSS Service Coordinator will follow-up with client as well as Aurora FEC within 7 days to ensure client was connected to Aurora FEC counselor.

A minimum of 50 ROSS Program clients will referred to Aurora FEC yearly. Aurora FEC will be the first referral provided to clients in need of financial counseling. The ROSS



The Aurora Housing Authority™

Service Coordinator will ensure clients are following up on referrals, answer questions, and resolve any issues that may arise.

Thank you,

Ralph Jordan
Executive Director
Aurora Housing Authority
1449 Jericho Circle
Aurora, IL 60506



Association for Individual Development

Empowering individuals for a better tomorrow since 1961

AID Administrative Office:
309 New Indian Trail Ct.
Aurora, IL 60506
Phone: 630-966-4000
Fax: 630-844-2065
E-mail: Info@AIDcares.org

27 June 2019

Deanna Cross
City of Aurora
44 E. Downer Place
Aurora, IL 60505

Dear Ms. Cross,

The Association for Individual Development (AID) is honored to accept the Financial Empowerment Center-Co-Location Partnership with the City of Aurora. Please see below for requested responses.

- How do you plan to integrate financial counseling into your services?
During the AID intake process, clients are asked about their financial resources, employment, and any other form of income. Financial counseling is introduced during the intake process as an ongoing service available to all clients. Moving forward, counseling will be available throughout service provision whenever a need is identified. Needs will be identified through interactions with therapists, case managers, and members of the nursing team.
- How will the financial counseling benefit your clients?
Positive mental health is supported by the fulfillment of basic needs: food, shelter and clothing. The majority of AID clients live at or below the poverty line on a limited/fixed income. Financial counseling is essential to help each person maximize their limited resources to promote recovery.
- At what point in your program would you anticipate financial counseling being most effective?
Any point in the program where it is identified as a need; focusing on proactive intervention to prevent a monetary crisis.
- Describe how you envision your clients being referred or connected to an FEC counselor?
Have preliminary informational materials on-site to share with clients. Provide assistance for clients to complete and submit a referral form. Assist clients in making and getting to appointments, attending appointments with the client, assisting in accessing resources, etc.
- If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization?
We anticipate few challenges. AID continually offers new and innovative services which require education of our staff to ensure appropriate collaboration and referral.
- How will you ensure a sufficient volume of clients are referred to and receive counseling?
The majority of AID clients live on a limited/fixed income; there is sufficient volume of individuals who will benefit.
- How will you promote the FEC in your programs or sites?
Flyers, handouts, information included on AID web-site and in quarterly newsletter, information sent via constant contact to more than 8,000 on email list; in-house promotion among all the staff.

We look forward to this partnership to provide essential financial counseling to Aurora residents. Please let me know if we can provide anything further at this time.

Sincerely,

Lore Baker
AID President & CEO
lbaker@aidcares.org

VISIT AIDCARES.ORG FOR A COMPREHENSIVE LIST OF AID LOCATIONS AND SERVICES

**CHILDREN/TRANSITION SERVICES • EMPLOYMENT/COMMUNITY SERVICES
COMMUNITY SUPPORT SERVICES • DEVELOPMENTAL DISABILITIES SERVICES**

CRISIS/COMMUNITY OUTREACH • OUTPATIENT/RESIDENTIAL MENTAL HEALTH SERVICES • VICTIM SERVICES





July 25, 2019

Deanna Cross
Project Assistant
Innovation Department
City of Aurora
44 E. Downer Place
Aurora, IL 60507

Dear Ms. Cross:

Family Focus Aurora is pleased to be selected as a referral partner for the Financial Empowerment Center (FEC). We are excited to be a partner to build upon the financial empowerment goals of the City of Aurora.

Family Focus Aurora (FFA) is a Family Support organization that has been serving the Latino community in the greater Aurora area since 1983. Utilizing bicultural and bilingual staff the center offers the following key program areas: Early Childhood, Youth Development & Family Support which includes immigration services. Our mission is to promote the well-being of children from birth by supporting and strengthening their families in and with their community. Family Focus Aurora is an anchor in the Latino community and has been a welcoming location that community residents can access for resources and support.

Through the Illinois Welcoming Center(IWC) and Immigrant Family Resource Program (IFRP) the center serves families through family support and case management and provide participants access to numerous services. As such, we have had many participants that would benefit from financial counseling. In some instances, participants have directly requested that service. Integrating the services that will be offered by the City of Aurora and its partners will be easily accomplished using the IWC/IFRP as an access point. Further, the IWC/IFRP team will also provide follow-up with the family and referral entity to ensure that there was a good fit and the family has received services needed. The Family Focus team will be trained in understanding how to make appropriate referrals and identify families and individuals that would benefit from FEC services.

Family Focus participants will benefit immensely from additional support that will guide them financially and hopefully lead to economic stability and ultimately increased wealth. Currently, participants come to Family Focus to learn about home loan modification, understand collection notices, financial support after divorce or loss of spouse, and to seek employment. In all of these instances an assessment can be made to determine eligibility for FEC services.

Family Focus is committed to promote the service offered by the FEC to participants as we share community resources and support services. The FEC team can provide flyers and information

FAMILY FOCUS AURORA
550 SECOND AVENUE
AURORA, ILLINOIS 60505
630.844.2550
E-MAIL: AURORA@FAMILY-FOCUS.ORG



Nurturing Children • Strengthening Families

that we can have readily available and disseminate to our participants in addition to making presentations directly to our participants.

We are eager to support the city's efforts and are excited to be a partner with the City of Aurora.

