PARTNERSHIPS & LOGISTICS

- The RFP only provides location-based parameters for the Lead Organization, but not for potential partner organizations. Do these also need to be based in Cambridge, or can they be located outside of the city but still benefit/serve Cambridge families?
  - The Community Benefits Funds were always meant to provide support to Cambridge-based organizations that provide services to Cambridge families. Where the Lead Organization must be physically located and operate in Cambridge, it is possible for partner organizations to be located outside of Cambridge. However, they must provide services to Cambridge families. For partner organizations not currently operating in Cambridge, consideration will be given to those with unique experiences and approaches to addressing Top Tier Needs that are not currently available in the local provider community.

- Can partners already be working together?
  - Yes, partners that already work together may continue to do so. The Committee seeks to fund partnerships that will use Community Benefits Funds to develop creative and innovative approaches that could be new and/or that enhance and add value to what partnering organizations are already doing.

- You've mentioned that partnerships must comprise at least two organizations. Can you provide more information on the types of organizations that may be in a partnership? Do all partners have to be non-profit organizations (NPOs)?
  - No, partners do not all have to be NPOs; partnerships may include organizations that are not NPOs. When the Community Benefits Fund was created, one of the clear objectives was to promote services of NPOs to better benefit Cambridge families. We expect there are cases where NPOs will want to partner with other organizations that may not be NPOs (with 501c3 designations) and the Committee does not wish to preclude this. However, a Lead Organization must be a non-profit organization.

- Can partnerships include private entities, city agencies, etc.?
  - It is possible for for-profit, city agencies, and universities to be partners, but they cannot receive Community Benefit funds. Other governmental agencies (e.g. Cambridge Housing Authority) could receive funding for the provision of services as part of the partnership.

- In the interest of real transparency and collaboration and advancing these goals, is there some sort of clearinghouse or online platform where NPOs can either connect with each other or share ideas?
  - The Committee will share the list of individuals and organizations that are represented at the information sessions to help facilitate this spirit of collaboration. The Committee will also consider options to provide ways for organizations to find each other through our webpage (www.cambridgema.gov/communitybenefits), but cannot assist in the creation of partnerships.

- When it comes to the "summary expense budget" for the Planning Phase, how much detail will be necessary? For example, if we would anticipate spending a significant portion of the Planning Grant on a consultant, would we need to have identified that specific consultant in advance of submitting the proposal, or would a line item for "consultant" with a budgeted amount be adequate?
  - The Planning Phase Budget should list the anticipated category of expenses and their approximate values. It is not necessary to go into detail, such as identifying a particular consultant, for example. The Committee expects project budgets to be further refined during the Planning Grant Phase.
TOP TIER NEEDS & TARGET POPULATION

• It would seem that the RFP introduced a new requirement that applicants address all three Top Tier Needs in their proposals/applications. Can you provide some insight as to whether it is meant to be a requirement or general guidance? How did the Committee come to decide on this?
  o Yes, this is meant to be a requirement. The Committee has spent a lot of time considering its approach and decided that the three Top Tier Needs must be addressed, recognizing that these are complex, interrelated issues. It is the Committee’s belief that the best way to support families in addressing one of these needs is to provide support for all three, as needed. While all three Top Tier Needs must be addressed (to the extent that families need these services), they may not all be addressed equally. The Committee is prioritizing innovative approaches for the Target Population that have the capacity to address all three Top Tier Needs in ways that respond to the unique needs of families, with the recognition that families may be impacted by one or more of the Top Tier Needs in different ways. This approach also recognizes that not every family will need services in all three areas (e.g. a family requiring support for affordable housing may not require support for behavioral health). A proposal must demonstrate how a more focused approach on one need might have a measurable and/or significant impact on the other needs, recognizing the interrelation of these complex issues. With this framing, all three Top Tier Needs will be addressed.

• Regarding the provision of services towards the Target Population, are we supporting particularly those families that are headed by a single woman, or only those families that are headed by a single woman?
  o For this initial round of funding, the Committee has defined the Target Population as “families with children that are low-income, or living at or below the poverty threshold, particularly those headed by a single woman”, which would not preclude other families who may not be headed by single women from receiving support. A closer look at the demographics of Cambridge shows that households headed by single women are an especially vulnerable population which is why the Committee chose to make this distinction.

