



LIBERTY MUTUAL FOUNDATION

Multi-Year Request for Proposals 2019-2022

Ending the Experience of Homelessness for Boston's Youth and Young Adults

FOUNDATION MISSION: To invest the expertise, leadership and the financial strength of Liberty Mutual Insurance and our employees to help our neighbors who are experiencing great vulnerability.

Liberty Mutual's philanthropy invests in community initiatives dedicated to lifting up individuals who are experiencing homelessness, advancing access for people with disabilities, and expanding educational opportunities for underserved students.

For more than fifteen years, Liberty Mutual Foundation has been addressing the needs of low-income individuals through its investments in Accessibility, Homelessness and Education. We make grants in:

- **Accessibility** (Accessibility): *To support people of all abilities--without restrictions or limitations-- as they pursue their goals in education, health, employment and all other activities of daily life;*
- **Homelessness** (Basic Services): *To deliver life-saving shelter, immediate needs and basic services to men, women, children and youth; and*
- **Education** (Opportunity): *To empower low-income young people to follow a successful educational path by supporting exposure, enrichment, learning and career readiness that will allow them to reach their full potential.*

RFP PURPOSE:

Liberty Mutual is issuing an RFP for funding for up to three years to complement (although not necessarily duplicate) the recommendations in "Rising to the Challenge," a Boston-based initiative to prevent and end youth and young adult (YYA) homelessness in the City developed in 2018 by a broad coalition of stakeholders and included in Boston's recently published coordinated community plan. Our goal is to support a comprehensive array of the root causes of YYA homelessness as well as the holistic cross-sector response needed to address them. These goals include— identification, stable housing, health and wellbeing, education and employment, and permanent connections—as necessary to prevent and end YYA homelessness and recommends that the community take specific action towards addressing them.

This RFP recognizes that existing federal, state, and city funding resources are necessary but insufficient to fulfill the needs of YYA experiencing homelessness. With that in mind, the purpose of this RFP is specifically to identify projects that are not otherwise funded through existing public funding streams, including the Youth Homelessness Demonstration Program funds awarded to the City of Boston by the U.S. Department of Housing and Urban Development in 2018. Liberty Mutual expects to award *approximately 20* grant proposals with an average funding level of \$100,000. It expects each awardee to propose and operate their projects according to community established principles, including authentic youth partnership, equity for Black and Latinx YYA, inclusion and

acceptance of LGBTQ YYA, positive youth development, trauma-informed care, data and performance measurement, and inter-organizational collaboration.

BACKGROUND:

Since 2014, Liberty Mutual has been intentionally investing in organizations to develop a continuum of services that improve the lives of YYA experiencing homelessness and housing instability. Understanding that these YYA face life-threatening challenges and miss critical life opportunities, Liberty has contributed employee volunteer hours, time and more than \$10 million in funding around the country—but particularly in Boston. We work with those who are redefining and resolving the complex interconnected issues faced by YYA experiencing homelessness.

For the past 10 years, the federal government, together with public and private partners from around the country, has been engaged in a renewed effort to prevent and end YYA homelessness in America. Based on their unique experiences, needs, strengths, stakeholders, and system challenges, the federal government has identified four YYA-specific goals—stable housing, education and employment, health and wellbeing, and permanent connections—and YYA-specific criteria and benchmarks that will help us determine when the experience is rare, brief, and one-time only (<https://www.usich.gov/goals/youth/>). The effort has spawned several initiatives including A Way Home America, a national initiative to build the movement to prevent and end homelessness among young people and its Grand Challenge efforts (<https://awayhomeamerica.org/>), a series of 100 day challenges (<https://www.rapidresults.org/youth-homelessness>), and HUD’s Youth Homelessness Demonstration Program, designed to help selected communities design and implement coordinated community responses to prevent and end youth homelessness (<https://www.hudexchange.info/programs/yhdp/>). Each of these efforts and initiatives is critical to understanding where Liberty Mutual has a vested interest in the effort to prevent and end YYA homelessness.