Sincerely,

Merri Ex
President & CEO

Good Samaritan Network is excited to be selected as a referral partner with Aurora FEC (pending grant funds). We look forward to meeting again in the future.

1. How do you plan to integrate financial counseling into your services? How will the financial counseling benefit your clients?

Financial counseling would be a natural addition to our current program of "Feed Thy Neighbor" our clients would be benefited because they are at the stage of life where they have made a public declaration that they are in need of services.

2. At what point in your program would you anticipate financial counseling being most effective?

Financial counseling would be step 3 in our program. After becoming familiar with the client in step #1 and then having the client become comfortable with us in step #2, financial counseling would be most effective at this point.

3. Describe how you envision your clients being referred or connected to an FEC counselor?

Our "Feed Thy Neighbor" program brings as many as 100 residents to our building every week and combined with our Emergency Assistance program aligns with Aurora's FEC.

4. If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization?

Since we will be hosting a counselor on site, the initial challenge will be to accommodate the large audience which could overwhelm one (1) counselor. We hope to integrate this counselor into our organization by having go to the early steps of meet to greet, getting comfortable with our process and thirdly by explaining Aurora's FEC on after the client is ready.

5. How will you ensure a sufficient volume of clients are referred to and receive counseling?

Volume has not been our concern and I see the wave continuing. We provide a free meal service and an emergency assistance program which allows us to service over 100 clients a week before we started partnering with Aurora's FEC.

6. How will you promote the FEC in your programs or sites?

We believe we are a perfect marriage for the Aurora's FEC. Without advertisement and additional expenses, We have numbered as many as 150 clients in the winter months on a weekly basis. With the rollout of Aurora's FEC, we expect that to continue.

Please accept this letter as our willingness and excitement for partnering with the city of Aurora.

Henry Currie

Henry Currie, Executive Director
Good Samaritan Network
(630) 486-6504



RITAS Ministry

“Restoring Inmates to America’s Society”

CITY OF AURORA
44 EAST DOWNER
AURORA, ILLINOIS 60507

July 11, 2019

RE: Aurora Financial Empowerment Center

Good Morning

RITAS Ministry is looking forward to partnering with the city in the financial center initiative.

We will include the financial counseling service with the other services we currently provide especially with our employment program. We are sure that it will only benefit our clients since most of them are unfamiliar with banks or other financial knowledge.

This program would be beneficial especially after our clients obtain employment and looking forward to receiving that first paycheck. The program can be offered to all our clients at various levels of their re-entry depending upon their individual growth. .

We would market this service with other partners, clients and the families of our clients. We will highlight this partnership with our donors and supports that also refer individuals to us.

We don't anticipate experiencing any problems integrating the program at our location.

Looking forward to partnering with you and please let me know if you have any other questions or concerns.

Sincerely,

Linda Martin
RITAS Ministry



Society of St. Vincent De Paul
Our Lady of Good Counsel Conference

615 Talma Street
Aurora, Illinois 60505

630-236-1285

olgcsvdp@outlook.com

July 17, 2019

Deanna Cross
Project Assistant
Innovation Department
City of Aurora
44 E. Downer Place
Aurora, IL 60507

Dear Ms. Cross,

On behalf of the five (5) St. Vincent de Paul Conferences in Aurora, we appreciate and accept the offer of partnership with the Aurora Financial Empowerment Center. The five conferences are able to provide assistance to all City of Aurora residents through financial assistance.

When we receive a call to our hotline, one of our volunteers calls the neighbor in need back and schedules a home visit. During this home visit the family's income and expenses are discussed along with the need requested and if requested spiritual guidance. We rely solely on donations and usually cannot solve all of the individual's needs. That is when we use our network of other social service agencies to refer them out. We would love to be able to include the Aurora FEC as a resource for those in need of budget counseling. As currently that is a great need in our community. Depending on the referral eligibility requirements, we would refer those individuals that qualify for the FEC services.

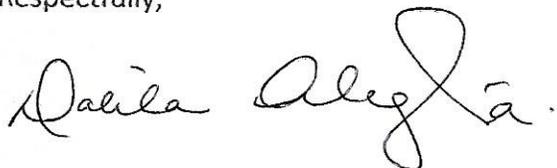
Our neighbors in needs request assistance for many reasons. It could be generational or situational poverty. We have confidence that those who have a need due to a situation can bounce back with a little help. We also have individuals who repeatedly request. We do not enable and our attempt is to assist. As they are putting out the fires that come with poverty, they often make decisions like title or payday loans. We encourage them not to seek those out. We also have a systemic change arm, Hope Takes Action. We are attempting to end poverty through these educational sessions. Individuals who are not able to commit to the Hope Takes Action classes can have another resource via the financial counseling options offered.

We would provide the financial counseling as a resource at our home visit. Depending on how the FEC works, we could refer clients directly or we could call and provide contact information. We would need to

learn more about what the FEC requires and how this counseling is laid out. We have many requests for assistance on a regular basis. Again, depending on the requirements, we could refer all individuals that request financial assistance from us after we have the signed release authorizing us to do so. We would also include the FEC as a resource in our resource list that we leave behind with each neighbor in need that we visit.

Please feel free to contact me if anything needs further clarification. We look forward to the partnership.

Respectfully,

A handwritten signature in black ink that reads "Dalila Alegria". The signature is written in a cursive style with a large, looping initial "D" and a long, sweeping tail for the "a" in "Alegria".

Dalila Alegria

President of Our Lady of Good Counsel St. Vincent de Paul Society

Co-President of the Rockford Diocese Southeast District St. Vincent de Paul Society Council



6/19/19

Dr. Adrienne Holloway
Innovation Department
City of Aurora
44 E. Downer Place
Aurora, IL 60507

Dear Dr. Holloway,

VNA is delighted to have been selected as a co-location partner for the Aurora Financial Empowerment Center. As requested, please see our responses to your questions below.

