



United Way of Great Chattanooga

Community Investments Grant Application Guidelines

2026-2027

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About the United Way of Greater Chattanooga

The United Way of Greater Chattanooga’s (UWGC) mission is to unite people and resources in building a stronger, healthier community. We envision a community where all people achieve their full human potential through UWGC’s three areas of focus - Opportunities for All Children, Economic Mobility for Families, and A More Connected Community. From the unique position at the center of the nonprofit, government, philanthropic, and business communities, UWGC drives focused collaboration among our partners to address community-specific avenues for everyone to engage in creating social change.

The purpose of UWGC’s Community Investments is to drive transformational change in our community by directing our limited resources towards data-driven efforts that deliver the highest return on investment as measured by Opportunities for All Children, Economic Mobility for Families, and A More Connected Community outcomes within the UWGC 2030 Impact Agenda framework. Our grantmaking emphasizes the importance of collaboration across non-profit organizations and prioritizes 2-generational approaches that invest in Asset Limited, Income Constrained, Employed (ALICE) households with children.

UWGC Community Investment Priorities: 2030 Impact Agenda Framework

United Way of Greater Chattanooga funds programs aligned with our three Focus Areas: Opportunities for All Children, Economic Mobility for Families, and A More Connected Community. The challenges facing our region are complex and require coordinated, comprehensive solutions. UWGC seeks collaborative programs that can make an impact today while building long-term pathways for family success.



Our 2030 Impact Agenda recognizes that no single service can meet the full spectrum of needs individuals and families experience across their lives. Therefore, we prioritize programs that provide the *next best step* for a person or family—supporting progress from early childhood through adulthood. Programs must demonstrate measurable outcomes aligned with the UWGC Impact Measurement Framework; thematic alignment alone is not sufficient.

To be considered for funding, programs must clearly demonstrate direct, measurable benefit to ALICE households. UWGC takes a focused approach to co-create both immediate and long-term impact for these families. Over the past two years, we have prioritized partners advancing 2-generation approaches that support the needs of both caregivers and children.

In alignment with the 2030 Impact Agenda, UWGC’s Community Investments model aims to respond to the needs of our neighbors, enhance strategic partnerships, optimize regional resources, and strengthen transparency across the funding process. With a dual focus on addressing immediate needs and investing in long-term community change, UWGC deploys donor dollars into community nonprofits through multiple funding streams.

Funding Opportunities

For the 2026-27 cycle we have two funding streams that are open to new investments. Each fund supports a distinct part of our commitment to ALICE families—advancing innovative 2-generation solutions and meeting urgent, immediate needs.

Catalyst Fund

Length of Funding: 1 year (July 2026 – June 2027)

Purpose: Accelerate impact through innovation and collaboration.

Overview

The Catalyst Fund invests in programs that advance innovative two-generation approaches for ALICE households with children. These grants support organizations pursuing new ideas, testing creative solutions, or expanding promising programs that drive outcomes within UWGC’s Impact Measurement Framework. Catalyst Fund applicants are encouraged to pursue collaborative models with one or more partner organizations to strengthen program design, implementation, and long-term sustainability.

Types of Innovation Considered

The Catalyst Fund supports proposals that demonstrate clear potential to accelerate impact, including:

- New programs or new components of existing programs
- Scaling or expansion of programs with demonstrated success
- Piloting solutions that address root causes or barriers to effectiveness



- Innovative approaches or emerging ideas that strengthen outcomes for families
- Collaborative initiatives that leverage shared expertise, resources, or service delivery

Collaboration Expectations

While collaboration is not required, applications with formalized partnerships, such as a Memorandum of Understanding (MOU) or partner agreement, will be prioritized during review. Formal agreements help ensure aligned roles, shared accountability, and coordinated service delivery that strengthens outcomes for ALICE families. During the application process, you will have the opportunity to upload your collaboration agreement as supporting documentation.

Bridge Fund

Length of Funding: 1 year (July 2026 – June 2027)

Purpose: Support programs providing direct, immediate assistance to individuals and families in urgent need.

Overview

The Bridge Fund supports programs that provide direct, immediate assistance to individuals and families experiencing urgent need—such as food, health services, transportation, disaster relief, housing, and childcare. These investments ensure that families can access stabilizing supports quickly and with dignity.