For the past four years, HUD has reported that young people (ages 14-24) have been between 8% and 9% of the overall homeless population based on its Point In Time (PIT) count (approximately 45,000 in 2018). However, analysis from HUD, the U.S Interagency Council on Homelessness, the National Alliance to End Homelessness, Chapin Hall, and many others have consistently shown that young people are more challenging to identify and their experiences far more transient and nonlinear than older adults. YYA often double-up or “couch-surf,” are less likely to identify with the concept of “homelessness,” stay away from systems and homelessness services, and tend to hide their experiences in an effort to fit in; suggesting that PIT counts represent a minimum estimate with a bias towards older young adults and those with the longest and most challenging experiences.

Several other sources provide context for a more accurate estimate of the prevalence of YYA homelessness. For example, the U.S. Department of Education identified 118,364 students experiencing homelessness during school year 2016-2017 and a 3-4% increase each year for the last several years. It is expected that school data also skews much younger than the HUD data, which captures very few youth under 18 during the PIT count. Most significantly, in 2017, Chapin Hall at the University of Chicago published “Missed Opportunities,” a product of the *Voices of Youth Count Initiative (VoYC)* (<https://www.voicesofyouthcount.org/>). Their groundbreaking research methodology used a national household survey and a 22 county in-depth analysis to estimate that one in 10 young adults 18-25 and one in 30 youth ages 13-17 experience some form of homelessness each year, including couch surfing. That’s approximately 4.2 million YYA. Understanding the magnitude of the challenge, and the urgency with which we must address YYA homelessness is also critical to understanding Liberty Mutual’s commitment.

In addition to prevalence estimates, national research has highlighted special populations and unique experiences that are associated with higher likelihood and more severe experiences of homelessness. According to VoYC, YYA with less than a high school diploma or GED had a 346% higher risk of experiencing homelessness, LGBT youth had a 120% higher risk, Black or African American youth had an 83% higher risk, Hispanic, non-White youth had a 33% higher risk, and Unmarried parenting youth had a 200% higher risk. Similarly, national and local programs have identified systems involvement as critical to addressing YYA homelessness. Up to one third of YYA experiencing homelessness report experience with foster care and up to half report experience with the justice system. Research also indicates that the first experience of homelessness may occur, on average, before the age of 18, even if we don’t identify them until they are older. Our systems, identification strategies, and interventions

need to address each of these populations if we are going to reach our goals. In part with the support of Liberty Mutual, Chapin Hall continues to publish targeted briefs based on their VoYC research that further highlight the unique insights into the experience of homelessness among YYA. Understanding how homelessness affects YYA in general and specific YYA in particular, differently than other populations is also critical to understanding Liberty Mutual's commitment.

Like many other cities Boston launched an effort to end YYA homelessness in 2018, called Rising to the Challenge. With over 200 stakeholders and 12 months of meetings and collaboration, the City conducted a needs assessment, drafted a plan, and is currently engaged in the implementation of a coordinated community response to prevent and end YYA homelessness. This included the partnership of Boston's Youth Action Board (YAB), a group of young people with lived experience who have dedicated themselves to making sure that Rising to the Challenge authentically represents the experiences and choices of young people themselves. YYA partnership in the effort to end YYA homelessness is central to how Liberty Mutual thinks about a comprehensive response.

The city reports that at least 360 YYA experience homelessness each night and that 1,100 YYA engage with city homelessness programs each year. Using the Chapin Hall rule of thumb, these numbers are much higher. The characteristics of Boston's YYA experiencing homelessness roughly match national figures: just below 30% have experience with the foster care system; 50% have experience with the justice system; over 50% identify as Black; up to 29% identify as LGBTQ; the average age that YYA report first experiencing homelessness is 16.8; up to two-thirds have a diploma or GED; 40% report active employment; and only 25% report being currently connected to a secondary school or college. In response, stakeholders drafted a series of recommendations to increase the City's capacity to prevent and end homelessness for all YYA while targeting these special groups as a necessary part of that effort.

In June 2018, HUD awarded Boston \$4.9 Million as part of the YHDP and ignited a fire. As a city, we now have a plan and the resources to start implementation. Our plan entails a total cost that will eclipse the YHDP award, and Liberty Mutual has participated in the Rising to the Challenge process: meeting regularly with our local community partners; coordinating with other funders; and learning from both activists (such as Funders Together to End Homelessness and A Way Home America) and researchers (such as the Chapin Hall staff from Voices of Youth Count (VoYC)). We have benefitted from the wisdom of the roughly 200 people convened by our City of Boston Department of Neighborhood Development, and have invested significantly in raising the voices of young people with lived experience to not only share their stories, but to offer their critical expertise in how the system actually works and what we might do to make it work more effectively.

