

# Narratives

## Executive Summary

The Interval House AmeriCorps National Direct Program, a Presidential award-winning, two-state comprehensive domestic violence and violence prevention program specializing in cultural and economic empowerment, will have 24 AmeriCorps members who will build upon Interval House's very successful 16-year history of transformative AmeriCorps programming by providing cutting edge, multilingual financial literacy and job skills development in some of the most economically devastated pockets of poverty throughout financially depressed communities in Southern California and on the struggling island of Molokai, Hawaii. At the end of the 1st year, members will provide customized financial literacy services to 350 economically disadvantaged and culturally underserved individuals living in poverty, homelessness, and violence, with 90% reporting improved financial knowledge; and provide 350 individuals with job skills development, with 90% reporting increased job readiness skills to secure employment or first-time enrollment into an educational/vocational program. In addition, AmeriCorps members will leverage 50 culturally diverse volunteers engaged in language support and creating important linkages with community partners. This program will focus on the CNCS focus area of Economic Opportunity. The CNCS investment of \$312,000 will be leveraged with \$115,982, \$58,545 in public funding and \$57,437 in private funding.

## Rationale and Approach/Program Design

### A. PROBLEM/NEED

THE COMMUNITY NEED MEMBERS WILL ADDRESS is the extreme lack of economic opportunity present among high-barrier households within the most economically depressed pockets of Southern California and the struggling island of Molokai, Hawaii. For the past 35 years, Interval House has been the only provider in our communities offering award-winning violence prevention and economic empowerment services to those facing life-threatening violence, cultural isolation, language barriers, limited education, and a vicious cycle of individual and community poverty. The proposed Interval House AmeriCorps National Direct Program builds on our historic 16-year relationship with AmeriCorps, and offer a unique opportunity to provide customized financial and job skills development services designed for, and facilitated by, passionate individuals of diverse, immigrant, and linguistically-relevant backgrounds who have, themselves, risen from the ashes of violence, poverty, and homelessness to become our program's most inspirational role models; this unique peer-to-peer model has been acclaimed as the hallmark of our programming for over three decades. It is

## Narratives

WHO WE ARE, the heart and soul of our work, and the reason why our programs have been so successful. This unique model will be utilized to address the following targeted needs:

(1) **NEWLY IMMIGRATED & CULTURAL/LINGUISTIC ISOLATION:** This is a group at great risk for economic instability because, not only do foreign born individuals have a greater propensity for poverty (Berube, 2012), it is a group that is highly susceptible to behaviors that limit financial growth and stability. Of the newly immigrated and culturally isolated population we assisted, 85% reported engaging in high-risk financial decisions such as payday loans, check cashing outlets, and high consumer/retail credit card interest. As noted in a 2012 Pew study, such behaviors are more prominent in the poorest populations and are often a necessity to meet basic needs (e.g. food, electricity). Exacerbating the problem, our 2012 Community Needs Assessment revealed the populations we serve lack English language skills and cultural experience in their community, oftentimes with cultural and behavioral etiquettes that conflict with their community of origin. In 2013, Interval House received over 12,100 calls for assistance, of which over 80% were identified as experiencing critical cultural barriers to economic security. Of those, almost all (98%) reported limited knowledge regarding basic financial management, and 95% reported lack of cultural understanding and skills needed to pursue employment or education.

(2) **EXPOSURE TO DOMESTIC VIOLENCE:** Financial vulnerability places these populations at greater risk for violence in the home. Of the domestic violence clients we serve, 96% live below the federal poverty line, 95% are unemployed, 90% are homeless, and 70% are the sole provider for children. Victims of abuse in our community have very limited, or no, work experience due to an abuser's control, have difficulty maintaining employment, and face complicated financial entanglements when they choose to leave an abusive partner. Moreover, safety concerns may lead to homelessness and prompt relocation, which ultimately results in many becoming the sole caretakers of young children. Lenore Walker (1979) addressed this phenomena in her seminal "Cycle of Violence Theory", offering evidence supporting our position that strains in family relationships affect one's ability to meet basic needs which then contribute to an on-going cycle of poverty, in addition to a host of other issues (e.g. substance abuse, criminal behavior, and under-education).

(3) **HOMELESSNESS** - Over 90% of our clients are homeless. The barriers of homelessness are, themselves, overwhelming; the road to financial independence and economic stability is even more precarious considering over 96% of our homeless clients reported few, if any, assets and limited knowledge on how to improve their financial situations.

THE EXTENT/SEVERITY OF THE NEED IS DEMONSTRATED BY the marked gap between our

## Narratives

targeted communities and their counterparts. Though different geographically, the targeted communities of Southern California and Molokai share common socio-economic factors that pose crushing barriers for underserved individuals seeking self-sufficiency. LOS ANGELES COUNTY is California's largest county with a population of 9.9 million. One in five households live below poverty level (U.S. Census). Within LA County, Interval House targets the most critical pockets of poverty: LONG BEACH, with a population of half a million, is LA County's 2nd largest city and is recognized as the most ethnically diverse metropolitan city in the U.S. Twenty percent live below poverty level, above the state average of 15% (US Census); unemployment rate is 11.2%, higher than the County (9.5%) and State (8.7%); the area is a large gateway for new immigrants, with over 130,000 foreign-born persons (US Census); domestic violence calls were 22.2/1000 among residents while LA County overall was 4.4/1000 residents (Long Beach Police Department/Attorney General 2009). COMPTON, located in South Central Los Angeles, has a poverty rate nearly double that of the State, at 26.2 percent (US Census); per capita income is less than half the statewide average (US Census); and unemployment rate is an alarming 17.4%. Its notoriously high murder rates have propelled Compton to No. 1 on the list of the nation's 20 most dangerous cities.

ORANGE COUNTY has more than 3 million residents, and is California's second largest county. Interval House targets the West and Central regions of the County, where poverty rates are above the County rate of 11.7%; city of Santa Ana, for instance, is 20.7%, Anaheim 15.6% and Stanton 16.9%. Unemployment rate in these areas average almost 10%, higher than the County (6.2%), and the number receiving government cash assistance increased 10% in one year in 2011 (Orange County Community Indicators Report, 2012). 45% speak a language other than English, and 21% report they do not speak English "very well" (Orange County Community Indicators Report, 2012). Over 11,000 domestic violence calls were made in 2012, an increase over 2011 figures of 10,700. (CA Attorney General).

