2025-27 Housing Stability & Youth Experiencing Homelessness Initiative
Greater Boston Request for Proposals

Liberty Mutual Foundation

Liberty Mutual
INSURANCE

*Please Note: Organizations that have already been awarded a grant in 2025 or have an active grant that will end **after** 12/31/2025 are **not** eligible to submit proposals under this current RFP. This **does not** include active Strategic Supplemental Grants (i.e., Impact Driven Collaboration, Climate Mini and Honorarium grants).*

Background

Established in 2003, Liberty Mutual Foundation supports the communities in which Liberty Mutual employees live and work. In conjunction with our nonprofit partners, our common purpose is to invest in the expertise, leadership and financial strength of Liberty Mutual Insurance and our employees to advance security and support resiliency for people and communities in vulnerable situations. To further this purpose, in 2016 we began to support Youth Experiencing Homelessness efforts, and in 2022 we launched our Housing Stability Initiative. **In 2025 we are combining the Youth Experiencing Homelessness (YEH) and Housing Stability Initiatives to maximize the shared impact of the initiatives.**

This Request for Proposals (RFP) is intended for nonprofit partners that offer programs and services to underserved families in economically challenged neighborhoods located in Greater Boston, defined as:

- Boston
- Brockton
- Cambridge
- Chelsea
- Quincy
- Randolph
- Somerville

Initiative Timeline

Release Date:	June 2, 2025
Q&A Session:	June 11, 2025, 2-3:30pm EST
Proposal Deadline:	July 14, 2025
Metrics Verification Report Due:	Within 30 days of grant approval
Interim Reports Due:	August 14, 2026 (Year 1)
	August 16, 2027 (Year 2)
Final Report Due:	June 30, 2028 (Year 3)

Goals of the Initiative

Liberty Mutual Foundation is dedicated to advancing security and housing stability for youth, individuals, and families in vulnerable situations. Our initiative consists of two primary tracks: **Housing Stability** for families and individuals, and **Youth Experiencing Homelessness**. This dual approach allows us to respond to the diverse and complex needs of our communities. Through these focused efforts, we aspire to create a more equitable and stable housing environment that empowers youth, individuals, and families to thrive.

Key Objectives

1. **Housing Stability:** We prioritize funding catalytic nonprofits that increase housing stability in Boston by supporting direct services and other efforts that strengthen pathways to stable housing and programmatic services across a range of individual circumstances, with access for individuals and families throughout the housing continuum, ranging from homelessness to affordable home ownership.

2. **Youth Experiencing Homelessness:** For organizations focusing specifically on youth

homelessness, we recognize the urgent need for tailored interventions. This track requests proposals that include comprehensive support services—such as counseling, education, job training, and life skills development—specifically designed to empower young people to secure and maintain stable housing. <u>Distinct from our Workforce Development and Education RFPs, the primary goal of these efforts is housing security for youth</u>. We aim to create a robust support network that addresses the multifaceted challenges of youth homelessness.

Sample Metrics

Liberty Mutual Foundation seeks to expand access to a full range of housing-related supports and programs that enable low-income families and individuals to find and remain in housing that is safe, affordable, and fits their needs and aspirations. Priority will be given to organizations serving extremely low-income to low-income residents in Boston, as defined below, and to organizations serving youth and young adults experiencing homelessness or housing instability.

Extremely low-income to low-income residents are defined by HUD as follows:
- ***Extremely low-income***: Families whose incomes do not exceed the Federal poverty level or 30% - 51% of Area Median Income (AMI)
- ***Low-income***: Families that earn up to 80% of the AMI

Organizations responding to this RFP should propose metrics that they are prepared to measure and report on, and to identify those metrics that most strongly support the proposal's goals. Organizations may choose from a list of priority metrics provided by the Liberty Mutual Foundation, as well as propose their own customized metrics.