It is important to Liberty Mutual that you, our partners, take advantage of this opportunity to develop proposals that are innovative and collaborative. We know that progress happens when young people feel secure, and that means housing stability, health care, food security, education and employment, and meaningful personal connections.

RFP DESCRIPTION:

Liberty Mutual's foundation is issuing a three-year Request for Proposals (RFP) to address YYA homelessness and housing instability in Boston.

This RFP will build upon the framework of Rising to the Challenge by focusing on the following five areas:

1. **Identification:** Solutions that help to immediately identify and connect to resources, every YYA at risk or experiencing homelessness. This RFP will focus school's efforts to implement universal assessments of housing stability and single point of contact support systems. It will also consider innovative responses to identifying young people engaged with the justice or child welfare systems who are leaving or who have recently left and are at risk of experiencing homelessness.
2. **Permanent Connections:** Solutions to help YYA engaged with the homelessness system build lifelong attachments to positive social networks that support their ability to thrive and provide a social safety net that will prevent a return to homelessness in the future. Permanent Connections provide love, a sense of belonging, advice, mentorship, counseling, a safety net, guidance and other supports that are needed over a lifetime. They can be legal or relational-emotional and include older adults, peers, and family members. They are often distinct from traditional service relationships and embedded within their chosen communities.

3. **Health and Well-Being.** Solutions that offer culturally appropriate on-demand responses supporting physical and behavioral health and the freedom of YYA experiencing homelessness to practice self-love, agency, and compassion, for themselves and others. Efforts may either increase the capacity of existing innovative programs to serve YYA experiencing homelessness or offer novel solutions that open access to health-based services (e.g., electronic mental health coaching) to YYA at risk or experiencing homelessness who the system would not otherwise serve.
4. **Education and Workforce Development:** Solutions that support YYA experiencing homelessness to meet their short and long term educational and employment goals. Projects may focus on access to supportive peers, mentors, educational and workforce systems, and the broader community, education and training designed to lead to sustainable careers. Solutions might also inform about social enterprises that provide jobs and a career track for YYA experiencing homelessness. Proposed programs and services should acknowledge the stigma that accompanies housing instability, and should intentionally empower YYA to practice positive professional risk-taking, and center YYA career interests.
5. **Stable Housing:** Solutions that ensure every YYA has safe and stable housing that respects their choices, meets their needs, and allows them to thrive, whether independently or with families, including families of choice. *Please note that the City has prioritized their YHDP funding for new housing units, including innovative forms of rapid rehousing, transitional housing, and permanent supportive housing. Liberty will prioritize projects in this focus area that include activities and costs that are not already supported by that effort.*

Applicants may propose solutions that work across these focus areas or focus on a single area. Proposals should address each of the following:

1. Why the project is innovative and the evidence supporting its implementation;
2. How the proposal will positively impact the lives of YYA ages 14-25 years;
3. How the proposal compliments national and state YYA homelessness movements;
4. How solutions will support Black, Latinx, LGBTQ, disabled and other vulnerable YYA;
5. How solutions will support YYA engaged with state and local systems;
6. How solutions will operate according to positive youth development principles and trauma informed care;
7. That YYA were engaged during the development of the response and will be engaged in decision-making during the implementation of the proposed project;
8. How the applicant will collaborate with city government and key private YYA homelessness stakeholders; and
9. That the applicant is willing to collect data in ways that are compatible with existing relevant city and federal systems.

Projects that are developed by more than one agency may be given extra priority in funding decisions. Preference in funding will also be given to organizations that have DIRECTLY consulted with YYA in the design of programs and services, and to programs and services that empower diverse groups of YYA from varied racial and ethnic backgrounds, sexual orientations and gender identities, physical abilities, and other vulnerable groups.

ELIGIBILITY:

Organizations must be incorporated as 501c3 entities recognized by the Internal Revenue Service or operating under the auspices of a fiscal sponsor. For this RFP we are strictly focusing on organizations providing services within the City of Boston. Exceptions for a headquarters' location may be made if an organization can document that it is serving 51% of YYA Boston residents. Organizations will be interviewed to determine if leadership and line staff reflect the population that is the focus of the issues—e.g., LGBTQ and people of color—and to assess their familiarity with the specific context of YYA homelessness in Boston.