MOLOKAI is a struggling Hawaiian island facing: rural isolation, limited resources, chronic unemployment (13.5%), and extreme poverty including the LOWEST PER CAPITA INCOME among the Hawaiian Islands and the highest percentage of children living in poverty (48.4%) (US Census). Molokai has been economically depressed since its pineapple plantations were phased out in the '70s and 80's and more recently with the closure of Molokai Ranch, the island's main employer, in 2008. The island faces many barriers to success. Overcoming these is difficult when one of five adults has less than a high school education and only 13.8%, less than half that of the State, holds a Bachelor Degree or higher (HI Department of Education). Statewide, 5,347 Domestic Abuse Protection Orders

## **Narratives**

were filed in 2010-2011. Maui County, which includes Molokai, has the second highest rate of intimate partner violence in the State, with Molokai's rates (6%) double those of the rest of Maui County (Hawaii State Judicial System). Known as an activist island, Molokai has a long history of community members protesting development plans and large land sales to protect a rural lifestyle, a distinctly Hawaiian heritage, a pristine environment and close-knit community. Although such values collectively help the community cope with many stressors, the island's Native Hawaiian community (over 60% of residents) struggle with single-parent households, lack of livable wages, unemployment, financial insecurity, food insecurity, higher rates of drug use and interpersonal violence, and critical health issues - which are more prevalent within this population in comparison to other ethnic groups (Assessment and Priorities for Health and Well-Being in Native Hawaiians and Other Pacific Peoples 2013).

The lack of economic livelihood, coupled with barriers to improving their financial stability, sets these vulnerable populations, who also face cultural isolation and exposure to violence, at an enormous risk for continuing and repeating the cycle of poverty. Without intervention, the poverty gap is poised to grow. In a review of economic self-sufficiency programs, Jacob, Hudson and Bush (2009) reported that social service and community institutions are acutely aware of the financial problems that impair personal goals, and that the principal strengths of community groups are their understanding of the specific needs of their clients and their ability to tailor programs to fit client needs. Interval House's proposed program is uniquely qualified to meet their needs given our 35-year successful history of award-winning work and leadership in underserved communities, for which we have won over 400 awards, including 3 Presidential Awards and 3 Governors Awards.

### **B. AMERICORPS MEMBERS AS HIGHLY EFFECTIVE MEANS**

#### **THEORY OF CHANGE AND LOGIC MODEL**

THE INTERVENTION ADDRESSES THE PROBLEM BY deploying 24 full-time AmeriCorps members to: (1) Remove linguistic barriers that limit access to knowledge and skills building; (2) Provide services within a critically important cultural and contextual framework that respects individuals' cultures and identities, while acculturating them to financial and employment institutions and resources. (3) Use evidence-based programming; and (4) Model social advancement.

From the day our doors first opened, Interval House has been a mirror of the communities we serve; this is an inherent part of our heritage, our legacy, and our future. Because of this, our programs are

## Narratives

able to create the sustainable change needed to help communities prosper); Interval House's rich history with AmeriCorps began 16 years ago with a passionate group of diverse individuals from immigrant backgrounds working desperately to lift their communities out of poverty. Since then, our program has expanded in the most profound ways - mobilizing thousands of staff, AmeriCorps members and volunteers who represent the most powerful voices for overcoming barriers to self-sufficiency, as they have pulled themselves up from the trenches of poverty, homelessness, and desperation to become extraordinary leaders and advocates. From the moment individuals in crisis walk into our program until the time they leave, they are encouraged and inspired by these real life examples of success from their own neighborhoods and communities who have been able to overcome the same overwhelming obstacles; we believe that, only in this rich environment, can such dramatic life changes occur. The success and transformation of these courageous individuals, many of whom serve as Interval House AmeriCorps members, dramatically illustrate the power of hope and the potential for healthy, stable, empowered lives and communities. These inspirational role models are WHO WE ARE and why our AmeriCorps programs have been so successful in serving the highest barrier households.

The THEORY OF CHANGE is as follows:

- COMMUNITY NEED: The targeted populations served by Interval House face a multitude of extreme cultural, personal and socio-economic barriers that inhibit financial security. The need for our specialized services to this population was made very clear from our frontline experience, coupled with client and stakeholder assessments, and discussions with over 100 key community leaders and members, over 90% of whom cite a lack of access to specialized financial and job readiness programs as a top concern and a key barrier to achieving stability in work and personal lives.
- INTERVENTION: Twenty-four (24) AmeriCorps members (20 in Southern California and 4 on Molokai) will lead delivery of a multi-step intervention designed to develop core capacities that focus on financial literacy and job skills development to empower individuals and support stable living foundations. The intervention reflects the need to change attitudes as a precursor to the incremental behavior change required to sustain long-term changes: Step 1 - create changes in perceptions and beliefs about financial security; Step 2 - change awareness, breaking down misconceptions about financial security and building knowledge and skills required (to) achieve economic goals; Step 3 - change behaviors and engage participants in hands-on activities to manage their finances and build critical job development skills; and Step 4 - will help participants use these skills to seek employment and build savings/assets. Equally important will be engaging 50 generated volunteers, whose effective

## Narratives

partnerships in providing language support and strengthening linkages with community members will help to more broadly socialize ideas and beliefs in the community. As these building blocks of change are brought into play, we expect to see shifts in views in areas such as financial security and family stability, and decreased levels of violence. Longer term, we will likely see that many of these strategies achieve broader community influence in the form of more collaborative partnerships, changes in educational investments, and community-wide policy changes in policies. The journey from attitudinal change to skills building to behavioral change is captured in Interval House's two core programs, which will be delivered by 24 AmeriCorps members in all languages needed by participants, including: Spanish, Vietnamese, Khmer, Tagalog, Thai, Korean, Arabic, Farsi, Hindu, Russian, and Armenian.

(1) FINANCIAL LITERACY PROGRAM: 12 AmeriCorps members (10 in CA and 2 on Molokai) will conduct financial literacy workshops using a highly informative, dynamic, evidence-based Financial Empowerment Curriculum that includes assessment of current perceptions/attitudes, hands-on experiential activities to build knowledge on financial institutions, credit/debt management, and building savings. Members will also provide one-on-one sessions to help participants incorporate the lessons learned into their daily lives. The program also uniquely addresses complex financial challenges related to disentangling joint financial relationships and repairing credit damaged by an abuser. Dosage: Participants will engage in a 2-hour workshop in their primary language once per week for 8 weeks, in addition to at least 1 hour of individualized assistance per week.

(2) JOB SKILLS DEVELOPMENT PROGRAM: 12 (10 in CA and 2 on Molokai) AmeriCorps members will conduct job readiness workshops and individualized coaching to explore career pathways and educational opportunities, and teach resume building, interviewing skills, goal setting skills, workplace etiquette, and social and dining etiquette in order to address acculturation issues and build self-confidence and skills to interact comfortably in both social and professional settings. Customized sessions allow participants to feel comfortable expressing discomfort with cultural norms that are often misunderstood by culturally isolated or immigrant individuals. Dosage: Participants will engage in a 2-hour workshop in their primary language once per week for 10 weeks, in addition to at least 1 hour of individualized assistance per week.

