



Administration for Children and Families

Administration for Native Americans
and
Office of Community Services

Native Asset Building Initiative
HHS-2014-ACF-ANA-NO-0786
Application Due Date: 07/10/2014

Native Asset Building Initiative
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**Department of Health & Human Services
Administration for Children and Families**

Program Office: Administration for Native Americans
Office of Community Services
Funding Opportunity Title: Native Asset Building Initiative
Announcement Type: Initial
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Executive Summary

Asset building is an anti-poverty strategy that helps low-income people move towards greater self-sufficiency by accumulating savings and purchasing long-term assets. The Office of Community Services (OCS) and the Administration for Native Americans (ANA) have partnered to increase access to and awareness of asset-building opportunities in Native American communities. OCS and ANA are program offices within the Administration for Children and Families (ACF).

OCS and ANA will accept applications to establish and administer asset-building projects that include Individual Development Accounts (IDAs) as described in the Assets for Independence (AFI) Act of 1998. Grantees will provide an array of supports and services to enable low-income individuals and families to become economically self-sufficient for the long-term. The AFI focus of each project requires that eligible project participants be given access to IDAs, or matched savings accounts, in which participants save earned income for the purchase of a home, for business capitalization, or to attend higher education or training. The IDA portion of the project is funded by OCS. ANA funds may be used to pay for costs associated with the administration of the AFI project and to provide other asset building strategies, such as financial literacy education and coaching on money management and consumer issues. ANA funds can also be utilized to fund strategies that enhance an organizations capacity to implement asset development projects.

I. Program Description

Statutory Authority

The Assets for Independence Act (Title IV of the Community Opportunities, Accountability, and Training and Educational Act of 1998, as amended, Public Law 105-285, 42 U.S.C. 604 note) authorizes the Department of Health and Human Services (HHS) to award grants to support AFI projects and to evaluate the effectiveness of the AFI program and IDAs.

ANA is authorized under Section 803(a) of the Native American Programs Act of 1974 (NAPA), 42 U.S.C. 2991b and 2991b-3 to award grants to support the self-sufficiency of Native Americans.

Description

The following description provides programmatic information about the NABI demonstration. *See Section IV.2. Content and Form of Application Submission* for application guidelines.

A. PURPOSE

The Native Asset Building Initiative (NABI) is a joint funding opportunity, offered through a partnership between the Office of Community Services (OCS) Assets for Independence (AFI) and the Administration for Native Americans (ANA) Social and Economic Development Strategies (SEDS) programs. The purpose of this initiative is to support innovative asset-building projects, which feature IDAs, financial education, and related services, to enable low-income, Native American individuals and families to acquire long-term assets and improve their economic status.

NABI also seeks to develop knowledge about the extent to which IDAs and related services enable individuals and families to become and remain more financially stable over the long-term. This is accomplished through data collection, monitoring, and evaluation of grantee projects and participant savings and economic stability.

Additionally, NABI is focused on increasing the capacity of Native American organizations to implement asset development projects and to increase access to asset building opportunities for Native American communities.

B. PROGRAM OVERVIEW

The AFI demonstration is the cornerstone of the NABI program. AFI was authorized to test, demonstrate, and develop knowledge about the impact of IDAs and related services to individuals with low incomes. IDAs are matched savings accounts. Participants open an IDA and save earned income in an account regularly with the goal of accumulating savings to acquire an economic asset that will appreciate over time. Specifically, participants use their AFI IDA savings to purchase a first home, to capitalize or expand a business for self-employment, or attend higher education or training. (See *Appendix* for additional information on *Eligible Education Institutions* and *Qualified Expenses*)

By combining AFI with SEDS, the NABI program builds on AFI's goals by establishing a funding opportunity that supports the increase of organizational capacity to implement asset development projects while highlighting asset development for individuals and families.

The NABI program includes the following components:

Individual Development Accounts: The grantee recruits and selects individuals to establish matched savings accounts. Participants make regular deposits into these accounts as part of a structured program that is based on a Savings Plan Agreement. Deposits are matched by funding from private and public sources. Specifically, AFI IDAs are used to purchase a first home, to capitalize or expand a business, or to attend post-secondary education or training. AFI IDAs are an essential part of NABI; at least 85 percent of the AFI budget must be used to match AFI IDAs. (See *Appendix* for additional information on *Savings Plan Agreements*.)

Asset Development and Economic Support Services: Grantees provide general financial education training, either directly or through a project partner. Additional support services specific to the economic development needs of the participants may also be provided. These services may include business development coaching, home buyers education, or academic preparation. The goal is to use a comprehensive approach to enable low-income individuals and families to remain more financially stable over the long-term.

Research and Evaluation: NABI supports third-party organizations to study how grantees administer their projects and the impacts of their NABI project. Research and evaluation strategies include grantee level documentation. In accepting the award, grantees agree to track participant data elements and to follow protocols established by ANA-OCS, and their designee contractors.

Organizational Development: Training and Technical Assistance NABI focuses on increasing the capacity of Native American organizations to administer and implement asset development projects in Native American communities. ANA-OCS take a comprehensive approach to technical assistance (TA) available to grantees, which includes:

- Post award training conference;
- Self-service Tools - templates, e-learning modules, and webinars;
- Core Curriculum - bi-monthly calls, new grantee orientation project management and data collection; and
- Comprehensive TA – on-site and electronic TA, TA Lite conference calls, and Learning Cohorts.

C. PROGRAM GUIDELINES

Grantees awarded under this joint funding opportunity will implement one NABI project funded by two ACF program offices, OCS and ANA. Each program office will award a grant; therefore, NABI grantees will receive two grant awards to implement one project. OCS and ANA will collaborate on funding decisions. No grantee will receive only OCS funding or only ANA funding.

AFI Funding Restrictions: Grantees must expend at least 85 percent of total AFI budget, that is the AFI federal grant plus the AFI non-federal share, to match participant IDA savings. (See *Section III.2 Cost Sharing or Matching* for additional information on cost sharing requirements).

The remaining total of the AFI budget must be expended on administrative costs as specified below:

- Not more than 5.5 percent of AFI funds may be used for non-administrative

functions, for example, financial education and related costs for participants opening an AFI-funded IDA

- Not more than 7.5 percent - 13* percent of AFI funds may be used for general program administrative costs
- 2 percent of AFI funds must be used for data collection for OCS-AFI administered evaluations
- AFI funds cannot be used to cover indirect costs agreements.

For more information on cost restrictions, see *Section IV.5. Funding Restrictions*.

*Note: If the cost of non-administrative functions is less than 5.5 percent of the AFI grant budget, the excess funds may be used for administrative functions.

The SEDS grant award may be used to fund IDA related expenses in addition to what is covered by the AFI grant award and may also be used to fund additional costs including, but not limited to, personnel, financial literacy, asset support services, data collection, and increased organizational capacity.