Organizations that received funding through the Youth Homelessness Prevention RFP issued in December, 2018 ARE eligible to apply but must complete a final report for their previous grant by the RFP deadline (see below) in order to be considered for this new funding.

Résumés of the two most relevant staff should be uploaded as part of the CyberGrants application process.

AWARD AMOUNTS AND FUNDING CYCLE:

Liberty Mutual's foundation anticipates that the value of all awards will be significant over the three years. It further expects to award *approximately 20* grant proposals with an average funding level of \$100,000 per year. Liberty Mutual is not limiting the size of requests; however, funding will depend upon the capacity of the organization and the proposal. The amount awarded per proposal will also depend upon the type, number, and quality of proposals received. Capital grants may be considered but relatively few will be made given parameters mentioned above (page 4, bullet #5) and the amount of available funds. An applicant may request funding for less than 3 years, but must make the request in writing, provide justification, and receive approval from Liberty before the application deadline (contact Foundation@LibertyMutual.com).

SELECTION CRITERIA:

Organizations will be selected and funded based upon:

1. Clear familiarity and complementary activity with the issues and recommendations raised in Rising to the Challenge;
2. Clear identification of addressing one or more of the five focus areas identified in the RFP Description;
3. Clarity of concept and budget alignment, as well as detailed and accurate budget information;
4. Managerial track record and ability to implement proposed work (considering Impact Reports for prior funded partners);
5. Quality of board leadership and staff capacity in responding to this issue area; and
6. Evidence of a sound plan to meet proposed metrics as defined by three year's activities and to evaluate the work.

Proposals will not be considered that do not clearly include YYA in the development of their proposal or the implementation of the proposed project.

REPORTING AND PERFORMANCE REQUIREMENTS:

Funded organizations must complete a "Metrics Verification Report" through CyberGrants soon after grant selection. This report allows you to verify your target metrics and proposal benchmarks and takes 30-45 minutes to complete.

- a. CyberGrants will automatically notify the applicant when access to the "*Impact Report*" (i.e., interim report) is ready about 11 months into the first grant year, and each subsequent year before the grant is completed. Funding for the second and third grant years will be released upon successful annual submission, site visits and review of input from YYA's. The final Impact Report must be submitted no later than the deadline established by Liberty Mutual after year three.
- b. We ask that you acknowledge support from Liberty Mutual in your publicity and public communications; for more in-depth instruction about this facet, and/or to use the Liberty logo please contact the Foundation offices. If using social media, you may use @LibertyMutual.

Liberty Mutual will review project performance on an annual basis and may perform additional reviews at its discretion. Performance will focus on the following three areas:

1. Success in serving YYA experiencing or at risk of experiencing homelessness;
2. Success in meeting the nine priority elements identified in the RFP Description; and
3. Timely, accurate, and effective fiscal and administrative management.

KEY DATES:

- 1) Proposals are due by electronic submission no later than **Thursday, November 14** at **5:00 pm EST**. Liberty Mutual will not review proposals received after the deadline and is not responsible for late submissions.

- 2) Applicants are invited to participate in a conference call on **Friday, October 25th at 3:00pm** (Eastern Time) to answer questions related to the RFP requirements and process. Participation in the conference call is not required to apply, but the call will not be recorded and minutes will not be distributed.

Dial-in: 855-313-5500
Conference ID: 6169638

- 3) Funded organizations will be notified of their selection no later than **December 3**.

TO APPLY:

Organizations must apply online through the Liberty Mutual Foundation [Youth Homelessness Prevention Initiative Application](#). **RFP applicants must use the invitation code: Youth2020**

All information pertaining to RFP distribution and proposal submission, including required documentation, may be found immediately on the Liberty Mutual Foundation [website](#).

Questions:

Questions about this request for proposals should be directed to Foundation@LibertyMutual.com

Appendix A:

APPENDIX A. YOUTH PLANNING PROCESS HIGHLIGHTS

The YHDP Executive Committee set a vision to guide planning discussions:

We envision a Boston where all Youth and Young Adults (YYA) have a safe, identity-validating, and stable place to live, with opportunities to reach their full potential in education and employment, and with self-love and awareness.