❑ **How do you plan to integrate financial counseling into your services?**

VNA has recently created a Community Resource program to help address some of social determinants of health that our patients' experience that may not be directly health care related, but can critically influence health outcomes. For example, VNA has partnered with Waubonsee Community College to offer ESL classes four days per week to help reduce social isolation and improve job prospects; VNA partnered with a bank to offer a workshop on improving credit and budgeting. VNA anticipates that the FEC would be a natural fit within the Community Resource program and would be accessible to community members and patients alike. Financial counseling will be offered to patients who identify as having this need or who meet criteria that will be determined in collaboration with the FEC for example all uninsured patients.

❑ **How will the financial counseling benefit your clients?**

The conditions in the places where our patients and their families live, learn, work, and play affect a wide range of health risks and outcomes. Experience has shown us that by applying what we know about the Social Determinants of Health, we can not only improve individual and population health but also advance health equity. Healthy People 2020 highlights the importance of addressing the Social Determinants of Health by including "create social and physical environments that promote good health for all" as one of the four overarching goals for the decade. Approximately 96% of VNA patients fall at or below 200% of the Federal Poverty Level and 80% of these fall at or below 100% of the Federal Poverty Level and so live with limited resources or poverty on a daily basis.

A partnership with the Aurora FEC would significantly improve access to financial education that could enable patients to strengthen their financial security; families/individuals who are financially secure are able to make healthier choices such as making and keeping health care appointments, receiving dental care, filling prescriptions – all of which improve health.

Healthy people are more likely to be financially secure as they can get and keep jobs, financially secure people are less likely to be depressed and so on, which illustrates how closely the two are related.

❑ At what point in your program would you anticipate financial counseling being most effective?

VNA anticipates that access to financial counseling would be most effective if it were available either before or after health care appointments when a patient is already in the health center and also offered as a stand-alone service that patients can access at their convenience.

❑ Describe how you envision your clients being referred or connected to an FEC counselor?

Referral methods could range from self-referral where VNA/FEC runs a promotional campaign with flyers and signage etc. and allows patients/community members to book appointments or walk-in for service if available, through to direct referral of all patients or a group of patients for example patients without insurance could receive a 'referral' card at registration. Approximately 38% of patients are without insurance and contribute to their care using a sliding fee scale.

❑ If you will be hosting a counselor on-site, what challenges do you anticipate experiencing in integrating the FEC counselor within your organization?

VNA has experience working with co-located partners and does not anticipate any significant or insurmountable challenges associated with this partnership.

❑ How will you ensure a sufficient volume of clients are referred to and receive counseling?

VNA serves over 39,000 patients a year in Aurora, likely all of whom would benefit from the services of the Aurora FEC. VNA proposes working with the City of Aurora's Innovation team/FEC team build a referral process that best meets the needs of the patient and the capacity of the FEC to serve them. VNA would meet regularly with the FEC to evaluate volume of counselling and will work with the FEC to ensure expectations are being met.

❑ How will promote the FEC in your programs or sites?

VNA will promote the Aurora FEC to patients during registration, benefits assistance, on signage, and through print and social media marketing. In addition, VNA staff including providers, behavioral health team, family case managers, home visitors, community health workers and the social work team will be informed of the availability of this service for patients and clients. Promotion will also be done via social media.

Thank you again for this wonderful opportunity to collaborate with the FEC on this important initiative. We are delighted that our patients and the community that we serve will have access to this guidance.

Sincerely,



Linnea Windel
President & CEO

Secured FEC Match Funding

Local Government:

Source Name	Dollar Amount (\$)	Funding Term (Start Date)	Funding Term (End Date)	In-Hand or Committed?	Fiscal Sponsor?	Notes
City of Aurora	\$ 50,000.00	8/1/2019	12/31/2020	In-Hand	No	
Huntington Bank	\$ 50,000.00	9/16/2019	12/31/2020	Committed	No	
Old Second Bank	\$ 40,000.00	9/16/2019	12/31/2020	Committed	No	
First National Bank	\$ 25,000.00	8/1/2019	12/31/2020	In-Hand	Yes	The Neighbor Project
NeighborWorks America	\$ 25,000.00	9/1/2019	12/31/2020	Committed	Yes	The Neighbor Project
First Midwest Bank	\$ 5,000.00	9/1/2019	12/31/2019	Committed	Yes	The Neighbor Project
First Midwest Bank	\$ 5,000.00	1/1/2020	12/31/2020	Committed	Yes	The Neighbor Project
Earthmover Credit Union	\$ 10,000.00	9/1/2019	12/31/2020	Committed	No	
Dolan & Murphy	\$ 5,000.00	9/1/2019	12/31/2020	Committed	Yes	The Neighbor Project
Midwest Properties	\$ 1,000.00	9/1/2019	12/31/2020	Committed	No	
Fifth Third Bank	\$ 1,000.00	9/1/2019	12/31/2020	Committed	No	
Total Amount Secured	\$ 217,000.00					



July 29, 2019

City of Aurora
44 E. Downer Place
Aurora, IL 60507
Attn: Adrienne Holloway, Ph.D.

Dear Dr. Holloway:

It was a pleasure meeting with you on Thursday, July 25, 2019 to review The Financial Empowerment Center (FEC) being created by the City of Aurora.

We are pleased to inform you that Old Second National Bank has agreed to sponsor the Aurora FEC at the Empowerment Champion level with monetary support of \$40,000.00.