The priority metrics for this RFP include:
- # of people supported with temporary / emergency accommodations
- # of people moving out of temporary shelter and into more stable housing environments
- # evictions prevented
- #of individuals experiencing homelessness that gain access to basic supportive services

Customized Metrics

Housing Stability organizations may focus on:
- Increasing the number of individuals and families with significant challenges who gain access to one or more housing stability supports or interventions (e.g. wrap-around services, financial empowerment training, asset-building, first-time homebuyer classes, other programming)
- Increasing the number of placements/movements along the housing continuum – e.g., temporary shelter to long-term supportive housing placements
- Increasing the number of community members served who can avoid eviction or displacement and stay in their homes with the help of direct services and supports

YEH organizations may choose to focus on several key services, which may include:
- <u>Permanent Connections:</u> Organizations may prioritize building supportive relationships that help youth foster lasting connections with peers and adults, reducing social isolation and stigma that exacerbate feelings of hopelessness.
- <u>Health and Wellbeing:</u> Services may include specialized support for youth with histories of trauma, abuse, and mental health challenges, as well as access to essential healthcare resources.
- <u>Education and Workforce Development:</u> Organizations may address educational disruptions that lead to lower attainment and increased dropout rates, providing support for academic success and workforce readiness.

- Stable Housing: Efforts may focus on helping youth secure safe and stable housing, addressing the age-related barriers they face in accessing rental opportunities.
- Exploitation Prevention: Organizations may prioritize strategies to prevent exploitation and abuse, particularly for youth at heightened risk, including those transitioning from systems like foster care or juvenile justice.

Grant Eligibility

Liberty Mutual will award grants through this initiative to organizations that:
1. Seek program or general operating support, targeting discrete efforts within their organization that support the goals described in this RFP. Initiatives should have clear measures of success and may include efforts to build capacity, improve quality and impact, or scale up efforts targeting low-income populations and/or neighborhoods.
2. Have relevant experience with housing stability and/or youth homelessness prevention
3. Are designated by the IRS as a 501(c)(3) nonprofit organization.
4. Not awarded a grant in 2025, *except for a Strategic Supplemental Grant as outlined on page 1.*

Funding Availability and Grant Size

Funding levels will be competitive, determined by the type, number and quality of proposals submitted. *Nonprofits with smaller organization budgets, and requests under $50,000 (per year) are encouraged to apply through our discretionary proposal process.*

Funding Cycle

This RFP will be funded on a three-year cycle. Organizations selected through this RFP will receive a commitment for three years of funding, pending availability of funds and our successful review of interim reports. **Interim reports, due August 14th, 2026, and August 16th, 2027 will be required to access second-year and third-year funding.** We also ask to be informed of any **material changes** related to budgets, leadership and personnel, or programs for organizations with active grants.

*Please note that new grant proposals for this initiative **will not** be accepted in 2026-2027. The next RFP for this initiative will be dependent upon board approval and <u>would not</u> occur before 2028.*

Grant Awards

Grant awards will be distributed based upon the following criteria:
1. The ability of the organization to define clear measures of success, and to document and provide relevant data and evidence regarding the impact of the grant.
2. The level of innovation and commitment of the applicant organization and proposed program/project.
3. The estimated scope of the program.
4. The organizational and community impact of the grant.
5. Other organizational factors such as:
   - Clear budget and financial data
   - Organizational capacity, diversity, governance, history and reputation
   - Other ancillary and complementary programs sponsored by the organization
   - Experience collaborating with other organizations
   - Connection to the community
   - Other program funding sources and a diversified funding base

Selection Criteria

Applicants for grants will be evaluated on the following criteria (in no specific order):

1. **Relevance:** The grant applicant's mission and intent must closely follow the guidelines set forth in the RFP, and the work must align with **our top-level metrics for the Housing Stability and YEH Initiative:**

- # of people supported with temporary / emergency accommodations
- # of people moving out of temporary shelter and into more stable housing environments
- # evictions prevented
- #of individuals experiencing homelessness that gain access to basic supportive services

    While these metrics are our primary focus, we acknowledge the many efforts that contribute to achieving these goals. Competitive applicants will clearly demonstrate how their work aligns with and drives progress toward our top-level metrics.