We envision a city where all YYA have equal access to resources and opportunities, including Black and YYA of Color, LGBTQ YYA, pregnant and parenting YYA, systems-involved YYA, and other populations at statistically higher risk of experiencing homelessness and housing instability.

We envision systems that are trauma-informed, low-barrier, coordinated, data-informed, accessible, and available, and provide individualized services that meet YYA needs and respect YYA voice.

We envision a community that is vigilant and engaged in the effort to ensure YYA have the lifelong skills to achieve their goals, maintain their self-dignity, and thrive to their full potential.

They further identified five core outcomes that are mutually reinforcing, each necessary to prevent and end YYA homelessness:

Identification: Every YYA at risk of or experiencing homelessness is identified and immediately linked to the resources that will address their needs. Accurately identifying YYA experiencing homelessness and housing instability will allow us to appropriately design and target solutions.

Stable Housing: Every YYA has *safe* and stable housing that respects their choices, meets their needs, and allows them to thrive, whether independently or with families, including families of choice. YYA need a safe and reliable place to call home. Stable housing provides security for individuals and their belongings, allows for consistent self-care, and lowers barriers to education and employment by providing an address, a mailbox, and a private place for work and study. Our model of YYA homelessness suggests a need of approximately 285 new beds using a variety of housing models, dedicated to YYA experiencing homelessness, to house all YYA who need housing within 3 years.

Health and Wellbeing: Every YYA is supported by a community of culturally appropriate on-demand responses that support physical and behavioral health and the freedom of youth to practice self-love, agency, and compassion, for themselves and others. YYA need access to quality physical health, mental health, and substance use services and supports, basic needs like food and clothing, and training in key competencies, attitudes, and behaviors that will better equip them to successfully transition to adulthood. Health and wellbeing allows people to engage consistently and productively with education and employment, care for themselves and their homes, and reduce medical and other life expenses.

Education and Employment: Every YYA is supported by peers, mentors, educational and workforce systems, and the broader community, to meet their educational and employment goals. YYA need living-wage jobs that support upward economic mobility and sustainable exits from homelessness. They also need the skills to participate in civic life. Education opens up opportunities for employment and community engagement. Employment provides the means for paying for rent, food, health care, and daily basic needs.

Permanent Connections: Every YYA builds lifelong attachments to positive social networks that support their ability to thrive, and provide a social safety net that will prevent a return to homelessness in the future. YYA need access to kin-like connections with emotionally secure adults that provide love, a sense of belonging, advice, mentorship, counseling, a safety net, guidance and other support and resources that are needed over a lifetime. The relationships can be legal or informal, can include non-adults such as siblings and friends, and are often distinct from traditional service relationships and embedded

within chosen communities. They support educational journeys and career paths, help to answer daily questions and triage life's most difficult challenges.

APPENDIX B. YHDP-“RISING TO THE CHALLENGE” EXECUTIVE COMMITTEE

First	Last	Title	Affiliation
Rita	Nieves	Executive Director	Boston Public Health Commission
Laura	Perille	Former Interim Superintendent	Boston Public Schools
Stephanie	Ford	Member	Boston Youth Action Board
Ominique	Garner	Member	Boston Youth Action Board
Zarie	Locke	Member	Boston Youth Action Board
Kylar	Parker	Member	Boston Youth Action Board
Elisabeth	Jackson	Executive Director	Bridge Over Troubled Waters
Sheila	Dillon	Chief of Housing	City of Boston
Marty	Martinez	Chief of Health and Human Services	City of Boston
Trinh	Nguyen	Director of the Mayor's Office of Workforce Development	City of Boston
Melissa	MacDonnell	President	Liberty Mutual Foundation
Staverne	Miller	Area Director, Boston Regional Office	MA Department of Children and Families
Linn	Torto	Executive Director	MA Interagency Council on Housing and Homelessness
Joe	Finn	President and Executive Director	Mass Housing and Shelter Alliance
Lyndia	Downie	Executive Director	Pine Street Inn
Leslie	Suggs	Executive Director	The Home for Little Wanderers
Michael	Durkin	Executive Director	United Way Mass Bay and Merrimack Valley