Old Second is proud to continue its support of the community and partnership with the City of Aurora.

Should you have any questions regarding our support, please do not hesitate to contact me. Our CRA Officer, Liza Gillan is looking forward to working with you on this project.

A handwritten signature in black ink, appearing to read 'Don Pilmer', written in a cursive style.

Don Pilmer
Executive Vice President, Commercial Lending
Chief Lending Officer

Aurora FEC Sponsorship Agreement

Contact: Don Pilmer
Title: Executive Vice President / Chief Lending Officer
Company / Organization Name: Old Second National Bank
Address: 37 S. River Street
City: Aurora State: IL Zip: 60506
Phone: 630-844-8750
Email: dpilmer@oldsecond.com
Website: www.oldsecond.com

Yes! Please include us as an inaugural sponsor for the Aurora FEC at the following level:

- Empowerment Champion (\$40,000 +)
 Financial Stabilizer (\$25,000 - \$39,999)
 Financial Coach (\$10,000 - \$24,999)
 Budget Builder (\$5,000 - \$9,999)
 FEC Friend (\$1,000 - \$4,999)

- Send invoice
 Payment enclosed

I understand that this sponsorship covers a one year period beginning in November 2019.



Authorized signature

7-29-2019

Date

Please complete form and return by July 5th to:

Attn: Dee Hakala
City of Aurora
44 East Downer Place
Aurora, IL 60505

Or email to DHakala@aurora-il.org. Questions can be directed to Dr. Adrienne Holloway at 630-256-3005 or Dan Barreiro at 630-256-3401.



July 29, 2019

Ms. Adrienne Holloway, Chief Innovation Officer
c/o Dee Hakala
City of Aurora
44 E. Downer Place
Aurora, IL 60506

Dear Adrienne,

Thank you for your time and discussion pertaining to the City of Aurora Financial Empowerment Center.

Dolan & Murphy is pleased and excited to commit to a \$5,000.00 sponsorship to go towards the Cities for Financial Empowerment Fund (CFE) matching grant.

Thank you for this opportunity and good luck with this exciting and much needed endeavor.

Sincerely,

A handwritten signature in black ink, appearing to read "Brian K. Dolan". The signature is stylized and fluid, with a large initial "B" and "D".

Brian K. Dolan
Dolan & Murphy, Inc.

BKD/ck

Aurora FEC Sponsorship Agreement

Contact: BRIAN R. DOLAN
Title: Principal / Managing Broker
Company / Organization Name: DOLAN & MURPHY, INC.
Address: 765 ORCHARD AVE
City: AROMA State: IL Zip: 60505
Phone: 630 77-48524
Email: BDOLAN@DOLANMURPHY.COM
Website: _____

Yes! Please include us as an inaugural sponsor for the Aurora FEC at the following level:

- Empowerment Champion (\$40,000 - \$49,999)
 Financial Stabilizer (\$25,000 - \$39,999)
 Financial Coach (\$10,000 - \$24,999)
 Budget Builder (\$5,000 - \$9,999)
 FEC Friend (\$1,000 - \$4,999)

- Send invoice
 Payment enclosed

I understand that this sponsorship covers a one year period beginning in November 2019.

 7/29/19
Authorized signature Date

Please complete form and return by July 5th to:

Attn: Dee Hakala
City of Aurora
44 East Downer Place
Aurora, IL 60505

Or email to DHakala@aurora-il.org. Questions can be directed to Dr. Adrienne Holloway at 630-256-3005 or Dan Barreiro at 630-256-3401.

Aurora FEC Sponsorship Agreement

Contact: Janel Cabadas
Title: VP of Marketing - Business Development
Company / Organization Name: Earthmover Credit Union
Address: 2195 Baseline Rd.
City: Oswego State: IL Zip: 60543
Phone: 630 844.4950
Email: jcabadas@earthmovercu.com
Website: www.earthmovercu.com

Yes! Please include us as an inaugural sponsor for the Aurora FEC at the following level:

- Empowerment Champion (\$40,000 +)
- Financial Stabilizer (\$25,000 - \$39,999)
- Financial Coach (~~\$10,000~~ \$24,999)
- Budget Builder (\$5,000 - \$9,999)
- FEC Friend (\$1,000 - \$4,999)

- Send invoice
- Payment enclosed

I understand that this sponsorship covers a one year period beginning in November 2019.

Janel Cabadas 7/29/19
Authorized signature Date

Please complete form and return by July 5th to:

Attn: Dee Hakala
City of Aurora
44 East Downer Place
Aurora, IL 60505

Or email to DHakala@aurora-il.org. Questions can be directed to Dr. Adrienne Holloway at 630-256-3005 or Dan Barreiro at 630-256-3401.

July 18, 2019

The Neighbor Project
Attn: Rick Guzman, Executive Director
32 S. Broadway
Aurora, IL 60505

Dear Mr. Guzman,

This letter certifies that the Neighbor Project is a recipient of a First National Bank of Omaha's Community Development Educated Workforce grant in support of the organization's financial education and credit counseling programs. This includes a \$25,000 grant award for a 2018-2019 grant period, which will be renewed for an additional \$25,000 for the 2019 – 2020 grant year. First National Bank supports The Neighbor Project's use of their grant funds towards implementation of a Financial Empowerment Center in Aurora, IL.