Cost Sharing: Grantees are required to finance their projects with a combination of Federal grant funds and non-federal share contributions from one or more non-federal source(s). The non-federal share requirement for the SEDS grant is 20 percent of the total SEDS budget, which may be met by cash or in-kind contribution sources. The non-federal share requirement for the AFI grant is 50 percent of the total AFI budget. The 50 percent non-federal share required of the AFI grant must be met by cash contributions. Therefore, for example, a grantee that receives \$200,000 in federal SEDS funds, and \$200,000 in federal AFI funds, must provide \$50,000 in cash or in-kind contributions to match the SEDS grant award and \$200,000 in cash contributions to match the AFI award. (See *Section III.2 Cost Sharing or Matching* and the *Appendix, Definitions, In-Kind Contributions* for additional information.)

Project Reserve Fund: Grantees must maintain a special bank account or a series of such accounts, a Project Reserve Fund or Project Reserve Funds, to hold the federal AFI grant and the required non-federal cash funds. Grantees must deposit into their Project Reserve Fund(s) an amount of non-federal funds at least equal to the amount of AFI federal funds they intend to draw down. When participants elect to use their IDA savings to make qualified purchases, grantees disperse the matching federal and non-federal funds from the Project Reserve Fund. (See *Appendix* for additional information on the *Project Reserve Fund*.)

Participant Savings: Deposits made into the AFI IDA by individual savers must consist of the saver's earned income. (See *Appendix* for additional information on earned income.)

IDA Match Rate: Grantees must match participants' earned income IDA deposits at rates ranging from a minimum of \$1 in cash for every \$1 of a participant's deposit to a maximum of \$8 in cash for every \$1 deposited by a participant. A combination of AFI federal funds and at least an equal amount of non-federal funds must be used to match participant AFI IDA savings. The maximum total amount grantees may use in AFI federal funds to match a participant's IDA savings is \$2000 (maximum amount of \$4,000 for a household).

Grantees may have different match rates for different assets or populations. For example, higher match rates for first-time home purchases than for education or training in high cost housing areas or a higher match rate for education in order to make a student's own savings go further to lessen the student's need to seek educational loans.

Use of IDA Balances: Asset Purchases AFI funded IDAs may only be used for purposes of purchasing a first-time home, capitalizing a business, or paying for postsecondary education or vocational training. (See *Appendix* for additional information on qualified expenses and eligible education institutions.)

Participant Eligibility: Grantees are required to determine whether prospective participants meet the federal eligibility requirements for participation in the AFI projects. The AFI Act limits eligibility for participation in AFI-funded projects to individuals and families within either of the following two groups:

1. Members of households that are eligible to receive support under the federal TANF program when they apply for enrollment in an AFI Project; or
2. Individuals who meet both of the following criteria:
 - Their household adjusted gross income is either less than twice the federal poverty line (based on HHS Poverty Income Guidelines) or within the federal Earned Income Tax Credit (EITC) limits when they apply for enrollment in a AFI Project; and
 - Their household net worth is less than \$10,000 at the end of the calendar year (that preceded the day they applied for enrollment in an AFI Project). The primary dwelling unit and one motor vehicle owned by a member of the household are excluded from consideration when determining the net worth of the household.

Reporting: Grantees must submit performance progress reports and financial reports. See *Section VI.3. Reporting*, for additional information on reporting requirements.

D. PROJECT ACTIVITIES

ANA-OCS encourages grantees to customize their NABI projects to meet the unique needs of their communities and target savers. Therefore, savings goals and support services can vary among the NABI projects and should be tailored fit the needs of the projects targeted population. Grantees may also target services to specific groups such as students at partnering college or university, local and neighboring communities, or multi state service areas.

Marketing and Recruitment: Grantees should conduct outreach activities, including orientations, to inform the community and prospective participants about their NABI project, IDAs, and other asset-building strategies and to encourage eligible individuals, who are ready to save, to enroll. Grantees also facilitate orientations to inform the public about the value of financial education, the concept of using an IDA to promote long-term self-sufficiency, and overall policies and procedures of their NABI project.

Grantees should partner with organizations that serve target populations, such as local Community Development Financial Institutions (CDFIs), job training service providers, and tribal colleges and universities, to hold informational workshops about their NABI project.

Case Management and Coaching: Throughout the savings period and until the participant makes their asset purchase, grantees should monitor savings plan agreements and participant adherence to the savings plan agreement. During this period, grantees should also provide assistance to participants on a variety of topics, such as credit counseling, credit repair, tax preparation, the federal EITC, and other refundable tax credits. In addition, grantees should identify and address factors that may inhibit participation such as employment counseling, business development coaching, home ownership or college preparation, or other services provided either directly or through partner organizations.

Asset-specific Training and Other Related Services: Grantees should provide participants with asset-specific training and support services needed to achieve and maintain individual assets. These services should support various stages of individual asset development from earning income and saving, to investment and maintenance of financial stability. Training and services may be specific to asset savings goals, for example business development, home-ownership, or education. Such training activities may be in the form of workshops, seminars, coaching, or programs of self-instruction.

Data Collection: Grantees should use performance measures in planning and implementing their projects. The framework includes five core performance measures: the number of IDAs opened, the number of individuals completing financial literacy trainings, the number of individuals completing asset purchases, the amount used for asset purchases, and the amount of non-federal share cash contribution that will be deposited into the Project Reserve Fund. Grantees establish annual targets for achievement and collect data throughout the implementation period to track and monitor progress of performance measures. (See Section IV.2 Content and Form of Application Submission, The Project Description, Outcomes Expected for additional information)

Record Keeping and Management: Grantees should maintain up-to-date participant records in accordance with the organization's written internal policies and procedures, including those governing confidentiality and data security. The records should include the Savings Plan Agreement and other critical information necessary to monitor participant activity (e.g., IDA deposits, financial education training, etc.).

E. ADMINISTRATIVE POLICIES

AFI Administrative Policies

Grantees must comply with terms of the Assets for Independence Act (Title IV of the Community Opportunities, Accountability, and Training and Educational Services Act of 1998, as amended, Pub. L.105-285, 42 U.S.C. 604 note) and the HHS regulation for the Assets for Independence program at 45 CFR Part 1000 in submitting an application for funding and administering an AFI project.

SEDS Administrative Policies

Required Grantee Travel and Attendance at Post-Award Meetings

Grantees will be required to attend Post Award Training during the first year of their ANA award and to attend an annual ANA Grantee Meeting during each year of their ANA award. Please refer to *Section IV.2. Project Description, Project Budget and Budget Justification* for instructions on how to include this in the budget.