Bridge Fund investments prioritize organizations that can deliver emergency assistance while also connecting clients to additional resources beyond the immediate crisis, supporting continuity of care and long-term stability.

Application Priorities

Bridge Fund applications will prioritize:

- 211 closed-loop referral partners, ensuring strong alignment with the region’s coordinated navigation system
- Programs staffed by trained professionals (Case Managers, Social Workers, Family Advocates, Family Support Specialists, etc.) who can administer emergency assistance responsibly and effectively
- Organizations that demonstrate the ability to link clients to wraparound supports beyond the immediate emergency
- Programs prepared to support community-wide emergency response in coordination with UWGC’s disaster relief network
- Organizations that can demonstrate staff capacity to responsibly administer emergency assistance
- For Bridge Fund Only: Indirect/administrative costs up to 15% are allowed.



Grant Request Amounts

To ensure equitable access and consistent expectations across both funds, the maximum request amount for each fund is \$50,000. Applicants should propose budgets that are aligned with project scope, capacity, and anticipated outcomes.

Organization Eligibility

Organizations should review the Eligibility Checklist to ensure minimum requirements are met. The Eligibility Checklist includes the following:

1. The organization must meet the IRS standards for nonprofit status 501(c)(3) or faith-based organization. All applicants will be asked to submit your organization's IRS 501(c)(3) determination letter.
2. The organization will be asked to supply the most recent IRS Form 990 or 990 EZ.
3. The organization must be chartered prior to January 1, 2023.
4. Has services within Hamilton, Walker, Dade and/or Catoosa County
5. The organization is committed to serving ALICE households.
6. The organization demonstrates a commitment towards collaboration with another local organization(s) (nonprofits, businesses, or government) to accelerate impact.
7. The organization must provide services and have staff (full-time, part-time, and/or volunteers) in the geographical region served.
8. The organization must be able to supply the organization's EIN/Tax ID#.
9. UWGC conducts business through the internet and its website. Applicants must be able to send and receive email.
10. UWGC makes its investment payments through EFT and will request appropriate banking information from organizations receiving funds. Grant recipients must be able to provide banking information.
11. The organization must be committed and able to make measurable improvements for clients in one of the three focus areas for which United Way will invest funds. Measurable improvements must align with published outcomes and indicators.
12. The organization must be willing and able to enter into a provider Agreement with United Way of Greater Chattanooga regarding the provision of services in compliance with United Way requirements - including submission of beneficiary reports of client demographics, program reports detailing outcomes achieved, and any supporting information, as requested by UWGC.

Geographic Eligibility & Funding Limits

Organizations may submit applications to the Bridge Fund, the Catalyst Fund, or both, based on eligibility and geographic location.

Hamilton County (TN)

Organizations based in Hamilton County may apply to both the Bridge Fund and the Catalyst Fund.



- *Currently funded Impact Fund partners: Bridge Fund only*

North Georgia (Catoosa, Dade, Walker Counties)

Organizations may apply to both funds; however, due to limited dollars, only one grant will be awarded per organization. We encourage applicants to choose the option that best aligns with their work.

To apply under North Georgia, organizations must:

- Maintain a physical location in North Georgia, and
- Serve a program population where 75% or more of participants reside in North Georgia.

Marion & Sequatchie Counties (TN)

No funding is available for these counties in the 2026–2027 cycle.

Funding Limits: *We are not equipped to support the following proposals for funding:*

- Capital Campaigns
- Endowments
- Individuals
- Membership dues
- Organizations that have a written policy of discrimination based on sexual orientation and/or gender identity or organizations that foster or encourage racial, religious, class, or other prejudices.
- Private, Public, or Charter K-12 Schools
- Sponsorships or fundraising events

2026-2027 Grant Cycle Timeline

- January 12, 2026: Grant Portal Opens (via Foundant)
- January 30, 2026: Deadline for Pre-Application/LOI submission (via Foundant)
- Tuesdays, January 13, 20, & 27, 2026 from 11am-12pm EST: CI Staff Office Hours via Zoom
- February 6, 2026: Full Application Opens (via Foundant)
- February 27, 2026: Deadline for Full Application submission by 5:00pm (EST)
- February 2026: Volunteer Grant Reviewer Trainings
- March 2026: Volunteer Grant Reviewers begin review of applications
- April 2026 Volunteer Grant Reviewers evaluations submitted; Community Investment Committee (CIC) orientation
- May 2026: CIC meetings with funding recommendations made to UWGC Board of Directors
- June 2026: Grant Award Announcements



- July 1, 2026: Award dispersal to grant recipients begins

Overview of Application Process

Below are the steps in the Community Investment Application process.

