



Memorandum of Understanding

Between _____

and

United Way of Central and Northeastern Connecticut

This Memorandum of Understanding (MOU) sets forth the terms and understanding between the _____ (Partner Agency) and United Way of Central and Northeastern Connecticut (United Way). The terms of this agreement shall be for the period commencing on November 24, 2025, and expiring when the funds referenced below are spent down.

Background

United Way is committed to reducing poverty in our region through the Rapid Response Fund. First launched in November 2023, the Rapid Response fund provides direct financial support to ensure that families can secure or stabilize their housing. United Way will work with municipalities or their designated agencies to support individuals in our geographic region.

Eligibility

United Way will work with Partner Agencies to implement the Rapid Response Fund. Eligible agencies include local municipalities in our [56 town service area](#) or nonprofit partners designated by municipalities to serve individuals in their city/town. To take part in the program, agencies must have completed this Memorandum of Understanding.

Partner Agencies will identify eligible individuals (Participants) to receive funds and submit information via online form to the United Way. Funds will be distributed via up to \$1,000 electronic gift cards through Usio, a third-party vendor (Pay Provider) and their “Akimbo” card program. These e-cards will be sent **directly to the Participant** via email, and not to the referring agency. See Appendix A for full process details.

Obligations of Partner Agencies

As a Partner Agency of the United Way, _____will commit to:

- Assign a staff member as a primary contact to the United Way to:
 - Stay in contact with United Way representative.
 - Follow directions on identifying Participants and gathering necessary information to process payments.
- Refer Participants who meet **all** criteria listed below.
 - Individuals living in ALICE households (including those in poverty)
 - Additional information about ALICE thresholds can be found here:
<https://www.unitedforalice.org/household-budgets/connecticut>
 - Individuals in need financial assistance for pay for:
 - Rent/ housing costs
 - Utilities
 - Food/ hygiene products
 - Other expenses that allow a family to secure or stabilize housing
- Communicate to Participants the process of receiving and using e-cards.

Obligation of United Way

United Way of Central and Northeastern Connecticut will:

- Work with Usio to set up the funds in their Akimbo program.
- Weekly, upon receiving the Participant referrals, submit Participant information to Usio for processing.
- Provide additional support to Participants who are having technical issues with the Akimo system.
- Provide program reporting on card usage and data tracking.

Obligation of Participant

Individuals receiving funds will:

- Activate their Akimbo card online within 30 days
- Spend funds to stabilize their housing situation or secure new housing.

Unused Funds:

All prepaid cards expire 12 months after distribution. Upon expiration of the applicable prepaid card, any funds that are unspent by any Participant, including those never received by a Participant due to errors in accessing phone numbers or user-error, will be returned to the Pay Provider.

Reporting

United Way will ask all Partner Agencies to fill out a post-program survey to assess the impact of the program and identify areas for future improvement. United Way will also send a post-program survey to participants that consent to being contacted.

Confidentiality:

United Way agrees to keep each Participant's name, email, and phone number confidential and disclose it only to the Pay Provider to carry out the program terms. Notwithstanding the foregoing, the United Way may disclose such information if required by a court, government agency or other regulatory body.

Understanding

It is mutually agreed upon and understood by and among the parties of this Memorandum that:

1. Each party will work together in a coordinated fashion for the completion of the project listed herein.
2. In no way does this agreement restrict the parties involved from participating in similar agreements with other public or private agencies, organizations, and individuals.
3. This Memorandum is not intended to and does not create any right, benefit, or trust responsibility.
4. Similarly, this Memorandum is not intended to and does not create any legal partnership between the parties. The use of the term Partner Agency herein is merely intended as a way to identify entities that may wish to take advantage of the Rapid Response Fund.
5. This Memorandum will be effective upon the signature of both parties.
6. Any Partner Agency may terminate its participation in this Memorandum by providing written notice to United Way of Central Northeast Connecticut.

United Way of Central and Northeastern Connecticut

Print Name Title

Signature Date

Print Name Title

Signature Date

Appendix A: Referral and Disbursement Process

For Partner Agencies:

Partner Agencies will identify individuals to receive direct financial assistance (Participants).

Participants must meet **all** criteria listed below:

- Individuals living in ALICE households (including those in poverty)
- Individuals in need financial assistance for pay for:
 - rent/ housing costs
 - utilities
 - food/ hygiene products
 - other expenses related to securing or stabilizing housing
- Communicate to Participants the process of receiving and using e-cards. (see below)

By referring a Participant to United Way, the Partner Agency is confirming that the individual served meets the above requirements. Referrals will be completed via online form with the following information:

Referring Agency Information

1. Referring Agency Name
2. Referring Staff Person Name
3. Referring Staff Person Email
4. Referring Staff Person Phone Number

Participant Information

5. Participant Full Name
6. Participant Email
7. Participant Phone
8. Amount Requested (up to \$1,000)
9. Participant ZIP code (for tracking purposes only)
10. Reason for Requesting (for tracking purposes only)

Rental/ Housing Assistance

Utilities Assistance

Food Assistance

Other: _____

11. Please provide a two-sentence story about why you are making this referral.
(Optional)

12. May United Way contact this person in the future directly for a post-program survey? (Optional)

If there are any issues with the form submission process, Partner Agency staff should contact Russell Hansen, Director of Impact and Engagement Operations, at rhansen@unitedwayinc.org

Participant information entered in the webform during the week will be collected every Tuesday at 9:00 am processed and sent to Usio by the end of the same day. This will initiate an email within 48 hours to the Participant from akimbo_card@akimbocard.com with instructions on how to get their electronic gift card. **Please tell recipients to be on the look-out for this email/sender, which may end up in their spam folder.** The subject line of the email will note “Your cash assistance from United Way” Recipients must activate their electronic gift card within 30 days. Funds will expire after 12 months. More information about Usio’s Akimbo products can be found at <https://help.akimbocard.com/hc/en-us>.

For Participants:

After working with the referring agency, you will receive an email from akimbo_card@akimbocard.com to the email address provided. The subject line of the email will note “Your cash assistance from United Way”. Please check your spam folder to ensure that you receive the email. The email will provide further instructions on how to redeem your electronic gift card on www.akimbocard.com. More information about Usio’s Akimbo products can be found at <https://help.akimbocard.com/hc/en-us>

You must follow instructions to **activate your electronic Master Card within 30 days of receipt**. Once you activate the electronic gift card, you have 12 months to use it before the remaining balance on the card expires.

The card can be used for online payments or added to as a virtual card to your mobile wallet (such as Apple Wallet or Google Wallet) for stores that accept mobile pay options. The funds provided are for immediate needs, such as utilities, food, or hygiene products (including diapers). Please note that:

- Cards cannot be used to get cash back in stores, at an ATM, or bank.
- Card balances cannot be transferred to another bank account.
- Cards cannot be used to purchase alcohol, tobacco, or cannabis products or for the lottery or gambling.

Again, please look for an email from akimbo_card@akimbocard.com with instructions on how to claim your electronic card.