Conflict of Interest

Under the standard terms and conditions for discretionary HHS awards (Grants Policy Statement, page II-7 at <https://www.acf.hhs.gov/grants/terms-and-conditions>, grant recipients are required to establish safeguards to prevent employees, consultants, members of governing bodies, and others who may be involved in grant-supported activities from using their positions for purposes that are, or give the appearance of being, motivated by a desire for private financial gain for themselves or others, such as those with whom they have family, business, or other ties. Therefore, with one exception, staff employed through an ANA-funded project cannot also serve as a member of the governing body for the applicant organization. Under the exception, as authorized by 45 CFR 1336.50 (f), the Chief Executive of a federally recognized Indian tribal government may be paid salary and expenses with ANA grant funds, provided such costs are not a cost of general government and are related to the ANA-funded project.

During the award negotiation phase, ANA will ask the prospective recipient to modify project personnel if a proposed staff member is also a member of the applicant organization's governing body. In addition, there should be a separation of duties between staff and the governing body within an organization to ensure the integrity of internal controls and to minimize disruptions in the continuity of operations.

Exemption from Limitation of ANA Awards

ANA encourages all eligible applicants to participate in the Assets for Independence demonstration. Therefore, awards made under this Funding Opportunity Announcement (FOA) will be exempt from the following Administrative Policies regarding limitation of ANA awards: Limitation on the Number of Awards under a single CFDA Number, and Limitation on the Number of Awards based on Two Consecutive Funding Cycles. (Please see *Appendix* for additional information on the administrative policies referenced above.)

Federal Evaluation

ANA and OCS are required by statute to evaluate the impact of their funding. To fulfill this requirement, ANA-OCS plans to implement a federally sponsored evaluation strategy to assess the success and impact of approved NABI projects. As such, grant funds may not be used to support external evaluations. The federal evaluation strategy will include grantee level documentation of activities, outputs, and outcomes. As a condition of acceptance of a grant award, all grantees are required to agree to participate fully in the federal evaluation if selected and to follow all evaluation protocols established by ANA-OCS or their designee contractor. Fully participating in a federal evaluation may include (but is not limited to) supporting and complying with special data collection requirements; providing additional administrative data on program participation or service receipt; facilitating on-site meetings and observations, including interviews with program and partner managers and staff as well as participants; and incorporating planned variation into program strategies. Grantees selected to participate in a federal evaluation may receive TA and other support in meeting evaluation requirements as needed. Grantees included in a federal evaluation must also meet regular grant reporting requirements specified in this FOA.

Definitions

Program-specific terms and concepts described in this FOA are found in the *Appendix*.

II. Award Information

Funding Instrument Type:	Grant
Estimated Total Funding:	\$1,600,000
Expected Number of Awards:	8
Award Ceiling:	\$1,250,000
Award Floor:	\$50,000
Average Projected Award Amount:	\$465,000

Length of Project Periods:

Other

The project period for the OCS AFI award is 5 years (60 months). The budget period is also 5 years (60 months).

The project period for the ANA SEDS award will be 60 months with five 12-month budget periods. Awards for years 2 through 5 will be made through non-competing continuation grants.

All NABI project periods begin on September 30.

Additional Information on Awards:

Awards made under this announcement are subject to the availability of federal funds.

Applications requesting an award amount that exceeds the *Award Ceiling* per budget period or per project period, as stated in this section, will be disqualified from competitive review and from funding under this announcement. This disqualification applies only to the *Award Ceiling* listed for the first 12-month budget period for projects with multiple budget periods. If the project and budget period are the same, the disqualification applies to the *Award Ceiling* listed for the project period. Please see *Section III.3. Other, Application Disqualification Factors*.

Note: For those programs that require matching or cost sharing, grantees will be held accountable for projected commitments of non-federal resources in their application budgets and budget justifications by budget period or by project period for fully funded awards, even if the projected commitment exceeds the required amount of match or cost share. **A grantee's failure to provide the required matching amount may result in the disallowance of federal funds.**

Award	Project Period	Budget Periods	Ceiling Amount	Floor Amount	Estimated Average Award Amount (per budget period)	Percentage of Matching / Cost-Sharing Requirement (See Section III.2.)
AFI Award	60 months (5 years)	One 60-month budget period	\$1,000,000 (over the entire 60 month budget period)	\$50,000 (over the entire 60 month budget period)	\$340,000	50 percent
SEDS Award	60 months (5 years)	Five 12-month budget periods	\$250,000 (per 12 month budget period)	\$50,000 (per 12 month budget period)	\$125,000	20 percent

***PLEASE NOTE:** The combined ceiling amount of \$1,250,000 for the first budget period will be enforced as a disqualification factor. Please see *Section III.3. Other* for information on application Disqualification Factors.

The anticipated number of awards refers to the total number of ACF awards. Each funded project will receive two awards, one from OCS and one from ANA. Therefore, ACF expects to fund four applications through eight awards.

Please see *Section IV.5 Funding Restrictions* for limitations on the use of federal funds awarded under this announcement.

III. Eligibility Information

III.1. Eligible Applicants

Successful NABI applications are awarded grants from two separate program offices; therefore eligibility for NABI applicants is limited to organizations that meet eligibility criteria for both programs.

NABI provides funding to the following categories of entities that either have 501(c)(3) status or are joint applicants with a 501(c)(3) Native non-profit organizations:

- Native 501(c)(3) non-profits serving Native Americans;
- Federally recognized tribal government entities and Alaska Native Villages (as defined in the Alaska Native Claims Settlement Act); and

- State and local government agencies, and state colleges and universities located in Hawaii, Guam, American Samoa, or the Commonwealth of the Northern Mariana Islands, which serve Native Hawaiians and Native American Pacific Islanders.

NABI also provides funding to the following categories of entities that are not required to have 501(c)(3) status or apply jointly with an organization that has such status:

- Native Non-profit Credit Unions designated as low-income credit unions; and
- Native Non-profit Community Development Financial Institutions (CDFIs).

Eligible entities are described in detail below:

Native Non-profits must have 501(c)(3) status. Non-profit entities that do not have 501(c)(3) status may only be a collaborating partner in an application from an entity that does have 501(c)(3) status; they may not be responsible for the grant.

Tribal Government entities and Alaska Native Villages must apply as either a non-profit with 501(c)(3) status, or jointly with a Native 501(c)(3) non-profit organization.

Tribal Colleges and Universities must apply as either a non-profit with 501(c)(3) status or jointly with a Native 501(c)(3) non-profit organization.

State and local government agencies, and state colleges and universities located in Hawaii, Guam, American Samoa, or the Commonwealth of the Northern Mariana Islands, which serve Native Hawaiians and Native American Pacific Islanders [must apply as either a non-profit with 501(c)(3) status, or jointly with a Native 501(c)(3) non-profit organization.]