- INTENDED OUTCOME: 350 homeless and economically disadvantaged individuals will receive desperately needed financial literacy services (Performance Measure O1), with a minimum of 90% reporting improved financial knowledge (O9). 350 economically disadvantaged immigrants and individuals in crisis will receive job skills development (O2), with a minimum of 90% reporting

## Narratives

increased job readiness skills to secure desperately needed employment and/or first-time enrollment into an education/ vocational program (self-determined outcome). Outcomes will be measured by pre- and post-tests and client exit interviews, aggregated monthly and reported to CNCS on a semi-annual basis.

### EVIDENCE BASE FOR INTERVENTION

**FINANCIAL LITERACY:** Interval House's financial empowerment program was informed by three studies. First, "Effects of Mandatory Financial Education on Low-income Clients" (Collins, 2010), is foundational to our intervention and demonstrates that mandatory financial education yields a significantly positive impact on financial literacy, as well as behavior. The randomized field study showed a statistically significant difference on aggregate scores between participants and the control group. At only one-year follow-up, participants in the education program had a significant increase in savings accounts and an increase in credit scores. Next, the Financial Links for Low-Income People (FLLIP) in Illinois provides important guidance on elements that need to be included in a financial literacy and behavior intervention. In a key finding (Rand, 2005), 6-12 months after completion of the FLLIP Curriculum, 85% of respondents tracked expenditures, 84% changed household budgets, and 74% increased savings. Lastly, our program is heavily influenced by the "Longitudinal Evaluation of the Intermediate-term Impact of the Money Smart Financial Education Curriculum upon Consumers' Behavior and Confidence" (2007). The study found that 6-12 months after completing the FDIC Money Smart training participants were more likely to save money and use/adhere to a budget. These evidence-based practices have been integrated into Interval House's program design, and successes documented over the past three years with AmeriCorps members have been extraordinary. In surveys of over 350 participants, over 94% reported improved financial knowledge; 92% regularly used a budget; and 96% reported knowing how to improve their credit scores. A one-year follow-up conducted in 2013 by the Women's Financial Roundtable (organization of pro bono CPAs and financial advisors) found that over 88% increased their savings and over 90% increased their credit scores.

**JOB SKILLS DEVELOPMENT:** Interval House's program design was also informed by several studies that point to the importance of "soft skills" (e.g. interview etiquette, dressing for success, resume building) in job development. We leveraged elements from each of these models to build a set of core curricula that introduces the importance of these skills in a culturally relevant manner. For example, Houghton and Proscio (2001) report that success at all levels of job training depends on being able to

## Narratives

teach social disciplines such as "social intelligence." In its landmark report, *Employment and Training Program Resources - Welfare to Work Vouchers*, the Department of Housing and Urban Development (HUD, 2001) provides a 13-step approach to design and deliver a job readiness curriculum that includes: development of personal goals, communication skills, interview techniques, resume preparation, and career options. HUD, one of our nation's key providers of access to education and economic opportunities for the lowest income individuals, is yet another model reflected in our program design. Finally, we build on best practices from the California Employment Development Department's WorkSmart Program, which offers entry-level job seekers and workforce re-entrants "soft" skills and career guidance. Using these best practices, Interval House successfully implemented a job readiness training program with AmeriCorps members that has achieved tremendous outcomes. Client surveys conducted in 2012 showed that 96% of participants reported more confidence about their employment prospects and 94% reported increased skills needed to reach employment goals. At one-year follow-up (as documented by independent evaluator the Minority Business Development Association) 92% reported being hired into a job or accepted into an educational/vocational program.

### C. MEMBER TRAINING

ANTICIPATED TRAINING TOPICS: Interval House & AmeriCorps background; AmeriCorps regulations including Prohibited Activities; service requirements and expectations; curriculum content & co-facilitating groups; economic self-sufficiency; homelessness; dynamics of domestic violence and safety planning; cultural sensitivity; citizenship and civic responsibility; public speaking; and volunteer recruitment. TIMELINE FOR MEMBER TRAINING begins with an on-site orientation at the start of service, followed by ongoing training (a minimum of 8 hours monthly), and specialized conferences and trainings throughout their year. WE WILL ENSURE AWARENESS AND ADHERENCE TO RULES REGARDING PROHIBITED ACTIVITIES BY: providing comprehensive orientation and trainings prior to the start and throughout the members' service term. We will continue to provide comprehensive orientation and trainings, which include prohibited activities, prior to the start and throughout the members' term of service, including: In their member contract, which outlines the prohibited activities; in their position descriptions, which only outline allowable service activities; at the member and volunteer orientations, where staff reinforce rules regarding adherence to prohibited activities and members sign off guaranteeing that they understand the rules; and during ongoing in-service trainings, where staff continue to emphasize to members and volunteers that they may not

## Narratives

engage in prohibited activities while charging time to the AmeriCorps program, accumulating service or training hours, or otherwise performing activities supported by the AmeriCorps program or CNCS. Site Supervisors monitor daily member activities through (a) calendar of activities and daily data collection reports submitted by AmeriCorps members and program staff- ensuring that activities comply with rules on prohibited service activities. During Interval House's successful and positive 16 years with AmeriCorps, we have never experienced any incidents with members, staff or volunteers regarding AmeriCorps prohibited service activities.

### D. MEMBER SUPERVISION

PLAN FOR SUPERVISING MEMBERS includes supervision on four levels: (1) Executive Director oversees all AmeriCorps programming, and meets with all members prior to and throughout service to ensure they are receiving proper support; (2) Project Director reviews the program weekly and monthly to ensure all goals are being met; (3) Clinical Director provides daily direct service support and training to members; and (4) on-site supervisors provide day-to-day oversight. ALL program staff been involved with supervising the AmeriCorps program for over 16 successful years and more than 12 key staff have received top awards for their work with the AmeriCorps program, including the Presidential Point of Light Award. All supervisors have been highly trained with a Procedure Manual developed in collaboration with our present and past Program Officer, and have participated in ongoing training through CNCS conference calls and webinars. We provide weekly member coaching and guidance and a historical open-door policy to ensure proper support. Member evaluations are conducted mid term and at the end of the service.

### E. COMMITMENT TO AMERICORPS IDENTIFICATION

PARTICIPANTS KNOW THEY ARE AMERICORPS MEMBERS BY being identified as such by all staff, volunteers and community members. We also: (1) administer the AmeriCorps pledge when members begin their service; (2) provide t-shirts with the AmeriCorps logo and use the logo on all program materials; and (3) Participate in AmeriCorps Week and National Days of Service.