Thank you,



Alec Gorynski
Vice President, Community Development and Corporate Philanthropy

City of Aurora

Status: Under Consideration

Date: 7/27/2019

Organization Information

Organization or Company Requesting Support City of Aurora

If the organization is a subsidiary, please list the parent organization

Organization Website www.aurora-il.org

Is the organization a non-profit? Not a non-profit

Which of the following categories would best describe the type of this organization? Services to Underserved

What is the reach of the organization? Local

Number of employees in YOUR organization 900

Do any Fifth Third employees currently serve on the board of the organization? No

List any other current board members

Is the organization a customer of Fifth Third Bank? Yes

Is the organization a United Way agency? No

The requesting organization promotes community + economic development activities in low-to-moderate income geographies. Yes

Over 51% of the individuals served by the organization are considered low-to-moderate income and/or over 51% of the businesses served by the organization are considered small business. No

Contact Information

Organization Address (line one) 44 E. Downer Place

Organization Address (line two) Fourth Floor

Organization City Aurora

Organization State Illinois

Organization Zip Code 60507

Organization Contact Prefix

Organization Contact First Name Adrienne

Organization Contact Last Name Holloway

Organization Contact Job Title & Department Chief Innovation Officer

Organization Contact Email Address aurora-il.org

Organization Contact Phone Number 630-256-3005

Extension # (if applicable)

Executive Director's name

Business Resource Group

If this request is related to one of Fifth Third's Business Resource Groups (BRG), please click the appropriate group: Not Related to Fifth Third's BRG

Does your organization accept credit card payment for sponsorship/donation fees? Yes

Is this event open to the public? Yes

What is the cost of entry? 0

Is this a ticketed event (invite only)? No

If you were referred into the system by a Fifth Third employee, please include his/her name here. James Gilliam

Request Details

What is the name of this specific event/request? City of Aurora Financial Empowerment Center

URL of Event

What is the deadline for which you would need a response from Fifth Third? 9/23/2019

Check any of the following if your request pertains to: Requests that benefit an individual person or family
General operating expenses

Type of Event/Request Request for Annual Contribution with no event associated

Key attributes of event or activity Business/Economic Development
Community Development
Education
Financial Empowerment

Is this request for an event? No

At this time, are there any other financial institutions involved? Yes

Please list the other financial institutions involved and their level of involvement.
Huntington Bank
Old Second Bank
First Midwest Bank
First National Bank
Earthmover Credit Union

Have you received a donation from us in the past? Yes

Please list date(s), amount(s) and nature of donation Advisory Board Event Sponsorships

Terms and Media

Please specify proposed sponsorship amount 1,000.00

Please upload a document outlining the sponsorship levels here [FEC Sponsorship Agreement.pdf](#)

Please specify requested sponsorship level FEC Friend

What assets are associated with a contribution of this amount? Social Media/Website Logo Placement
Plaque
Grand Opening Invitation

Annual Report Inclusion

Please select the range of funding you are seeking. \$0 - \$9,999

Will Fifth Third receive any advertising for this event/program? No

Do you plan to use the Fifth Third logo in your event/program materials if we provide you with a donation? Yes

Will Fifth Third have a speaking opportunity at the event? Not Sure

Does partnership have a specific event or component that Fifth Third Bank can take ownership of? (i.e. Family fun zone) No

Please indicate how you plan to promote this program or event
Social media site(s)
Web site(s)
Print
Other

Do you currently have any social networking sites (Facebook, YouTube, Twitter, etc)
Facebook
Twitter
YouTube
Other

Attachments

Please attach your W-9 [Form W-9 2019.pdf](#)

Comments

Additional documentation to support your request (optional) 1 [City of Aurora - tax status.pdf](#)

Additional documentation to support your request (optional) 2

Additional documentation to support your request (optional) 3

From: [Gilliam, James](#)
To: [Holloway, Adrienne](#)
Cc: [Walker, Donna](#)
Subject: RE: Aurora Financial Empowerment Center-Update
Date: Thursday, July 18, 2019 8:11:48 PM
Attachments: [image003.png](#)

I will have the link sent to you tomorrow. Complete for \$1K.

Donna – send the Versiac link to Aurora tomorrow. It’s a muni so treat it like other municipalities. We will not have a 501c3 status...

James V. Gilliam
VP, Community & Economic Development
Fifth Third Bank
222 South Riverside Plaza
32nd Floor – MD GRVR2I
Chicago, Illinois 60606
312-704-5928
James.gilliam@53.com

From: Holloway, Adrienne [mailto:AHolloway@aurora-il.org]
Sent: Wednesday, July 17, 2019 1:20 PM
To: Gilliam, James
Subject: Aurora Financial Empowerment Center-Update

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Hello James,

I hope you had an enjoyable vacation.

We are making good progress in our fundraising with commitments from 4 financial institutions (both foundation and CRA funds), the city of Aurora and a handful of local agencies/corporations. We are close to our goal of raising the \$150,000 match. Is there an update on Fifth-Third’s position of support towards the FEC?

Thanks much!

Regards,
Adrienne M. Holloway, Ph.D.
Chief Innovation Officer
Innovation & Core Services Department
City of Aurora IL
630-256-3005

From: Gilliam, James [mailto:James.Gilliam@53.com]
Sent: Tuesday, June 18, 2019 6:49 AM
To: Holloway, Adrienne <AHolloway@aurora-il.org>
Subject: Re: Aurora Financial Empowerment Center

Adrienne - sorry for not responding sooner.

I also followed up with my manager who's returning from vacation today as I leave for a week.

As soon as I hear from her I will make an exception... and let you know. I return to the office a week from today.

J

From: Holloway, Adrienne <AHolloway@aurora-il.org>
Date: June 14, 2019 at 10:37:37 AM CDT
To: Gilliam, James <James.Gilliam@53.com>
Subject: Aurora Financial Empowerment Center

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Good morning James,

I do hope all is well.