Native Non-profit Credit Unions designated as Low-Income Credit Unions must include documentation of the designation from the National Credit Union Administration (NCUA). Applications submitted by such credit unions must demonstrate a strong collaborative relationship with one or more community-based organization(s) that seek to address poverty and the economic needs of community residents. The organization is not required to have 501(c)(3) status. For information about low-income credit unions, see <http://www.ncua.gov>.

Native Non-profit Community Development Financial Institutions (CDFIs) must include documentation of the designation from the U.S. Department of the Treasury. Applications submitted by a CDFI must demonstrate a collaborative relationship with a local community-based organization that seeks to address poverty and the economic needs of community residents. The organization is not required to have 501(c)(3) status. For information about CDFIs, go to <http://www.cdfifund.gov>.

Joint Applicants must include in their application materials a SF 424, Application for Federal Assistance, that is signed by the authorized official for the entity that will be responsible for the NABI grant administration and NABI project implementation. In the situation where a government entity submits an application jointly with a non-profit organization, either the government entity or the non-profit may be responsible for the grant. For joint applicants that do not include government entities, the entity with 501(c)(3) non-profit status must be the applicant who is responsible for the grant.

Applicants must also submit *Required Governing Body Documentation*, and may be

required to submit an *Assurance of Community Representation on Board of Directors*, as described in [Section IV.2 Content and Form of Application Submission, Additional Eligibility Documentation and Section III.3 Other, Application Disqualification Factors].

Applications from individuals (including sole proprietorships) and foreign entities are not eligible and will be disqualified from competitive review and from funding under this announcement. See Section III.3. Other, Application Disqualification Factors.

Faith-based and community organizations that meet the eligibility requirements are eligible to receive awards under this funding opportunity announcement. Faith-based organizations are encouraged to review the ACF Policy on Grants to Faith-Based Organizations at: <http://www.acf.hhs.gov/acf-policy-on-grants-to-faith-based-organizations>.

See "Legal Status of Applicant Entity" in Section IV.2 for documentation required to support eligibility.

III.2. Cost Sharing or Matching

Cost Sharing / Matching Requirement: Yes

Grantees are required to meet a non-federal share of the project cost, in accordance with **the Assets for Independence Act (Title IV of the Community Opportunities, Accountability, and Training and Educational Act of 1998, as amended, Pub. L. 105-285, 42 U.S.C. 604 note), for the AFI award and in accordance with 42 U.S.C. 2991b(b), for the SEDS award.**

AFI Non-federal Share Match and Total Project Cost Calculation

Grantees must provide at least **50** percent of the total approved cost of the separate AFI budget. The total approved cost is the sum of the ACF (federal) share and the non-federal share. The non-federal share associated with AFI funds must be cash funds. For example, in order to meet the match requirements, a project requesting **\$265,000** in AFI (federal) funds must provide a non-federal share of the approved total project cost of at least **\$265,000**, which is **50** percent of the total approved project cost of **\$530,000**. Grantees will be held accountable for commitments of non-federal resources even if they exceed the amount of the required match. Failure to provide the required amount will result in the disallowance of federal funds. Applicants are not required to present documentation that they have the non-federal cash on hand at the time of application. However, applicants must provide documentation of a commitment that the cash funds will be available to meet the cash requirement when needed to support the proposed project.

SEDS Non-federal Share Match and Total Project Cost Calculation

Grantees must provide at least **20** percent of the total approved cost of the separate SEDS budget. The total approved cost is the sum of the ACF (federal) share and the non-federal share. The non-federal share associated with SEDS funds may be met by cash or in-kind contributions. For example, in order to meet the match requirements, a project requesting **\$200,000** in SEDS (federal) funds must provide a non-federal share of the

approved total project cost of at least **\$50,000**, which is **20** percent of total approved project cost of **\$250,000**. Grantees will be held accountable for commitments of non-federal resources even if they exceed the amount of the required match. Failure to provide the required amount will result in the disallowance of federal funds. A lack of supporting documentation at the time of application submission will not exclude the application from competitive review.

Please see additional demonstration of Non-federal Share requirements in table below.

	Federal	Non-Federal	Total Budget based on average award amount	Non-Federal Percent of Total Project Cost
AFI	\$265,000	\$265,000	\$530,000	50%
SEDS	\$200,000	\$50,000	\$250,500	20%

Grant recipients may use federal grant funds to meet the non-federal share requirement only if the agency that would be the source of the federal grant funds explicitly allows its grant recipients to use its federal grant funds to meet matching requirements of other federal grant programs. Examples of federal programs with authorizing legislation that allows grantees to use grant funds in this way include:

- Community Development Block Grant
- Indian Community Development Block Grant
- Native American Housing and Self Determination Act funding
- Indian Self-Determination and Educational Assistance Act funding

For the ANA-SEDS portion of the budget only, applicants may request a waiver of the requirement for a 20 percent non-federal matching share in accordance with 45 CFR 1336.50(b)(3):

(3) Criteria. Both of the following criteria must be met for an applicant to be eligible for a waiver of the non-federal matching requirement:

- (i) Applicant lacks the available resources to meet part or all of the non-federal matching requirement. This must be documented by an institutional audit if available, or a full disclosure of applicant's total assets and liabilities.
- (ii) Applicant can document that reasonable efforts to obtain cash or in-kind contributions for the purposes of the project from third parties have been unsuccessful. Evidence of such efforts can include letters from possible sources of funding indicating that the requested resources are not available for that project. The requests must be appropriate to the source in terms of project purpose, applicant eligibility, and reasonableness of the request.

For inquiries about the waiver application for the ANA non-federal matching requirement, contact your regional technical assistance provider. Refer to *Section VIII. Reference Websites*, for the contact information.

Matching Waiver Pursuant to 48 U.S.C. § 1469a(d)

Matching requirements (including in-kind contributions) of less than \$200,000 (up to \$199,999) are waived under grants made to the governments of American Samoa, Guam, the U.S. Virgin Islands, and the Commonwealth of the Northern Mariana Islands (other than those consolidated under other provisions of 48 U.S.C. 1469) pursuant to 48 U.S.C. 1469a(d). This waiver applies whether the matching required under the grant equals or exceeds \$200,000.

III.3. Other

DUNS Number and System for Award Management Eligibility Requirements (SAM.gov)

All applicants must have a DUNS Number ([http:// fedgov. dnb.com /webform](http://fedgov.dnb.com/webform)) and an active registration with the Central Contractor Registry (CCR) on the System for Award Management (SAM.gov, www.sam.gov).

Obtaining a DUNS Number may take 1 to 2 days.

All applicants are required to maintain an active SAM registration until the application process is complete. If a grant should be made, registration in the CCR at SAM must be active throughout the life of the award. **Finalize a new, or renew an existing, registration at least two weeks before the application deadline.** This action should allow you time to resolve any issues that may arise. Failure to comply with these requirements may result in your inability to submit your application or receive an award. Maintain documentation (with dates) of your efforts to register or renew at least two weeks before the deadline. See the SAM Quick Guide for Grantees at: [https:// www.sam.gov /sam / transcript/SAM_Quick_Guide_Grants_Registrations -v1.6. pdf](https://www.sam.gov/sam/transcript/SAM_Quick_Guide_Grants_Registrations-v1.6.pdf).