COMMUNITIES SERVED KNOW PARTICIPANTS ARE AMERICORPS MEMBERS because we use the AmeriCorps name and logo on all program materials, signs, and press releases. WE ENSURE PARTICIPANTS WEAR THE AMERICORPS LOGO DAILY by providing AmeriCorps T-shirts, and promoting member identity through monthly gatherings. WE ENSURE PARTICIPANTS ARE PREPARED TO SPEAK ABOUT THEIR EXPERIENCE by providing opportunities for reflection at monthly gatherings, and providing public speaking training to all members.

## Organizational Capability

## **Narratives**

### **A. ORGANIZATIONAL BACKGROUND AND STAFFING**

INTERVAL HOUSE HAS THE EXPERIENCE TO PLAN AND IMPLEMENT THE PROGRAM, as we are a nationally recognized agency with a 35-year history of successfully establishing and administering culturally and linguistically sensitive violence prevention, intervention and empowerment programs. The AmeriCorps Program has been a legendary labor of love since beginning our historic partnership in 1998, and the legacy of AmeriCorps lives on through the over 1,700 AmeriCorps alumni we've produced - many of whom today lead Interval House's programs; the numerous awards won by our program and members, including the Presidential Point of Light Award; and thousands of lives touched. Together, we have built a successful program model that has generated an array of distinguished AmeriCorps alumni-- over 1,000 of whom have completed their terms of service and transitioned into volunteering for local, community-based multicultural support groups serving our at-risk populations. We have successfully managed our beloved AmeriCorps Education Awards Programs since 1998, AmeriCorps National Direct since 2009, as well as the AmeriCorps Promise Fellows program from 2001-2004. Over the past 16 years, we enrolled 100% of member slots each year; hold an outstanding retention rate of 96% (100% in most years); and have been in compliance with all CNCS regulations (participating in the Position Description Monitoring every quarter since it was initiated, without any findings). In addition, over 90% of our members have devastating histories of violence and poverty, and their story is one of hope, love, inspiration -- and the ability to achieve their dreams. They have used their Education Awards to, in many cases, be the first in their families to go to college. They have recruited their brothers, sisters, and neighbors into the AmeriCorps program, strengthening their families and communities along their inspirational journey. WE HAVE THE STAFFING STRUCTURE NEEDED, as demonstrated by 4 levels of effective staffing that each plays a central role in ensuring program efficiency and member support. 1) Executive Director establishes strategic direction for the AmeriCorps Program. She has been integral to the development and evolution of Interval House since our doors first opened in 1979, and has been at the forefront of developing the extraordinarily successful Interval House AmeriCorps program in 1998. 2) Clinical Director supervises member training and direct service. She is internationally recognized as one of the earliest pioneers in the domestic violence movement, having spent the last 40 years serving as a leading advisor to hundreds of violence prevention and social justice programs and coalition efforts. 3) Project Director supervises progress toward goals and supports member training and development. She has a decade of experience in project management and has worked with the AmeriCorps program for the past five years. 4) On-site supervisors provide daily member supervision,

## **Narratives**

and average 10 years with our AmeriCorps program. Our program staff members have all been trained on all aspects of all aspects of member management, program management, and CNCS/AmeriCorps rules and regulations via our Procedure Manual, grantee trainings facilitated by CNCS, and ongoing in-house trainings. WE HAVE THE MANAGEMENT STRUCTURE NEEDED, as it is integrated into all levels of our organization and is fully supported by the 17-member Board of Directors. The Executive Director (ED) oversees daily operations and is assigned by the Board as the authorized representative for AmeriCorps. The ED, Program Directors, and staff meet weekly to review program objectives, and to identify and resolve any problems. A report on compliance is presented quarterly to the Board. Also, for each of our nationally recognized programs (AmeriCorps and others), we conduct summative evaluations (detailing what happened) and in many cases we partner with funding partners to conduct rigorous quasi-experimental research studies to demonstrate outcomes based findings. Often, our research is used to help model other programs and demonstrate how to effectively design programs. EXPERIENCE ADMINISTERING AMERICORPS & OTHER FEDERAL FUNDS: Successfully managed AmeriCorps Education Awards Programs since 1998, National Direct since 2009, and Promise Fellows from 2001-2004. We have enrolled, trained, and supervised OVER 1,700 FTE AmeriCorps members, and retained over 1,000 enthusiastic AmeriCorps alumni who continue as volunteers. During our past 3-year grant cycle alone, we successfully managed 252 MSY EAP members and 24 National Direct members each year, with an ENROLLMENT RATE OF 105.6% and a RETENTION RATE of 94.6% for our National Direct Program. We exceeded all performance targets every year. Other federal funds include successfully managing \$550,000 from the Office on Violence Against Women over the past 3 years, and over \$7.1 million in HUD contracts over the past 20 years. We are independently audited annually in accordance with OMB Circular A-133. There have been no findings in over 35 years of service.

### **B. COMPLIANCE AND ACCOUNTABILITY**

WE ENSURE COMPLIANCE WITH RULES AND REGULATIONS INCLUDING PROHIBITED ACTIVITIES by continuing our strong tradition of orienting and training all site directors, program staff, AmeriCorps members and volunteers with a comprehensive and interactive Procedure Manual & Site Monitoring Tool detailing all AmeriCorps provisions & regulations (updated annually as appropriate), developed in collaboration with our Program Officers. The Manual covers: program and grant management, program compliance, recruitment, member management, staff roles and responsibilities, financial management, partnerships, evaluation, criminal history checks, member documentation and eligibility, grievance procedures, and prohibited activities. Supervisors receive

## Narratives

ongoing training through the annual Grantee Meeting, monthly calls with our Program Officer, and webinars throughout the year. WE PREVENT AND DETECT COMPLIANCE ISSUES by training Supervisors to monitor day-to-day activities of members through calendar of activities and daily data collection reports submitted by AmeriCorps members and program staff - ensuring that service activities comply with all rules including those on prohibited service activities. Sites are monitored through: (1) daily reports & communication: all program and administrative updates must be communicated immediately via e-mail and voicemail; (2) weekly supervisor reviews, (3) monthly management meetings with all CA and Molokai site supervisors, and; (4) Quarterly site visits using a Site Monitoring Tool developed with our Program Officers. Over the past three years, Interval House has worked closely with our Program Officer to incorporate strict protocols into our Tool to reflect the "prevent, detect, enforce" theme of monitoring. We have integrated more comprehensive indicators of site responsibility, rephrased questions to ensure the site's understanding of compliance, and clearly aligned questions with specific grant requirements. WE HOLD OURSELVES ACCOUNTABLE TO RISK & NONCOMPLIANCE by requiring site directors to develop a corrective action plan to resolve identified issues within 10 days. Interval House headquarters reviews the proposed resolutions, after which it may request additional actions. Past issues are re-visited in future site visits to ensure continued compliance.