1. Pre-Application/LOI Submission
2. Eligibility & Pre-Application/LOI Reviewed by Financial Reviewer and UWGC staff
3. Full Application Submission
4. Application Review & Scoring from Volunteer Grant Reviewers
5. Application & Scoring Consideration from Community Investment Committee
6. Funding Recommendations by Community Investment Committee to UWGC Board of Directors
7. Review & Approval of Funding Recommendations by UWGC Board of Directors
8. Funding Approval
9. Agency Agreement Form Signed and Returned to UWGC

The process opens and officially begins on Wednesday January 12, 2026, with an Eligibility Review and Pre-Application Screening running concurrently to determine whether an organization will be invited to complete the full Community Investment Application.

The Pre-Application/LOI will ask the applying organization to provide a high-level introduction of the proposal to demonstrate:

1. Organizational eligibility
2. General financial information for initial review
3. Alignment with UWGC's 2030 Impact Agenda

Pre-Applications/LOIs are due by 5:00 p.m. on January 30, 2026. UWGC staff and a financial reviewer will evaluate submissions on a rolling basis to determine whether applicants may proceed to the full application. Approved applicants will be notified and may begin the full application on February 6, 2026. Full applications are due by 5:00 p.m. on February 27, 2026.

Once full applications are submitted, UWGC staff will share them with Volunteer Grant Reviewers for scoring based on established rubrics. The Community Investment Committee will then review the scored applications and provide funding recommendations within the limits of funds raised through UWGC's workplace campaign and individual donations. Recommendations will be forwarded to the UWGC Board of Directors for final review and approval.

Evaluation & Funding Decisions

All applications are evaluated using standardized tools that assess overall program strength and the ability to achieve outcomes for ALICE households with children. Scoring is one factor in the review process. Final funding recommendations also consider alignment with UWGC priorities,



available resources, portfolio balance, and geographic distribution. Due to limited funds, not all strong or well-aligned applications will receive funding. Funding decisions cannot be appealed; however, applicants may request feedback by emailing impact@uwchatt.org.

Funding Notifications & Agreement

Funding decisions will be communicated after the UWGC Board of Directors meeting. Organizations must sign and return the funding agreement by **July 15, 2026**. No payments will be released until the agreement is fully executed. Monthly payments will begin after contract execution and will follow the fiscal year from **July 1, 2026, to June 30, 2027**.

Changes in Reported Information

If any reported information changes during the Community Investment Application and Review process (after application submission and before funding is awarded), the organization must notify UWGC by email at impact@uwchatt.org immediately upon becoming aware of the change. The notification must explain what changed, why it changed, and how it affects the proposed program.

If any reported information changes after funding has been awarded, the organization must notify UWGC by email at impact@uwchatt.org within 30 days of becoming aware of the change. The email must outline what changed, why the change occurred, and how it affects program delivery. Material changes may result in adjusted funding levels or termination of the grant.

Funding Acceptance

If an application is approved—either partially or fully—the organization will receive the following documents:

- **Funding Letter**
- **UWGC Organization Agreement Form**
- **ACH Authorization Form**

To receive funds, the organization must sign and return the Organization Agreement by the stated deadline. The Agreement must be signed by an individual authorized to legally bind the organization. **No payments will be released until the Agreement is fully executed.** UWGC reserves the right to adjust or withdraw funding prior to contract execution if new information affects eligibility or alignment.

If the organization needs to request changes due to the level of funding awarded, or if it elects to decline funding, it must notify UWGC by email at impact@uwchatt.org. Requests must explain the reason for the change and its impact on program delivery. Material changes are subject to approval



by the Community Investment Committee and may result in adjusted funding levels or termination of the grant.