HHS requires all entities that plan to apply for, and ultimately receive, federal grant funds from any HHS Agency, or receive subawards directly from recipients of those grant funds to:

- Be registered in the SAM prior to submitting an application or plan;
- Maintain an active SAM registration with current information at all times during which it has an active award or an application or plan under consideration by an OPDIV; and
- Provide its active DUNS number in each application or plan it submits to the OPDIV.

ACF is prohibited from making an award until an applicant has complied with these requirements. At the time an award is ready to be made, if the intended recipient has not complied with these requirements, ACF:

- May determine that the applicant is not qualified to receive an award; and
- May use that determination as a basis for making an award to another applicant.

Projects Ineligible for Funding

45 CFR 1336.33(b) has the effect of making the following projects ineligible for funding under this FOA:

- Projects for which a grantee will provide third-party training and technical assistance T/TA to other tribes or Native American organizations or to non-members of the grantee organization where such T/TA is duplicative of ANA-funded T/TA available to tribes and other entities that are eligible to apply for ANA funding. This does not apply to ‘train-the-trainer’ capacity building projects.
- Projects that require funding for feasibility studies, business plans, marketing plans, or written materials, such as manuals that are not an essential part of the applicant's long-range development plan.
- Projects with core administration functions that essentially support only the applicant's ongoing administrative functions and are not related to the proposed project.
- The support of ongoing social service delivery programs or the expansion, or continuation, of existing social service delivery programs. This means that ANA will not fund projects that provide or expand ongoing services that involve cash transfers or other material assistance such as food, medicine, child care, or income support to individuals.
- Projects that do not further the three interrelated ANA goals of economic development, social development, and cultural preservation.
- Projects from consortia of tribes that do not include documentation from each participating consortium member specifying their role and support. Projects from consortia must have goals and objectives that will encompass the participating communities. ANA will not fund projects by a consortium of tribes that duplicate activities for which participating member tribes also receive funding from ANA.
- The purchase of real estate.

Application Disqualification Factors

Applications from individuals (including sole proprietorships) and foreign entities are not eligible and will be disqualified from competitive review and from funding under this announcement.

Award Ceiling Disqualification

Applications that request an award amount that exceeds the *Award Ceiling* per budget period or per project period as stated in *Section II. Award Information*, will be disqualified from competitive review and from funding under this announcement. This disqualification applies only to the *Award Ceiling* listed for first 12-month budget period for projects with multiple budget periods. If the project and budget period are the same, the disqualification applies to the *Award Ceiling* listed for the project period.

Required Electronic Application Submission

ACF requires electronic submission of applications at www.Grants.gov. **Paper**

applications received from applicants that have not been approved for an exemption from required electronic submission will be disqualified from competitive review and from funding under this announcement.

Applicants that do not have an Internet connection or sufficient computing capacity to upload large documents to the Internet may contact ACF for an exemption that will allow the applicant to submit applications in paper format. Information and the requirements for requesting an exemption from required electronic application submission are found in "Request an Exemption from Electronic Application Submission" in *Section IV.2. Content and Form of Application Submission*.

Application Deadlines

The deadline for electronic application submission is 11:59 p.m., ET, on the due date listed in the *Overview* and in *Section IV.3. Submission Dates and Times*. Electronic applications submitted to www.Grants.gov after 11:59 p.m., ET, on the due date, as indicated by a dated and time-stamped email from www.Grants.gov, will be disqualified from competitive review and from funding under this announcement. That is, applications submitted to www.Grants.gov, on or after 12:00 a.m., ET, on the day after the due date will be disqualified from competitive review and from funding under this announcement.

Applications submitted to www.Grants.gov at any time during the open application period, and prior to the due date and time, which fail the www.Grants.gov validation check, will not be received at, or acknowledged by, ACF.

Each time an application is submitted via www.Grants.gov, the submission will generate a new date and time-stamp email notification. Only those applications with on-time date and time stamps that result in a validated application, which is transmitted to ACF, will be acknowledged.

The deadline for receipt of paper applications is 4:30 p.m., ET, on the due date listed in the *Overview* and in *Section IV.3. Submission Dates and Times*. Paper applications received after 4:30 p.m., ET, on the due date will be disqualified from competitive review and from funding under this announcement. **Paper applications received from applicants that have not received approval of an exemption from required electronic submission will be disqualified from competitive review and from funding under this announcement.**

Assurance of Community Representation on Board of Directors

*This disqualification factor applies only to applicants that are **not** tribes or Native Alaska villages:*

Organizations applying for funding must show that a majority of board members are representative of the community to be served. Applicants must submit documentation that identifies each board member by name and indicates his/her affiliation or relationship to at least one of ANA's four categories of community representation, which include: (1) members of federally or state-recognized tribes; (2) persons eligible to be a participant in, or beneficiary of, the project to be funded; (3) persons who are recognized by the eligible

community to be served as having a cultural relationship with that community; or (4) persons considered to be Native American as defined in 45 CFR § 1336.10 and Native American Pacific Islanders as defined in the Native American Programs Act. Applicants that do not include this documentation will be considered non-responsive, and the application will not be considered for competition. See *Section IV.2. Project Description, Additional Eligibility Documentation*.

PLEASE NOTE: The combined ceiling amount of \$1,250,000 will be enforced as a disqualification factor. Please see *Section II. Award Information*.

Notification of Application Disqualification

Applications that are disqualified under these criteria are considered to be “non-responsive” and are excluded from the competitive review process. Applicants will be notified of a disqualification determination by email or by USPS postal mail within 30 federal business days from the closing date of this funding opportunity announcement.

IV. Application and Submission Information

IV.1. Address to Request Application Package

ANA Help Desk

U.S. Department of Health and Human Services

Administration for Children and Families

Administration for Native Americans (HHS-2014-ACF-ANA-NO-0786)

Aerospace Building - 370 L'Enfant Promenade, SW.

2nd Floor - West

Washington, DC 20447

Phone: (877) 922-9262

Fax: (202) 690-7441

Email: NativeAssetBuilding@acf.hhs.gov

URL: www.acf.hhs.gov/programs/ana

Electronic Application Submission:

The electronic application submission package is available in the FOA's listing at www.Grants.gov.

Applications in Paper Format:

For applicants that have received an exemption to submit applications in paper format, Standard Forms, assurances, and certifications are available at the ACF Funding Opportunities Forms webpage at [http:// www.acf.hhs.gov/ grants-forms](http://www.acf.hhs.gov/grants-forms) and on the Grants.gov Forms page under "424 Family." See *Section IV.2. Request an Exemption from Required Electronic Application Submission* if applicants do not have an Internet connection or sufficient computing capacity to upload large documents (files) to www.Grants.gov.