### C. PAST PERFORMANCE FOR CURRENT AND FORMER GRANTEES

PERFORMANCE AGAINST TARGETS DURING THE LAST 3 YEARS has been extraordinary. Interval House exceeded output targets by an average of 30%, with over 90% of participants in both California and Hawaii reporting positive outcomes (increased skills and resources needed to achieve stated financial, career, housing and healthcare goals and/or achievement of identified goals), as measured through pre- and post-tests and client exit interviews. WE'VE BEEN SUCCESSFUL IN SOLVING THE IDENTIFIED PROBLEM because our members have enabled Interval House to provide critical services to poverty-stricken, homeless and culturally isolated individuals living in toxic environments of abuse, broken homes, unstable families and communities, and chronic illness in the most destitute and distressed communities of Southern California and Hawaii. During the past year alone, Interval House AmeriCorps members have reached over 1,000 economically vulnerable individuals. As demonstrated by our performance outcomes and program evaluation, 90% of participants, on average, have demonstrated outstanding outcomes in moving toward self-sufficiency. One-year follow-up surveys conducted on our participants show: 92% reported being hired into a job or accepted into an educational/vocational program; over 88% increased their savings; and over 90%

## Narratives

increased their credit scores. Although different geographically, the participants in California and on Molokai achieved similar positive outcomes due to the specialized content and one-on-one coaching provided by our AmeriCorps members. Members have also formalized and strengthened community based partnerships with over two dozen educational institutions, financial institutions, private employers, and housing providers to increase resources for participants. PERFORMANCE TARGETS

-- We have met and exceeded all projected outcomes EACH AND EVERY year since 1998.

COMPLIANCE ISSUES -- Interval House uses a comprehensive site monitoring tool to help identify highlights, compliance issues and continuous improvement. Over the past year, there were no compliance issues or areas of weakness noted.

ENROLLMENT RATE during the last full year of program operation was 100%. RETENTION RATE during the last full year of operation (2011-2012) was 96%. Attrition without award is remarkably low, happening only due to serious reasons beyond anyone's control (e.g. death, critical illness). We will continue to provide continuous support and meaningful service experiences, and conduct multiple interviews regarding term commitments with potential candidates.

### D. CONTINUOUS IMPROVEMENT

PLANS FOR SOLICITING FEEDBACK FROM STAKEHOLDERS include continuing and expanding our effective Community Advisory Board, which meets monthly and consists of program beneficiaries and community leaders that help to identify service gaps. Clients provide feedback through surveys, weekly groups, exit interviews, and open access to the Executive Director and senior staff at all times.

USING DATA FOR CONTINUOUS IMPROVEMENT INCLUDE structured weekly evaluation of client success and program effectiveness by the Executive Director and staff, resulting in systemic changes to better serve clients. Additionally, we periodically conduct community needs assessments to ensure our programs are constantly responsive to challenges facing the populations we serve.

## Budget/Cost Effectiveness

### A. COST EFFECTIVENESS

Interval House is proposing a Fixed-Amount program with 24 full-time AmeriCorps members. The cost per MSY of \$13,000 does not exceed the maximum MSY.

OUR PROGRAM IS A COST EFFECTIVE APPROACH because it supports the program design without excessive overhead or unnecessary expenses. The budget is in alignment with the program objectives and includes: personnel to administer the program; member supplies; travel to CNCS-Sponsored meeting and program site visits; FBI checks; living allowance and support costs. CNCS

## Narratives

funds are requested to cover members' living allowance only. We also utilize volunteers in all aspects of our program to maintain the cost effectiveness of our programs. BENEFITS OF THE PROGRAM OUTWEIGH THE COSTS because, with a nominal living allowance of \$13,000 per year, members will provide over 40,800 service hours that will profoundly change the lives of over 350 individuals annually. Over \$115,000 is being contributed by Interval House to support costs. WHEN COMPARED TO ALTERNATIVE MODELS, our program is extremely cost effective. For the 2012/2013 Fiscal Year, our agency-wide Administrative and Fundraising Expense was only 10.16% - this ratio is well below industry standards and recommendations (e.g. Better Business Bureau Wise Giving Alliance at 35% and the Office of Personnel Management at 25%). PLAN TO RAISE ADDITIONAL RESOURCES includes utilizing diverse resources and private funds. We have ALWAYS SUCESSFULLY obtained diverse funding sources since the Interval House AmeriCorps Program was formalized in 1998. The corporation funds are the only federal funding source used for the AmeriCorps program, which is used to cover member living allowances. Our plan includes: working with partners for in-kind contributions of supplies and printing; utilizing trained "graduate" volunteers; and working with law enforcement that provide in-kind criminal history checks. Examples of formalized sources of private funding include quarterly direct mail solicitations, an annual auction, and an annual golf tournament. We are prepared and ready to utilize these identified strategies, and we feel very comfortable that we'll be able to adapt to the economic needs of our country and its effects on AmeriCorps. Over the past 16 years of our AmeriCorps programming, there have been many years when the economy was dire, and we have an outstanding record of leveraging partners and volunteers to assist us in cutting costs while maintaining our strong programs. AMOUNT OF NON-CNCS SECURED TO DATE IS: \$115,982.

### B. BUDGET ADEQUACY

TOTAL AMOUNT BUDGETED TO OPERATE THE PROGRAM IS \$427,982. CNCS FUNDING requested is \$312,000 to cover living allowances for 24 full-time AmeriCorps members. This was calculated using the living allowance cost of \$13,000. NON-CNCS RESOURCES NECESSARY TO SUPPORT THE PROJECT is \$115,982. AMOUNT & SOURCE OF NON-CNCS COMMITMENTS INCLUDE: secured private contributions of \$58,545 and public sources totaling \$57,437.

### Evaluation Summary or Plan

EVALUATION PLAN

## Narratives

The theory of change that guides development of the proposed program is based on the assumptions that the target population (culturally and linguistically isolated) face often overwhelming barriers to economic self-sufficiency. Consequently they are less able to contribute to comprehensive individual and community change. By increasing financial literacy and job readiness skills, members of the target population are able to break the cycle of poverty and become successful contributors to their community. The program logic model identifies our approach to addressing the challenges experienced by the target population and identifies short-term, medium-term and long-term outcomes that are linked to the theory of change. The goal of the program is to increase self-sufficiency among culturally underserved and economically disadvantaged communities in Greater Long Beach, Compton, and Orange County, California and Molokai, Hawaii. The objectives of the program are to: 1) improve financial literacy for at least 90% of the participants who complete the financial literacy program; and 2) increase job readiness skills for at least 90% of the participants who are served by the program.