2. **Program Quality & Target Audience:** Applicants must thoroughly demonstrate the effectiveness of their program(s) in assisting low-income communities, through the measurement and presentation of relevant data and evidence.

3. **Organizational Capacity:** Priority will be given to organizations that can demonstrate internal capacity and experience in reaching low-income communities.

4. **Cost-effectiveness:** A budget for the program should demonstrate cost-effective use of resources.

5. **Past Performance:** Liberty Mutual Foundation supports programs with a demonstrated track record of serving vulnerable populations and communities.

6. **Innovation & Impact:** Priority will be given to applicants that demonstrate a willingness to innovate and collaborate with other nonprofit and community organizations.

Funding decisions will be made at the sole discretion of Liberty Mutual Foundation, and all decisions will be final. Liberty Mutual Foundation gives preference to organizations and programs with varied funding streams.

Accessibility
Liberty Mutual invests in community initiatives dedicated to advancing access for people with disabilities. The most competitive applicants have thoughtful and clearly articulated plans for the inclusion of people at all levels of physical, cognitive, and emotional abilities.

Reporting Requirements
1. A brief Metrics Verification Report will be required soon after funding announcements. Because awards are not always in the amount requested, and things may change between the time of grant submission and award receipt, it is important that awarded organizations use this report to confirm and/or refine key metrics that will be measured throughout the grant period to demonstrate impact.
2. An Interim Report is required to access funding for years 2 and 3.
3. A Final Report, that specifically details the achievements, outcomes, and opportunities made possible by this grant, is required.

Funded organizations will receive instruction on when and how to access online impact reports approximately six weeks prior to the report's due date. Reports will cover:

- **Accomplishments** achieved during the reporting period, including specific, measurable activities and outcomes as outlined in the initial grant proposal, the number and type of participants and/or communities served by the program, and other relevant data.
- **Challenges or setbacks** experienced during the grant period, and how they were addressed by the organization.
- **Unexpected results or key insights** that were learned during the reporting period. Our strongest partnerships seriously consider this section, enabling us to learn together.
- **Updated Financials:** Recent Balance Sheet, Statement of Activities and Audit/Financial Review

Proposal Deadline and Grant Announcements
Proposals should be electronically submitted by 11:59 p.m. on July 14, 2025. Late applications, incomplete applications, missing financial documents, and applications not appropriately completed will not be considered.

Grant awards will be announced in August/September 2025

Information Session
Applicants are invited to participate in our upcoming information session to answer questions related to the RFP requirements and process. This session is strongly recommended for new applicants; however, it is not required to apply. The session details are below:

Liberty Mutual Foundation
RFP Information Session Covering: Housing Stability & YEH and Youth Workforce Development
Wednesday, June 11th, 2025
2:00-3:30pm EST
Please note that this is a Microsoft Teams Meetings. We encourage new and infrequent users of Microsoft Teams to sign on in advance of the meeting to make sure that your platform updates are current.

Use the following link to Register for the Information Session: Click Here to Register
After registering, you will receive a confirmation email containing information about joining the session.

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

Proposal Questions, Format and Procedures

The online application can be accessed through this following link.

NOTE: Once you enter the CyberGrants application portal, **be sure to click "Start New Application"** before reviewing any previously submitted proposals. Additionally, **confirm that you are in the "Liberty Mutual Housing Stability & Youth Experiencing Homelessness Applications"** section when applying for this RFP.

- Please **follow the onscreen instructions** to submit a request.
- Organizations **may submit only <u>one</u> proposal**, submitted through this online platform.

The following information is provided only as a guide for preparation and does not constitute the application in its entirety.