• Does Cambridge have an estimate for the Target Population?
  o The Committee has defined the Target Population as “families with children that are low-income, or living at or below the poverty threshold, particularly those headed by a single woman”. The American Community Survey (ACS) indicates that there are approximately 12,000 families in Cambridge that include one or more children 17 years of age or younger, of which approximately 2,300 can be classified as low-income households (earning less than 50% AMI, according to HUD). The ACS also indicates that, of the 12,000 Cambridge families with children, approximately 1,500 are female headed (defined as “where a spouse or partner is not present”) that include one or more children 17 years of age or younger. Of these 1,500 households, approximately 1,000 can be classified as low-income households. (2012-16 American Community Survey Public Use Microdata Sample; FY 2016 Income Limits, Department of Housing and Urban Development) While female-headed families represent roughly 13% of the families in Cambridge, they represent 43% of low-income families. Additionally, the latest estimates indicate that Cambridge has approximately 600 households headed by a single female parent (with children ages 0-18) living at or below the poverty line. (2000 Decennial Census; 2005-2009, 2011-2015 American Community Survey) The data suggests that the Target Population comprises roughly 2,300 families in Cambridge, of which 1,000 are headed by a single woman.

NOTE: The Committee was deliberate in narrowing the Target Population to 1) have a more meaningful impact on a specific population, and 2) to better learn from this process by taking a more targeted approach and focus.
DATA & DEMOGRAPHICS

- **Can you speak a little more on data collection? What kind of data will be required?**
  - The Committee will hire an Evaluator that will work with each partnership to develop their Plan for Implementation, which will include establishing **what** will be measured and **how** it will be measured. The Committee anticipates having an Evaluator on board before the mid-April 2019 date for the award of Planning Grants.

- **Does “cash assistance” include the Earned Income Tax Credit (EITC)?**
  - No, it currently does not. This data is available from the IRS at the zip code level. You may use this on-line tool from the Tax Policy Center to find this data for Cambridge:
    - [https://tpc-eitc-tool.urban.org/](https://tpc-eitc-tool.urban.org/)

- **Can you provide more information on the Black, foreign-born population, specifically regarding their country of origin?**
  - The data becomes more difficult to interpret as we look at various factors. However, we do know that there is a substantial number of Haitian individuals in Cambridge, although this number has been steadily declining. We have also seen a substantial number of individuals of Ethiopian and Somali descent. These are the three subgroups that stand out the most.

- **Can you provide some more information on what the effects of gentrification might be on demographic shifts?**
  - Data from the U.S. Department of Housing and Urban Development (HUD) produced for the Comprehensive Housing Affordability Strategy data set shows a steady decline in households earning from 50% to 80% of Area Median Income (AMI) and some decline in those earning between 80% and 100% of AMI. In recent years the proportion of households earning under 50% of AMI has changed little while the number and proportion of those earning over 140% has increased.

- **Based on the presentation, it seems that, while the population is increasing, the overall poverty rate is going down. Is there a way to better understand whether this is due to higher earnings for individuals who were once earning less and are still living in Cambridge, or due to those with low-earnings being priced out and leaving Cambridge? It’s important to know whether this process and the projects/programs that will come out of it will have an impact.**
  - The American Community Survey (ACS) allows us to go back one year to look at individuals who did and did not live in Cambridge then, and we have found that individuals living in poverty tend to have a lower rate of moving from year to year. However, this does not allow us to determine if households residing in Cambridge and earning below the poverty level in a prior year have either moved or increased their income in the following year.

- **Are people living in public housing being represented in the category of families with related children?**
  - Statistics include all families living in Cambridge, regardless of the type of housing occupied. The Census Bureau statistics do not distinguish between persons living in market rate and Affordable housing.

- **For future rounds of funding, the Committee may wish to revise the poverty and low-income thresholds. The numbers that HUD uses do not translate well into the Cambridge context. We know that in Cambridge, a family headed by a single woman who has children in childcare needs at least $73,000/year for their basic needs to be met. I would suggest that the Committee consider using thresholds for low-income individuals and those living in poverty that are more representative of living conditions in Cambridge.**