To determine the extent to which the program achieves the stated objectives, as well as the short-term and medium-term outcomes, process and outcome evaluations will be conducted. Process evaluation methods will be used to document the inputs and activities of the logic model. The process evaluation provides a foundation to determine if the program has been implemented according to the plan, and as such will lead to program outcomes.

The process evaluation questions and methods are presented in below:

AmeriCorps Members:

Process Evaluation Question 1: What are the characteristics of the members who are serving participants in the program? Methodology 1: Using program documents (applications or other intake documents); data on AmeriCorps member demographics will be collected. Data will include but not be limited to gender, ethnicity, age, prior Interval House involvement source/method of identification and recruitment.

Process Evaluation Question 2: What are the strategies used to train members? Methodology 2: Content from the program orientation will be reviewed to determine the topics covered during

## Narratives

recruitment. In addition, data will be collected on the number of members who participate in on-going service training (monthly); and in conferences and trainings through the year. Data will also be collected to describe the content of the trainings and conferences in which members participate.

Process Evaluation Question 3: How are members supervised? Methodology 3: Data from the member satisfaction and placement evaluations at the end of initial training, at 6-months and at the end of service will be used to assess supervision. Supervisors will be interviewed (using one-on-one interviews or focus groups) to determine strategies used to oversee all programming; ensure that program goals are being met; assess direct service training; and provide day-to-day support.

Process Evaluation Question 4: What steps were taken to facilitate the member experience? Methodology 4: Members will be interviewed (using one-on-one interviews or focus groups) to determine the extent to which they were involved in the design and implementation of training activities; participated in leadership development and civic engagement; and participated in National Service Days. Also, members will be interviewed to assess their perceptions of the extent to which Interval House met their expectations with respect to connection with other members (both within the Interval House program and other national service participants) through opening ceremonies, service days, and conferences.

Volunteers:

Process Evaluation Question 1: What were the characteristics of the volunteers that participated in the program? Methodology 1: Demographic data that includes but is not limited to age, gender, ethnicity, and language spoken will be collected to describe the characteristics of the volunteer participants.

Process Evaluation Question 2: How were volunteers trained and supervised?

Methodology 2: Staff and members will be interviewed (using one-on-one interviews or focus groups) to determine how volunteers were trained to provide support for the program. Any documentation of training topics will be collected as evidence of volunteer training.

Process Evaluation Question 3: In what ways were volunteers integrated into the program?

Methodology 3: Members and staff will be surveyed to determine their perceptions of the extent to

## Narratives

which volunteers supported the program through language translation, support to groups, administrative support, and overall program support.

Participant/Program:

Process Evaluation Question 1: What are the characteristics of the participants?

Methodology 1: Demographic data that includes but is not limited to age, gender, ethnicity, and language spoken will be collected to describe the characteristics of the program participants.

Process Evaluation Question 2: How many participants completed all sessions of the financial literacy curriculum? Of the job development curriculum?

Methodology 2: Program data will be collected to determine the number of participants who participated in all aspects of the financial literacy and/or the job development activities.

Process Evaluation Question 3: What percentage of the participants prepared financial goals?

Developed employment goals? Methodology 3: Interviews with program staff and review of My Planners will provide information on the number of participants who prepared financial and/or employment goals. Data collected from personal assessments of values, interests and skills will also be used as evidence of development of participant goals.

Process Evaluation Question 4: At what community locations were services provided? Methodology 4: Program data will be reviewed to document locations at which program services were provided.

Process Evaluation Question 5: What were the components and dosages of the curriculum that were delivered in the program? Methodology 5: Members and program staff will be interviewed (using one-on-one interviews or focus groups) to determine how program activities were implemented.

Individual participant data will be reviewed to determine the extent to which participants received program services at the planned dosage.

The OUTCOME evaluation is designed to assess the extent to which the program accomplished the stated short-term and medium-term outcomes indicated in the logic model. Outcome evaluation questions for each of the short-term and medium-term outcomes, and data collection and assessment

## Narratives

methodology are presented in the table below.

Objective/Outcome 1: Improve financial literacy for at least 90% of the participants who complete the program

\* Question 1: What percentage of the participants who completed the program reported an increase in financial literacy? Methodology 1: A pre-test and post-test of financial knowledge will provide evidence of percent of participants who improved financial literacy. A comparison group of individuals with similar demographic characteristics, but who do not participate in the program will be asked to take a pre- and post-test of financial knowledge, to determine the extent to which participation in the program contributed to program outcomes.

\* Question 2: At 6-12 months post-program completion, to what extent did the participants who reported improved financial literacy: (1) Created and used a budget; (2) Opened and use a bank account; (3) Developed savings goals; and (4) Obtained their credit scores and had knowledge about how to improve them compared to a similar group of non-participants Methodology 2: A survey of program participants will be conducted at 6-months post completion and again at 12-months post completion to determine the percent who demonstrated the improved financial knowledge by creating a budget, opening a bank account, developed savings goals and obtained and/or improved their credit scores. A comparison group of individuals will be also be surveyed to determine the extent to which participation in the program contributed to program outcomes.

Objective/Outcome 2: Increase job readiness skills for 90% of the participants who complete the program

\* Question 1: What percentage of the participants who completed the program reported an increase in job readiness? Methodology 1: Focus groups will be conducted with program participants to determine the extent to which they believe that participation in the program increased their job readiness. Participants will also be asked about their perception of the effectiveness of the program in improving their job readiness.

\* Question 2: At 6-12 months post-program completion, to which extent did the participants who

## Narratives

reported improved job readiness skills (1) Report being hired into employment; or (2) Report being accepted into an educational/vocational training program? Methodology 2: A survey of program participants will be conducted at 6 months and 12 months post program completion to determine the percentage of participants who report being hired into employment or accepted into an educational/vocational training program, compared to a group of similar participants who did not participate in the program to help determine the extent to which participation in the program contributed to the program outcomes.