Standard Forms that are compliant with Section 508 of the Rehabilitation Act (29 U.S.C. § 794d):

Available at the Grants.gov Forms Repository website at [http:// www.grants.gov/web/grants/forms/sf-424- family.html](http://www.grants.gov/web/grants/forms/sf-424-family.html).

Federal Relay Service:

Hearing-impaired and speech-impaired callers may contact the Federal Relay Service for assistance at 1-800-877-8339 (TTY - Text Telephone or ASCII - American Standard Code For Information Interchange).

Section IV.2. Content and Form of Application Submission

FORMATTING APPLICATION SUBMISSIONS

Authorized Organizational Representative (AOR)

AOR is the designated representative of the applicant/recipient organization with authority to act on the organization’s behalf in matters related to the award and administration of grants. In signing a grant application, this individual agrees that the organization will assume the obligations imposed by applicable Federal statutes and regulations and other terms and conditions of the award, including any assurances, if a grant is awarded.

AOR authorization is part of the registration process at www.Grants.gov, where the AOR will create a short profile and obtain a username and password from the Grants.gov Credential Provider. AORs will only be authorized for the DUNS number registered in the System for Awards Management (SAM).

Point of Contact

In addition to the AOR, a point of contact on matters involving the application must also be identified. The point of contact, known as the Project Director or Principal Investigator, should not be identical to the person identified as the AOR. The point of contact must be available to answer any questions pertaining to the application.

Application Checklist

Applicants may refer to *Section VIII. Other Information* for a checklist of application requirements that may be used in developing and organizing application materials.

Details concerning acknowledgment of received applications are available in *Section IV.3. Submission Dates and Times* of this announcement.

Accepted Font Style

Applications must be in Times New Roman (TNR), 12-point font, except for footnotes, which may be TNR 10-point font.

Page Limitations

Applicants must observe the page limitation(s) listed under “Page Limitations and Content for All Application Submission Formats.” Page limitation(s) do not include

SFs and OMB-approved forms.

All applications must be double-spaced and in Times New Roman, 12-point font. An application that exceeds the cited page limitation for double-spaced pages will have the extra pages removed and the removed pages will not be reviewed.

Application Elements Exempted from Double-Spacing Requirements

The following elements of the application submission are exempt from the double-spacing requirements and may be single-spaced: the one-page Project Summary/Abstract, required Assurances and Certifications, required SFs, required OMB-approved forms, resumes, logic models, proof of legal status/non-profit status, third-party agreements, letters of support, footnotes, tables, the line-item budget and/or the budget justification.

Adherence to FOA Formatting, Font, and Page Limitation Requirements

Applications that fail to adhere to formatting, font, and page limitation requirements will be adjusted by the removal of page(s) from the application. Pages will be removed before the objective review. The removed page(s) will not be made available to reviewers.

In instances where formatting and font requirements are not adhered to, ACF uses a formula to determine the actual number of pages to be removed. The formula counts the number of characters an applicant uses when following the instructions and using 12-point TNR and compares the resulting number with that of the submitted application. For example, an applicant using TNR, 11-point font, with 1-inch margins all around, and single-spacing, would have an additional 26 lines, or 1500 characters, which is equal to 4/5 of an additional page. Extra pages resulting from this formula will be removed and will not be reviewed.

Applications that have more than one scanned page of a document on a single page will have the page(s) removed from the review.

For applicants that submit paper applications, double-sided pages will be counted as two pages. When the maximum allowed number of pages is reached, excess pages will be removed and will not be made available to reviewers.

NOTE: Applicants failing to adhere to formatting, font, and page limitation requirements will receive a letter from ACF notifying them that their application was amended. The letter will be sent after awards have been issued and will specify the reason(s) for removal of page(s).

Copies Required

Applicants must submit one complete copy of the application package electronically. Applicants submitting electronic applications need not provide additional copies of their application package.

Applicants submitting applications in paper format must submit one original and two copies of the complete application, including all Standard Forms and OMB-approved forms. The original copy must have original signatures.

Signatures

Applicants submitting electronic applications must follow the registration and application submission instructions provided at www.Grants.gov.

The original of a paper format application must include original signatures.

Accepted Application Format

With the exception of the required Standard Forms (SFs) and OMB-approved forms, all application materials must be formatted so that they are 8 ½" x 11" white paper with 1-inch margins all around.

If possible, applicants are encouraged to include page numbers for each page within the application.

ACF generally does not encourage submission of scanned documents as they tend to have reduced clarity and readability. If documents must be scanned, the font size on any scanned documents must be large enough so that it is readable. Documents must be scanned page-for-page, meaning that applicants may not scan more than one page of a document onto a single page.

Page Limitations and Content for All Application Submission Formats:

ANA/OCS have implemented a **page limit of 150 total pages** for applications submitted in response to this FOA. The page limitation excludes the required forms, assurances, and certifications listed under *Section IV.2. Content and Form of Application Submission*.

Required Application Elements:

- Table of Contents
- Project Summary/Abstract (as described in the Project Description)
- The Project Description (Objectives and Need for Assistance, Outcomes Expected, Approach, Geographic Location, Organizational Capacity, Protection of Sensitive and/or Confidential Information, and the Plan for Oversight of Federal Award Funds)
- Budget and Budget Justification, including two separate line item budget requests, one for the ANA SEDS budget and one for the OCS AFI budget
- Required Governing Body Documentation
- Assurance of Community Representation on Board of Directors, if applicable
- Proof of Non-profit Status, if applicable
- Documentation demonstrating commitment of non-federal resources
- Job Descriptions
- Resumes
- Indirect Cost Rate Agreement, if applicable
- Letters of Support
- Third-Party Agreements, if applicable
- Other attachments if necessary

All required forms, assurances, and certifications, including the OMB-approved OWP form must be uploaded separately. These forms must be completed at Grants.gov and are not included in the page limits. Please refer to *Section VIII. Checklist* for additional information.

ELECTRONIC APPLICATION SUBMISSION INSTRUCTIONS

Applicants are required to submit their applications electronically unless they have requested and received an exemption that will allow submission in paper format. See *Section IV.2. Application Submission Options* for information about requesting an exemption.

Electronic applications will only be accepted via www.Grants.gov. **ACF will not accept applications submitted via email or via facsimile.**

There are no restrictions on the number of files that applicants may submit.

Applicants may not attach additional documents to the SF-424 at Question 14 and/or after Question 15. Instead of providing a separate response to Question 14, all applicants are required to submit the SF-P/PSL (Project/Performance Site Location(s)). In the SF-P/PSL, applicants may cite their primary location and up to 29 additional performance sites. Documents submitted as an attachment to the SF-424 will be removed and will not be reviewed.