I wanted to follow up on the Mayor's email below to learn if you are considering being a sponsor of the Aurora Financial Empowerment Center. We have extended the date for sponsorship commitments to **June 28th**. As you are aware, this program fills a void in the financial education spectrum in the city and will be of great benefit to many of our residents. Also, per our sponsorship brochure ([City of Aurora Financial Empowerment Center Brochure](#)) we have a wide range of sponsorship levels. Finally, if you have questions, always feel free in contacting me.

I look forward to hearing from you!

Regards,
Adrienne M. Holloway, Ph.D.
Chief Innovation Officer
Innovation & Core Services Department
City of Aurora IL
630-256-3005

From: Holloway, Adrienne
Sent: Thursday, June 6, 2019 8:39 PM
To: James Gilliam <James.Gilliam@53.com>
Subject: Aurora Financial Empowerment Center

*****Sent on behalf of Mayor Richard C. Irvin*****

Dear James,

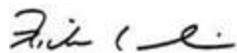
As you are aware, we have an opportunity to bring a great resource to our residents-the **City of Aurora Financial Empowerment Center (FEC)**. The City of Aurora is one of nine cities awarded a planning grant from the [Cities for Financial Empowerment Fund](#) (CFE) last year to develop a financial empowerment center implementation proposal. The future Aurora Financial Empowerment Center will offer low-to moderate-income residents **free high quality, one-on-one financial counseling** as a public service. If our implementation proposal is successful in its review by the CFE, we will be the only city in Illinois offering this program and will be joining 15 other communities across the country that have seen the benefit of this much needed service.

Our [City of Aurora Financial Empowerment Center Brochure](#) (click on link) offers a summary of the impact that FECs have been making collectively in U.S. cities, large and small. Debt reduction, increased savings and improved credit worthiness, made possible through one-on-one financial counseling, will move our residents away from the vicious cycle of living pay check to pay check and toward increasing household disposable income. Over time, we will see how this Financial Empowerment movement will uplift our residents and enhance the quality of life of our city.

Earlier this year, we held a partner kick-off meeting that introduced the FEC concept and the feedback was electric. Now, **we need your support** in the form of sponsorship for our FEC in order to qualify for the CFE implementation grant. **If we successfully raise \$150,000 from local agencies, businesses and philanthropic organizations, we will receive a match from the CFE of \$150,000.** To date, we have met 1/3 of our match goal! In the [City of Aurora Financial Empowerment Center Brochure](#), you will find a sponsorship sheet. We hope to count on your contribution to a program that will alter the financial trajectory of Aurora households by placing them on a path toward financial empowerment. Sponsorship commitments (note: not fund disbursement) are **due by June 18, 2019.**

If you have questions, please contact Adrienne Holloway, Chief Innovation Officer, at 630-256-3005 or at aholloway@aurora-il.org. She will be in contact with you by June 14th to learn of your interest in being a partner on this worthwhile initiative.

Sincerely,



Richard C. Irvin
Mayor, City of Aurora

Media Coverage

[Nine Local Governments Chosen to Develop Financial Counseling as Free Public Service for Low-Income Residents](#)

[City Receives National Grant to Offer Financial Counseling to Residents](#)

[Aurora may establish center to provide financial help for low-income residents](#)

[The FEC Movement](#)

Regards,



Adrienne M. Holloway, Ph.D.
Chief Innovation Officer
[Innovation & Core Services Department](#)
City of Aurora
44 E. Downer
Aurora, IL 60507
Office: 630-256-3005
aholloway@aurora-il.org
www.aurora-il.org

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Dear Mayor Irvin,

The First Midwest Bank is pleased to commit financial support of the Aurora Financial Empowerment Center in the amount of \$10,000 as part of the match requirement for the Cities for Financial Empowerment Fund (CFE Fund) Financial Empowerment Center implementation grant.

We agree that a Financial Empowerment Center in Aurora would be an invaluable resource to the city. Offering low to moderate income residents, free, high quality one-on-one financial counseling as a public service will aid in their achievement of debt reduction, credit worthiness and strong savings behavior. All such outcomes will have significant impact on their lives, the lives of their families and the fabric of the overall Aurora community.

Disbursement of First Midwest Bank funds will be made to the nonprofit community partner, The Neighbor Project in the following manner:

The first \$5,000 will be funded by December 2019, the second disbursement of \$5,000 will be funded by March 2020.

We ensure that all disbursements made to the City of Aurora for the Aurora Financial Empowerment Center clearly indicate that funds should be deposited into the nonprofit community partner, The Neighbor Project account.

We are excited about this new resource and of our involvement in bringing it into the City of Aurora.

Regards,



Lesly Flores
VP, Community Development Manager
First Midwest Bank

Holloway, Adrienne

From: Deborah E Ross <Deborah.E.Ross@huntington.com>
Sent: Tuesday, July 30, 2019 10:13 AM
To: Holloway, Adrienne
Cc: Kimberly Gehrke; Lindsay Baker
Subject: HNB Foundation Award Notification Letter



July 30, 2019

Adrienne M. Holloway, Ph.D.
Chief Innovation Officer
Innovation & Core Services Department
City of Aurora IL
630-256-3005

The Huntington Foundation is dedicated to improving the quality of life in the communities served by The Huntington Foundation. We are pleased to have received a request from the City of Aurora for a charitable contribution in support of your financial empowerment mission.

We understand the time and effort your organization dedicated to the careful completion of your application and appreciate your interest in a new partnership. I am pleased to forward this letter as confirmation of The Huntington Foundation commitment of \$50,000 in support of the Financial Empowerment Center.