### Amendment Justification

N/A

### Clarification Summary

CLARIFICATION ITEMS ADDRESSED 4/11/14

#### A. PROGRAMMATIC CLARIFICATION

1. CHANGING TO NEW/PREVIOUS GRANTEE - This change has been completed.
2. CRIMINAL HISTORY CHECKS -- Interval House complies with all components of the National Service Criminal History Check requirements: 1) A nationwide name-based check of the National Sex Offender Public Website (NSOPW), 2) A fingerprint-based (California) and name-based (Hawaii) search of the statewide criminal history registry in the candidate's State of residence and in the State where the individual will serve; AND 3) a fingerprint-based FBI check. All Interval House AmeriCorps members undergo the three components of the National Service Criminal History Check before beginning their term of service. Interval House has developed long-standing arrangements with local law enforcement partners in California that provide complimentary electronic fingerprinting rolling fees for the state and FBI criminal history checks. This electronic fingerprinting system used throughout the state, called Live Scan, sends information directly to the state's Department of Justice system and the FBI database which in turn will send criminal history results directly to Interval House. The Department of Justice fee for the FBI check and the Hawaii statewide and FBI fingerprint-based criminal history checks will be covered by Interval House.
3. PERFORMANCE MEASURE TARGETS -- The Interval House AmeriCorps National Direct

## Narratives

Program has historically exceeded projected targets for our service activities, speaking to the great need in our communities for the services that the Interval House program provides. As a result of funding cuts impacting agency-wide capacity, Interval House's proposed targets originally reflected a conservative projection of beneficiaries. However, in re-assessing member and program capacity moving forward, together with anticipated high community need, we have increased our proposed targets. For Financial Empowerment, we estimate that 550 economically disadvantaged and culturally underserved individuals living in poverty, homelessness, and violence will receive customized financial literacy services, with a minimum 90% reporting improved financial knowledge. For Job Skills Development, we estimate that 450 people will receive job skills development services, with 90% reporting increased job readiness skills to secure employment or first-time enrollment into an educational/vocational program.

#### 4. DETAIL ON PROPOSED NUMBER OF BENEFICIARIES & DESCRIPTION OF MEMBER TASKS -

\* Number of Beneficiaries: After a review of our program and anticipated high community need, we have increased the proposed number of beneficiaries. We estimate that 550 economically disadvantaged and culturally underserved individuals living in poverty, homelessness, and violence will receive customized financial literacy services, and we estimate that 450 people will receive job skills development services to secure employment or first-time enrollment into an educational/vocational program.

\* The number of beneficiaries in each class is as follows: The Interval House AmeriCorps National Direct Program will provide customized, multilingual workshops and one-on-one, individualized sessions on financial empowerment and job skills development/job readiness in English, Spanish, Vietnamese, Khmer, Arabic, and Russian, which are the primary languages spoken by the communities we serve. We plan to provide 12 Financial Empowerment Groups per week, and 12 Job Skills Development Groups per week in multiple languages across our sites in Southern California and on Molokai Hawaii, with an average of 8-10 people in each group. The Financial Empowerment Program is 8 weeks long, and the Job Skills Development Program is 10 weeks. At the end of one year, we estimate that 500 individuals will receive group Financial Empowerment services as well as individualized, one-on-one assistance, and 450 will receive job skills development group and one-on-one services.

## Narratives

\* Member tasks beyond the two interventions: In addition to facilitating 24 Financial Empowerment and Job Skills Development/Job Readiness workshops in English, Spanish, Vietnamese, Khmer, Arabic, and Russian every week, as well as providing a minimum of 1 hour of individualized assistance every week to all group participants, AmeriCorps members will be responsible for intensive community education and outreach activities in order to achieve 3 primary goals: (1) increase awareness and reach culturally and linguistically isolated homeless and economically vulnerable individuals and families; (2) build community support for the program that can translate into increased resources and long-term sustainability; and (3) engage and recruit community volunteers to provide support to the program.

One of the strengths of Interval House's program is our unique and important capacity to provide specialized, culturally and linguistically appropriate services to poverty-stricken, homeless and culturally isolated individuals living in toxic environments of abuse, unstable families and communities, and chronic illness. The Interval House AmeriCorps National Direct Program provides customized, critical financial and job skills development services to these individuals and families who face a multitude of overwhelming cultural, personal and socio-economic barriers to financial stability. The majority of Interval House's client population do not speak English, have never been allowed to have jobs or manage their finances due to abuse, or have difficulty maintaining employment, placing them in an even more precarious situation. Low-income, culturally isolated individuals turning to Interval House in crisis need to stabilize their lives, but have not had appropriate access to financial education, job skills, or resources necessary to move them toward self-sufficiency.

Due to their many overwhelming barriers and complexities, the beneficiaries of Interval House's programs often require more intensive, individualized assessment and support from Interval House AmeriCorps members, most of whom represent our targeted communities. Interval House AmeriCorps members come from diverse, immigrant, and linguistically-relevant backgrounds and have, themselves, risen from the trenches to become extraordinary role models. They will lead the delivery of our multi-step interventions in order to empower individuals and support economically stable living foundations for our clients, especially those in the most culturally isolated and underserved communities, as demonstrated by the unique multilingual support that will be provided.

## Narratives

5. GRANT START DATE AND MEMBER ENROLLMENT PERIOD - Interval House's requested grant award start date and member enrollment period start date is 07/01/2014.

### B. PERFORMANCE MEASURE CLARIFICATION

1. MEASURES O1 AND O9, HOW PROGRAM VERIFIES BENEFICIARIES MEET CNCS DEFINITION OF ECONOMICALLY DISADVANTAGED - Clarification has been entered into the Performance Measure section of the application. Additionally:

Interval House has successfully provided pioneering support services to economically disadvantaged participants for over 30 years. Since 1999, Interval House has also been contracted by local TANF administering agencies to provide specialized supportive services for TANF participants.

Interval House verifies that beneficiaries meet the CNCS definition of economically disadvantaged persons as part of our comprehensive Client Intake Assessment, which is conducted with all new program participants. Upon their first visit to Interval House, all participants begin with an intake assessment to determine the individual's needs, program eligibility, and service plan goals. As part of the Client Intake Assessment, all participants are asked about their monthly CASH income and NON-CASH benefits, with proof of income collected and filed in the client's chart. Income documentation includes:

- 1) Amount of their current monthly income; AND
- 2) Source of income including TANF (called CalWORKs in California and Hawaii Financial Assistance in Hawaii), SNAP (Food Stamps), Medicaid (called Medi-Cal in California and QUEST/QExA in Hawaii), SCHIP, Disability, Section 8 Housing, ESG Rental Assistance, Unemployment Benefits, Workers Compensation, Child Support, Employment, and other income)

Additional components of the Interval House Intake Assessment includes: background on housing status; history/presence of abuse, injuries, substance abuse, and other emergency needs; client demographics; needs assessment, and creating an Individual Service Plan. The Individual Service Plan (ISP) is a goal worksheet detailing goals and benchmarks for Financial Goals, Housing Goals, Educational/Employment Goals, Medical Goals, and Other Goals. During the development of an

## Narratives

ISP, clients often disclose financial hardship including debt and poor credit scores, to move towards overcoming these barriers.