Systems Issues

For any systems issues experienced with Grants.gov or with SAM.gov, please refer to ACF's "Policy for Applicants Experiencing Federal Systems Issues" document for complete guidance at <http://www.acf.hhs.gov/grants> under "Grants Related Information."

Required Standard Forms (SFs) and OMB-approved Forms

Standard Forms (SFs) and OMB-approved forms, such as the SF-424 application and budget forms and the SF-P/PSL (Project/Performance Site Location), are uploaded separately at Grants.gov. These forms are submitted separately from the other application files. See *Section IV.2. Required Forms, Assurances, and Certifications* for the listing of required Standard Forms, OMB-approved forms, and required assurances and certifications.

Naming Application Submission Files

Observe the file naming conventions required by www.Grants.gov. Applicants should name their application files so that the content is easily identified by ACF.

Use only file formats supported by ACF.

It is critical that applicants submit applications using only the supported file formats listed here. While ACF supports all of the following file formats, **we strongly recommend that files are uploaded as PDF documents.** Documents in file formats that are not supported by ACF will be removed from the application and will not be used in the competitive review. This may make the application incomplete and ACF will not make any awards based on an incomplete application.

ACF supports the following file formats:

- Adobe PDF – Portable Document Format (.pdf)
- Microsoft Word (.doc or .docx)
- Microsoft Excel (.xls or .xlsx)

- Microsoft PowerPoint (.ppt)
- Corel WordPerfect (.wpd)
- Image Formats (.JPG, .GIF, .TIFF, or .BMP only)

Do Not Encrypt or Password-Protect the Electronic Application Files.

If ACF cannot access submitted electronic files because they have been encrypted or password protected, the affected file will be removed from the application and will not be reviewed. This removal may make the application incomplete and ACF will not make awards based on an incomplete application.

FORMATTING FOR PAPER APPLICATION SUBMISSIONS:

The following requirements are only applicable to applications submitted in paper format. Applicants must receive an exemption from ACF in order for a paper format application to be accepted for review. See *Section IV.2. Request an Exemption from Required Electronic Application Submission* later in this section under *Application Submission Options* for more information.

Format Requirements for Paper Applications

All copies of mailed or hand-delivered paper applications must be submitted in a single package. If an applicant is submitting multiple applications under a single FOA, or multiple applications under separate FOAs, each application submission must be packaged separately. The package(s) must be clearly labeled for the specific FOA it addresses by FOA title and by Funding Opportunity Number (FON).

Because each application will be duplicated, do not use or include separate covers, binders, clips, tabs, plastic inserts, maps, brochures, or any other items that cannot be processed easily on a photocopy machine with an automatic feed. Do not bind, clip, staple, or fasten in any way separate sections of the application. Applicants are advised that the copies of the application submitted, not the original, will be reproduced by the federal government for review. **All application materials must be one-sided for duplication purposes.**

Addresses for Submission of Paper Applications

See *Section IV.6. Other Submission Requirements* for addresses for paper format application submissions.

Required Forms, Assurances, and Certifications

Applicants seeking grant or cooperative agreement awards under this announcement must submit the listed Standard Forms (SFs), assurances, and certifications with the application. All required Standard Forms, assurances, and certifications will be available in the application kit posted for this funding opportunity at www.grants.gov.

Other versions of required Standard Forms, assurances, and certifications are available at ACF Funding Opportunities Forms at <https://www.acf.hhs.gov/grants-forms> and at Grants.gov <http://www.grants.gov/web/grants/forms.html> by using the link to "SF-424 Family," unless specified otherwise.

Forms / Assurances / Certifications	Submission Requirement	Notes / Description
SF-Project/Performance Site Location(s) (SF-P/PSL)	Submission is required for all applicants by the application due date.	Required for all applications. In the SF-P/PSL, applicants may cite their primary location and up to 29 additional performance sites. As a Standard Form (SF), this form is not included in the application's page limitation.
Certification Regarding Lobbying (Grants.gov Lobbying Form)	Submission required of all applicants with the application package. If it is not submitted with the application package, it must be submitted prior to the award of a grant.	Submission of the certification is required for all applicants.
SF-424 - Application for Federal Assistance	Submission is required for all applicants by the application due date.	Required for all applications.
SF-LLL - Disclosure of Lobbying Activities	If submission of this form is applicable, it is due at the time of application. If it not available at the time of application, it may also be submitted prior to the award of a grant.	If any funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan, the applicant shall complete and submit the SF-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.

Certification of Filing and Payment of Federal Taxes

Submission of a certification is required prior to award for grantees receiving more than \$5,000,000 in Federal funding for the first budget year of a multi-year project; or for grantees receiving more than \$5,000,000 in Federal funding for a one-year (12 months) project period; or for grantees receiving more than \$5,000,000 in Federal funding for a multiyear project to be fully funded.

Applicants are advised of the following requirement contained in Section 518 of the “Departments of Labor, Health and Human Services and Education, and Related Agencies Appropriations Act, 2014,” (Pub.L. 113-76, Division H).

This requirement remains in effect: Sec. 518.

None of the funds appropriated or otherwise made available by this Act may be used to enter into a contract in an amount greater than \$5,000,000 or to award a grant in excess of such amount unless the prospective contractor or grantee certifies in writing to the agency awarding the contract or grant that, to the best of its knowledge and belief, the contractor or grantee has filed all Federal tax returns required during the three years preceding the certification, has not been convicted of a criminal offense under the Internal Revenue Code of 1986, and has not, more than 90 days prior to certification, been notified of any unpaid Federal tax assessment for which the liability remains unsatisfied, unless the assessment is the subject of an installment agreement or offer in compromise that has been approved by the Internal Revenue Service and is not in default, or the assessment is the subject of a non-frivolous administrative or judicial proceeding.