Proposal Questions
Note: If any questions are difficult to answer due to the nature of your proposal, please respond as best you can or indicate N/A (not applicable).

1. **Description of Project or Program**
   Please describe your proposed project or program and how it will address the goals of this initiative.

2. **Request Cash Amount**
   All figures in your proposal (budget, numbers to be served, anticipated outcomes, etc.) should reflect <u>ONE</u> year of operations.

3. **Project Title/Elevator Pitch**
   Foundation staff members need to quickly understand your program and be able to succinctly describe your request to others.

4. **Monitoring and Evaluation**
   Please describe your process for monitoring and evaluating your program's success. Include metrics showing your results over the past 12-18 months and describe how these results lead toward the achievement of your stated goals.

5. **Activities and Outcomes**
   Describe the goals and specific program activities that your organization proposes to address. Please use the following format to describe activities and outcomes:
   Goals: (What goals does the proposal seek to advance?)
   Activity: (How will the requested grant be used to achieve program goals?)
   Expected Outcome: (What are the benefits or changes over time that you expect as a result of your activity?)
   Baseline: (How will you determine your expected outcomes?)
   Measurement: (How will you collect and measure your outcomes?)

6. **Demographic Information Requested**
    a. Total number served by the organization and program for which funds are requested
    b. Proposed number of program participants (based on requested grant amount)
    c. Genders served by the program (%)
    d. Race or Ethnicity served by the program (%)
    e. Average family income of program participants (#) (identify sources used to determine income)
    f. Percentage of English-Speaking, Limited English-Proficient, and Non-English-Speaking participants

7. **Financial Information and Requested Documents***
    a. Average cost per participant (based on overall program costs, not just grant request)
    b. Listing of other funding sources and grant amounts
    c. Organization and program budget using the Philanthropy MA Budget Template
    d. A current financial Statement of Activities and Balance Sheet for your organization
    e. Latest Audited Financial Statement or Financial Review
    f. Latest IRS Form 990; applicants should refer to the IRS website to verify filing requirements
    *Please refer to Appendix for additional details

8. **Describe your proposed project/effort?**
    a. What is the rationale for your proposed effort? What research and/or data supports your ideas?
    b. In what communities do your proposal focus? What are the characteristics of the target population(s) or community/ies, including specific needs, assets and barriers?
    c. Briefly describe relevant experience of your organization and any collaborating partners in serving the target populations/communities and addressing their needs.
    d. Describe how you will conduct outreach and engage the community in the proposed efforts, including any methodologies to be used to gather input or inform program planning.
    e. Describe the criteria and processes used to identify communities who may best benefit from the proposed efforts. Please be certain to include a description of positive characteristics that you seek in prospective participants or neighborhoods, and challenges that may arise in identifying and/or reaching your target goals.
    f. Please share how this proposal connects to or leverages other programs or services your organization provides.

9. How will the requested grant expand, enhance, or otherwise add value to the current efforts of your organization?

10. How do you propose to sustain the proposed effort over the long term?

APPENDIX

A-C

Frequently Asked Questions (A)

1. **Our organization received funding through the last grant cycle. Do we need to submit a final report before we can apply to this grant cycle?**
   Yes. You will receive instructions on when and how to access the online impact report for your previous grant via an email from CyberGrants (please check spam/junk folders). We encourage prior grantees to complete final reports as soon as possible, if planning to participate in the current RFP cycle.

2. **Our organization received a grant through the Foundation's discretionary grants program within the last 12 months. Can we also apply for a grant through this initiative?**
   *If your active grant expires <u>after</u> 12/31/2025 you are <u>**not**</u> eligible to apply.*

3. **Can Massachusetts organizations outside of the City of Boston apply?**
   In addition to the City of Boston, we are also accepting applications from organizations located in or serving residents of Brockton, Cambridge, Chelsea, Quincy, Randolph, and Somerville.