2. MEASURES O1 AND O9, DETAIL ON PROPOSED INSTRUMENT - Interval House has entered greater detail in the Performance Measure section of the application. Additionally, examples of pre- and post-test questions include:

Pre-test Question:

1. How would you rate your knowledge in the following areas? (the topics in the program) Scale: confident, somewhat confident, not confident
2. How would you rate your ability to manage your personal finances? Scale: confident, somewhat confident, not confident

Post-test Question:

1. From the following list of topics presented in the Financial Literacy Program, please write in two or more pieces of new information you gained after completing the program.
2. Since completing the program, how would you rate your knowledge in the following areas? (the topics in the program) Scale: more confident, just as confident, less confidence
3. Since completing the program, how would you rate your ability to manage your personal finances? Scale: more confident, just as confident, less confident

3. MEASURE O2, JOB READINESS TOPICS AND HOW A POST TEST CAN MEASURE WHETHER A SKILL HAS BEEN ACQUIRED - Interval House has entered greater detail in the Performance Measure section of the application, in the Outcome portion of Measure O2.

### C. BUDGET CLARIFICATION

1. SECURED FUNDING - Interval House has secured enough private contributions in the amount of \$120,782 to support the non-CNCS share of the project budget. They include:

Waltmar Family Foundation \$50,000

## Narratives

Hadley Webb Foundation \$20,000

Anthony Reguero \$12,000

Barbary Barry Incorporated \$10,000

Bruce Bodaken \$10,000

Elizabeth Lambert \$5,000

Industrial Valco Inc. \$4,000

Joszi Meskan Associates \$3,500

Harlene Goodrich \$3,500

Apartment Association, California Southern Cities \$3,000

2. COST EFFECTIVENESS - Based on a new assessment of program capacity and community need, Interval House has increased our proposed number of beneficiaries. We have also decreased our cost per MSY to \$12,800 and Interval House will cover the difference in member living allowance with secured private funding. This reduces the CNCS share of the program budget to \$307,200, which is reflected in the Budget section. Interval House has secured \$120,782 in non-CNCS resources to support the program. These changes, combined with our extremely low administrative overhead, increases the cost-effectiveness of our program design.

With 24 full-time MSYs, the Interval House Financial Empowerment Program will reach over 550 individuals, while the Job Skills Development Program will reach over 450 individuals in the highest need, critical pockets of poverty in Southern California and on the isolated, rural island of Molokai, Hawaii. In addition, the 24 MSY will yield over 50 generated community volunteers who will provide an estimated 10,000 volunteer hours annually, while also reaching more than 12,000 community members per year through organized outreach, education, and engagement activities to build support and sustainability for our critical programs. The high-quality member activities provided, the intensive level of community engagement and volunteer output, and the hundreds of beneficiaries directly impacted with increased financial empowerment and stable living foundations far outweighs the cost, providing for an extremely cost-effective program design.

## D. STRATEGIC ENGAGEMENT SLOTS CLARIFICATION

## **Narratives**

1. PERCENTAGE OF SLOTS - Eight percent (2 MSY) of our proposed 24 MSY will be targeted to recruiting members with disabilities. Interval House is not requesting any additional funding or slots to support disabled members.

OUTREACH & RECRUITMENT - Interval House strives at all times to provide community outreach and recruitment of AmeriCorps members that are non-discriminatory and inclusive of the disabled community. It is the policy of Interval House to support the principles of equal access and opportunity. As such, Interval House is committed to delivering culturally competent outreach, direct services, and employment practices, with targeted efforts to engage individuals with disabilities consistent with the American with Disabilities Act (ADA).

The Interval House program plan includes active outreach and engagement with the disability community for recruitment of AmeriCorps members, including community partnerships with organizations, clubs, and events affiliated with individuals with physical or mental impairment that substantially limits one or more major life activities. Collaborative agreements and relationships are in place with Disabled Resources Center, Mental Health America (MHA) Village, Dayle McIntosh Disability Resource Centers, and local Regional Centers.

Per Interval House procedures, AmeriCorps recruitment and management must be accessible to people with disabilities. AmeriCorps outreach, training, and member support activities are always conducted in facilities that are ADA accessible, with transportation accommodations provided when needed. All enrolled members are provided with information on how to request alternative accessible arrangements for people with disabilities for Member orientation, trainings, and activities. When members self-identify as disabled or request accommodations for disabilities, this information is documented in the member file.

Members will be supported throughout their service term by trained program directors, staff, and volunteers, who will have been educated on working effectively with individuals with disabilities. In addition, we will establish continued strong linkages to the members' home-based disability centers, if appropriate, for added support.

Over 95% of our staff, volunteers, and AmeriCorps members are graduates of Interval House and

## **Narratives**

represent diverse underserved populations including the disabled, culturally isolated, LGBTQ, and others. This diverse composition is the heart and soul of our program. Since Interval House staff, volunteers, and AmeriCorps members come in large part from underserved communities, they can relate and reach out to our clients more effectively. Because disabled individuals have a 40% greater risk of violence and are at particular risk for severe violence, Interval House has been dedicated to seeking out the underserved disabled community to provide access for services for over three decades.

2. MSYS FOR MEMBERS WITH DISABILITIES - Interval House will not be requesting additional MSYS; we plan on designating 2 of the 24 requested MSYs for members with disabilities. Members will be placed at Interval House program sites. Our outreach and recruitment plan is described above.

### **E. NO COST MSY CLARIFICATION**

Interval House will not be requesting No-Cost MSYs.

### **F. HEALTHCARE CLARIFICATION**

1. Please provide the name of the health insurance provider the program is proposing to use to insure the AmeriCorps members.

Interval House will be using The Corps Network Insurance which is underwritten by the Gerber Life Insurance Company and arranged by Willis of Seattle. This insurance plan meets the requirements detailed in the AmeriCorps grant provisions.

2. How did the program select the provider? (for example, direct marketing, through the Health Insurance Marketplace or other means)

## Narratives

This provider was recommended to our program by the California commission, California Volunteers, when we initially received our AmeriCorps National Direct funding.

3. Does the proposed budget for member healthcare provide for Minimum Essential Coverage (MEC) coverage, as defined by the Affordable Care Act (ACA), for your full-time members?

The Corps Network Insurance plan is working to become ACA compliant by September 2014. The anticipated cost difference for the plan has been accounted for in our current budget.

4. If not, what adjustment to the budget is necessary in order to provide Minimum Essential Coverage (MEC)? N/A

5. If the program does not have enough information to answer question (4), please explain why not and/or what prevented the program from being able to obtain the necessary information. N/A

### Continuation Changes

N/A

### Grant Characteristics