We appreciate the opportunity to provide this assistance to your organization and look forward to celebrating our partnership.

We request the following items to be submitted to Huntington in order to process your grant.

- An electronic invoice for pledged support must be sent to the email address listed below. Invoices should be made out to The Huntington Foundation, 41 South High Street Columbus, OH 43215.

In the meantime, please accept our sincere appreciation for the occasion to be of service to your organization. We are confident of your continued success.

Sincerely,

A handwritten signature in cursive script that reads 'Debbie'.

Deborah (Debbie) Ross

VP Community Development Relationship Manager at **Huntington Bank**

Deborah.E.Ross@Huntington.com | Direct: 630-305-6113 | Cell: 630-608-7820

Mailing Address | 3020 State Route 59, CHI992, Naperville, IL 60564



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From: rockypin@aol.com
To: Holloway, Adrienne
Subject: [SPAM?] Re: Aurora Financial Empowerment Center
Date: Tuesday, June 25, 2019 6:37:13 PM

Adrienne:

It's a little late in the year for sponsorship. We just recently committed \$17,000 to the Paramount. So with that and the annual Mayor's event coming up, the best we can do is be a \$1000 sponsor. Send more info late this year so I can budget for 2020. Hope this helps.

Rocky Pintozzi

On Tuesday, June 25, 2019 Holloway, Adrienne <AHolloway@aurora-il.org> wrote:

Good afternoon Rocky,

I do hope all is well.

I wanted to follow up on the Mayor's email below to learn if you are considering being a sponsor of the Aurora Financial Empowerment Center. We have extended the date for sponsorship commitments to July 9th. As you are aware, this program fills a void in the financial education spectrum in the city and will be of great benefit to many of our residents. Also, per our sponsorship brochure (<<https://www.flipsnack.com/COAInnovationDept/city-of-aurora-financial-empowerment-center-brochure-2019.html>>City of Aurora Financial Empowerment Center Brochure<<https://www.flipsnack.com/COAInnovationDept/city-of-aurora-financial-empowerment-center-brochure-2019.html>>) we have a wide range of sponsorship levels. Finally, if you have questions, always feel free in contacting me.

I look forward to hearing from you!

Regards,

Adrienne M. Holloway, Ph.D.
Chief Innovation Officer
Innovation and Co<<https://www.aurora-il.org/1810/Innovation-Department>>re Services
Department<<https://www.aurora-il.org/1810/Innovation-Department>>
City of Aurora
44 E. Downer Pl. 4th Floor
Aurora, IL 60507
630-256-3005

From: Holloway, Adrienne
Sent: Friday, June 14, 2019 10:42 AM
To: Rockypin@aol.com

Subject: Aurora Financial Empowerment Center

Sent on behalf of Mayor Richard C. Irvin

Dear Rocky,

As you are aware, we have an opportunity to bring a great resource to our residents-the City of Aurora Financial Empowerment Center (FEC). The City of Aurora is one of nine cities awarded a planning grant from the Cities for Financial Empowerment Fund<<http://cfefund.org/>> (CFE) last year to develop a financial empowerment center implementation proposal. The future Aurora Financial Empowerment Center will offer low-to moderate-income residents free high quality, one-on-one financial counseling as a public service. If our implementation proposal is successful in its review by the CFE, we will be the only city in Illinois offering this program and will be joining 15 other communities across the country that have seen the benefit of this much needed service.

Our City of Aurora Financial Empowerment Center Brochure<<https://www.flipsnack.com/COAIInnovationDept/city-of-aurora-financial-empowerment-center-brochure-2019.html>> (click on link) offers a summary of the impact that FECs have been making collectively in U.S. cities, large and small. Debt reduction, increased savings and improved credit worthiness, made possible through one-on-one financial counseling, will move our residents away from the vicious cycle of living pay check to pay check and toward increasing household disposable income. Over time, we will see how this Financial Empowerment movement will uplift our residents and enhance the quality of life of our city.

Earlier this year, we held a partner kick-off meeting that introduced the FEC concept and the feedback was electric. Now, we need your support in the form of sponsorship for our FEC in order to qualify for the CFE implementation grant. If we successfully raise \$150,000 from local agencies, businesses and philanthropic organizations, we will receive a match from the CFE of \$150,000. To date, we have met 1/3 of our match goal! In the City of Aurora Financial Empowerment Center Brochure<<https://www.flipsnack.com/COAIInnovationDept/city-of-aurora-financial-empowerment-center-brochure-2019.html>>, you will find a sponsorship sheet. We hope to count on your contribution to a program that will alter the financial trajectory of Aurora households by placing them on a path toward financial empowerment. Sponsorship commitments (note: not fund disbursement) are due by June 28, 2019.

If you have questions, please contact Adrienne Holloway, Chief Innovation Officer, at 630-256-3005 or at aholloway@aurora-il.org<mailto:aholloway@aurora-il.org>. She will be in contact with you by June 21st to learn of your interest in being a partner on this worthwhile initiative.