4. **What is the maximum/minimum amount that our organization can request through this RFP?**
   The grant range has not been predetermined. Funding levels will be competitive, determined by the type, number and quality of proposals submitted. We encourage nonprofits with smaller budgets and requests under $50,000 to apply through our discretionary proposal process.

5. **Should our request amount and proposal information cover three full years of programming?**
   No, your request should cover only one year of funding. While we aim to provide funding for subsequent years to successful applicants, these grants are contingent upon the satisfactory completion and review of your interim impact report.

6. **We would like to discuss our proposal ideas with someone at the Foundation before submitting. Is there a number we can call? Can we request a site visit?**
   Unfortunately, we are unable to speak with every organization interested in applying. We recommend that you participate in the listed Webinar. Preliminary site visits and interviews will be conducted on an as needed basis. You should submit your questions via email to Foundation@LibertyMutual.com. Please keep in mind that the RFP is a competitive process and that we are unable to "pre-vet" applications.

7. **Is there an age limit on the people we can serve through this grant?**
   There is no specific age limit for Housing Stability applicants. However, for applicants focused on Youth Experiencing Homelessness, we prioritize services for youth, including unaccompanied minors, youth aging out of foster care and young adults aged 18 to 30.

Examples of Questions Asked in Impact Reports (B)

1. **Start Report Period / End Report Period**
   Please enter the start and end dates for the grant period included in this impact report.

2. **Future Operation**
   Given the current success (or challenges) experienced during the grant period, how likely is it that the program funded by this Education Initiative grant will continue to operate over the next 12 months?

3. **Cost of Supported Program**
   Please provide an updated total cost for the program during Year 1 of this grant. If funds were applied toward operating support, provide an update of your agency's operating budget.

4. **Most Recent Statement of Activities & Balance Sheet**
   Please provide your organization's most recent statement of activities and balance sheet.

5. **Organization Changes**
   Please describe any material changes to your organization or program during the grant period, or that you expect to occur in the next 12 months, e.g., key staff changes, significant increase or decrease in budget, substantial growth in program size or geographic footprints, etc.

6. **Metrics – Outcomes**
   Referring to the following predefined metrics and your program's anticipated outcomes made possible by this grant, please update the following metric fields with **actual outcomes** achieved during the grant period.
   - # of people supported with temporary / emergency accommodations
   - # of people moving out of temporary shelter and into more stable housing environments
   - # evictions prevented
   - #of individuals experiencing homelessness that gain access to basic supportive services

Financial Review Requirements (C)

All RFP submissions include a financial review. As part of this review applicants will need to submit their <u>most recent</u> financials, including:
- Balance Sheet
- Statement of Activities (P&L)
- Independent Audit or Review (when required by law)

Additionally, applicants should be prepared to answer the following questions within the RFP, with responses being consistent with the information provided in the submitted financial documents. Please keep in mind that the following must be as of the <u>most recent balance sheet</u>.
- Total current assets
- Total current liabilities
- Total liabilities
- Total unrestricted net assets
- Current balance of cash accounts
- Net income for most recently completed fiscal year (provide context for deficit)
- Average cost per participant (based on overall program costs, not just grant request)
- List of other funding sources and grant amounts
- Any other context or financial information to support numbers provided

Definition of Terms:
- **Current Liabilities**: These are obligations that must be repaid within one year. Examples include accounts payable, accrued expenses, and short-term loans.
- **Noncurrent Liabilities**: Long-term obligations that are not due within the next year. Examples include long-term debt, long-term portion of liabilities, and any other liabilities that are due beyond 12 months
- **Total Liabilities:** 100% of the organization's total liabilities, including both current and noncurrent.
- **Net Assets**: The difference between total assets and total liabilities. In the context of nonprofits, net assets are categorized into unrestricted (funds that can be used at the discretion of the organization without specific limitations) and restricted net assets (funds designated for specific purposes or timeframes).