Sincerely,
[cid:image004.jpg@01D5229D.DA0B4840]
Richard C. Irvin
Mayor, City of Aurora

Media Coverage

Nine Local Governments Chosen to Develop Financial Counseling as Free Public Service for

Low-Income Residents<<https://www.prnewswire.com/news-releases/nine-local-governments-chosen-to-develop-financial-counseling-as-free-public-service-for-low-income-residents-300733553.html>>

City Receives National Grant to Offer Financial Counseling to Residents<<https://www.aurora-il.org/CivicAlerts.aspx?AID=244&ARC=315>>

Aurora may establish center to provide financial help for low-income residents<<https://www.chicagotribune.com/suburbs/aurora-beacon-news/ct-abn-aurora-empowerment-st-0523-story.html>>

The FEC Movement<<https://fecpublic.org/about/>>

Regards,
[cid:image001.png@01D379B1.081A25E0]

Adrienne M. Holloway, Ph.D.
Chief Innovation Officer
Innovation & Core Services Department<<https://www.aurora-il.org/1810/Innovation-Department>>
City of Aurora
44 E. Downer
Aurora, IL 60507
Office: 630-256-3005
aholloway@aurora-il.org<mailto:email@youreemail.org>
www.aurora-il.org<<http://www.aurora-il.org>>

July 20, 2019

Rick Guzman
The Neighbor Project
32 S. Broadway
Aurora, IL 60505

Dear Rick,

This letter is in response to your request for funding from NeighborWorks® America for training and peer visits to support the new Financial Empowerment Center.

The Neighbor Project has been recommended to receive \$25,000 of unrestricted grant funds from the Neighborhood Reinvestment Corporation, dba NeighborWorks® America. This FY 2019 grant award has been federally appropriated through Public Law 116-6, the Consolidated Appropriations Act, 2019.

APPLICATION NUMBER: R-SUPEXT-2019-54381

Unrestricted: \$25,000

TOTAL \$25,000

Please contact your relationship manager, Darlene Turner, if you have any questions. We would be happy to discuss further how the Midwest Region and NeighborWorks America can support your organization's efforts. Congratulations!

Sincerely,



John Santner
Regional Vice President, Midwest Region

cc: Katie Watts, Senior Vice President, Field Operations
Darlene Turner, Senior Relationship Manager, Midwest Region

FEC Budget Overview: First Year of Operations

City/County Partner Name: City of Aurora

Note: please add more expenses lines as needed.

City/County		
Personnel	Projected Expense	Expense Narrative <i>Please provide a few sentences describing the logic behind this expense</i>
City/County FEC Manager	\$ 140,000.00	\$105,400 Funded In-Kind by City of Aurora. This includes paid salary of new FEC Manager to devote 50% of time to FEC and in-kind salary for Chief Innovation Officer who will devote 50% of time to FEC
Administrative Support		
Fringe Benefits	\$ 63,600.00	\$15,900 Funded at 50% for new FEC Manager. The balance is an in-kind contribution covering Fringe Benefits for the Chief Innovation Officer
<i>Other than Personnel Services</i>		
Marketing and Outreach	\$ 5,000.00	\$1,000 Funded In-Kind by City of Aurora through Innovation Department Outreach Funds. This will cover the cost of copying and promotional materials developed for the FEC.
Events	\$ 5,000.00	\$1,000 Funded In-Kind by City of Aurora through Innovation Department Outreach Funds. This will cover the cost of special events like the grand opening; open houses and community events.
Equipment	\$ 2,200.00	\$2,200 Funded In-Kind by City of Aurora through the Thrive Collaborative Center. This will include phones, scanners and projector for presentations.
Client Management Database		
Fiscal Sponsor Fee		
Indirect Costs		
TOTAL	\$ 215,800.00	Actual cost, not including in-kind funds is \$90,300. This will go forward as the city's fund allocation to cover costs associated with executing the FEC.
Financial Counseling Provider		
Personnel		
FEC Manager	\$ 55,000.00	
Financial Counselors	\$ 80,000.00	\$20,000 is funded through First National Bank FEC Grant. Covers the cost of 2 counselors.
Administrative Support	\$ 32,000.00	\$16,000 is funded in-kind by other funding sources (HUD, NeighborWorks America)
Fringe Benefits	\$ 52,913.00	\$7,000 is funded in-kind by The Neighbor Project (TNP) and NeighborWorks America (NWA)
<i>Other than Personnel Services</i>		
Marketing and Outreach	\$ 30,000.00	\$20,000 is funded in-kind by TNP. Cost will cover marketing materials and outreach events. Will supplement what the city has allocated in this line item.
Initial Counselor Training	\$ 7,000.00	Counseling will be provided by the National Association of Certified Credit Counselors. Cost covers training of the 2 financial counselors and the 2 program managers (COA & TNP)
Ongoing Counselor Training and Continuing Education	\$ 3,000.00	Funded through NWA received specifically for the FEC. Costs will go towards participation in local events and online training opportunities.
Equipment	\$ 3,900.00	Covers the cost of computers and a printer.
Onsite Supplies	\$ 2,000.00	Includes office supplies and specific furniture needs not included in Thrive Collaborative Center Office Space.

Space & Occupany Costs	\$ 7,200.00	Funded in-kind by City of Aurora Thrive Collaborative Center Membership Fee. The FEC will be allocated two furnished offices in Thrive and will be afforded access to building amenities including access to the boardroom, high speed internet and professional development workshops.
Utilities & Internet Costs	\$ -	Included in Thrive Collaborative Center Membership Fee.
Credit Report Pulls	\$ 2,400.00	Calculated at \$4 per pull for 600 credit pulls. Based on experience being a housing counseling agency.
Local & National Learning Network Events (including travel costs)	\$ 3,000.00	Funded through NWA received specifically for the FEC. Costs will go towards attendance at NWA training workshops.
Client Incentives	\$ 3,000.00	Calculated at \$20 for 150 incentives.
Indirect Costs	\$ 19,015.30	10% of total (not including in-kind amounts)
TOTAL	\$ 300,428.30	Actual cost, not including in-kind funds is \$209,168.30. This will be the basis of a negotiated contract with TNP.

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