Accordingly, if applicants request more than \$5 million in

		<p>Federal funds for the first budget year of a multiyear project to be funded in FY 2014, or as a multiyear project to be fully funded in FY 2014, the applicant will be required to submit a certification complying with the requirements, prior to receiving an award.</p>
<p>DUNS Number (Universal Identifier) and Systems for Award Management (SAM) registration.</p>	<p>A DUNS number is required of all applicants. To obtain a DUNS number, go to http://fedgov.dnb.com/webform.</p> <p>Active registration at the Systems Award Management (SAM) website must be maintained throughout the application and project award period.</p> <p>SAM registration is available at http://www.sam.gov.</p>	<p>A DUNS number and SAM registration are eligibility requirements for all applicants. See <i>Section III.3. Other</i> for information on obtaining DUNS number at http://fedgov.dnb.com/webform and registration at SAM.gov at http://www.sam.gov.</p>
<p>ANA Objective Work Plan (OWP)</p>	<p>Submission is required for all applicants by the application due date.</p>	<p>The OWP is a required OMB-approved form that serves as a blueprint for project implementation and, once completed, will:</p> <ul style="list-style-type: none"> • Identify the problem statement, project goal, objectives (maximum of three), activities, results, benefits, and criteria for evaluating results and benefits; • List activities chronologically, with start and end dates that provide sufficient time to complete

		<p>each activity;</p> <ul style="list-style-type: none"> • Demonstrate logical connections between the different project elements so that it is clear how implementing activities will lead to achieving the objectives, and how achieving the objectives will accomplish the project goal and directly address the problem statement. <p>For all applicants, one OWP form must be completed for each objective per budget period.</p> <p>The OWP form and instructions for completing the form may be found by using the link to Administration for Native Americans Forms at http:// www.acf.hhs.gov/ grants -forms and in the '424 Family' application forms at www.Grants .gov.</p>
<p>SF-424A - Budget Information - Non-Construction Programs and SF-424B - Assurances - Non- Construction Programs</p>	<p>Submission is required for all applicants when applying for a non-construction project. Standard Forms must be used. Forms must be submitted by the application due date.</p>	<p>Required for all applications when applying for a non-construction project. By signing and submitting the SF-424B, applicants are making the appropriate certification of their compliance with all federal statutes relating to nondiscrimination.</p>
<p>Maintenance of Effort (MOE) Certification</p>	<p>An example of a standard MOE is available at https:// www .acf. hhs. gov/ grants -forms. Submission required for all applicants.</p>	<p>Required for all applications.</p>

Non-Federal Reviewers

Since ACF will be using non-federal reviewers in the review process, applicants have the option of omitting from the application copies (not the original) specific salary rates or amounts for individuals specified in the application budget as well as Social Security Numbers, if otherwise required for individuals. The copies may include summary salary information. If applicants are submitting their application electronically, ACF will omit the same specific salary rate information from copies made for use during the review and selection process.

The Project Description

Part I: The Project Description Overview

The project description provides the majority of information by which an application is evaluated and ranked in competition with other applications for available assistance. The project description should be concise and complete. It should address the activity for which federal funds are being requested. Supporting documents should be included where they can present information clearly and succinctly. In preparing the project description, information that is responsive to each of the requested evaluation criteria must be provided. Awarding offices use this and other information in making their funding recommendations. It is important, therefore, that this information be included in the application in a manner that is clear and complete.

General Expectations and Instructions

Applicants should develop project descriptions that focus on outcomes and convey strategies for achieving intended performance. Project descriptions are evaluated on the basis of substance and measurable outcomes, not length. Extensive exhibits are not required. Cross-referencing should be used rather than repetition. Supporting information concerning activities that will not be directly funded by the grant or information that does not directly pertain to an integral part of the grant-funded activity should be placed in an appendix.

General Instructions for Preparing a Full Project Description

Introduction

Applicants must prepare the project description statement in accordance with the following instructions while being aware of the specified evaluation criteria in *Section V.1. Criteria*. The text options give a broad overview of what the project description should include while the evaluation criteria identify the measures that will be used to evaluate applications.

Table of Contents

List the contents of the application including corresponding page numbers. The table of contents must be single spaced and will be counted against the total page limitations.

Project Summary/Abstract

Provide a summary of the application's project description. The summary must be clear, accurate, concise, and without reference to other parts of the application. The abstract must include a brief description of the proposed grant project including the needs to be addressed, the proposed services, and the population group(s) to be served.

Please place the following at the top of the abstract:

- Project Title
- Applicant Name
- Address
- Contact Phone Numbers (Voice, Fax)
- E-Mail Address
- Web Site Address, if applicable

The project abstract must be single-spaced, in Times New Roman 12-point font, and limited to one page in length. Additional pages will be removed and will not be reviewed.

Objectives And Need For Assistance

Clearly identify the physical, economic, social, financial, institutional, and/or other problem(s) requiring a solution. The need for assistance including the nature and scope of the problem must be demonstrated, and the principal and subordinate objectives of the project must be clearly and concisely stated; supporting documentation, such as letters of support and testimonials from concerned interests other than the applicant, may be included. Any relevant data based on planning studies should be included or referred to in the endnotes/footnotes. Incorporate demographic data and participant/beneficiary information, as well as data describing the needs of the target population and the proposed service area as needed. When appropriate, a literature review should be used to support the objectives and needs described in this section.

Outcomes Expected

Identify the outcomes to be derived from the project. Outcomes should relate to the overall goals of the project as described in *Section I. Funding Opportunity Description*. If research is part of the proposed work, outcomes must include hypothesized results and implications of the proposed research.

Objectives

NABI requires outcome-oriented objectives that are Specific, Measurable, Achievable, Relevant, and Time-bound (SMART). Therefore, although objectives are also referenced in other sections, applicants should provide detailed information on each objective using SMART criteria in this section. This description should align with, and fully describe, the objectives identified in the OWP. A project can have a maximum of three objectives. Each objective must be:

- **Specific**- in identifying the outcome(s) that will be achieved
- **Measurable** – using quantifiable or objective terms to describe how progress and completion will be measured
- **Achievable** – given the proposed time frame, approach, and resources

- **Relevant** – to the problem statement, project goal, and the long-term goals of the community to be served
- **Time-bound** – with an end date reflecting completion within the project period

In addition to outcome-oriented project objectives, the NABI initiative will utilize a program-wide performance framework consisting of the following five outcomes:

1. **Number of IDAs opened** Include annual targets for the number of IDAs that will be opened by individual participants throughout the project period. Annual targets should be as realistic as possible and should take into account necessary timeframes for planning, recruitment, and enrollment of IDA savers.
2. **The number of individuals completing financial education trainings** Identify the types of financial education trainings that will be offered and the number of individuals that will complete each type of training annually. The types of trainings should relate to the type of assets that will be purchased. The number of participants completing training should relate to the size of the community and the number of target IDA savers.
3. **The number of individuals completing asset purchases** Annual targets should be identified per type of asset purchase, as applicable. Annual targets should account for planning and potential attrition rates.
4. **The amount used for asset purchases** Provide targets for the total dollars that will be spent on assets purchases annually. Total dollars includes participant contributions, Federal grant funds, and non-Federal share cash contributions. Describe the process or systems that will be used to track actual asset purchase expenditures during project implementation.
5. **The amount of non-federal share cash contribution that will be deposited annually into the Project Reserve Fund as match for AFI budget** This total amount of non-federal cash contribution deposited into the Project Reserve Fund should directly relate to the amount of AFI federal grant funds that will be drawn down annually. The annual deposit amount may be based on the agreement between the applicant and the non-federal share contributor(s). For example, the non-federal share cash contributor may agree to match the AFI grant for a total of \$200,000, which will be provided in the amount of \$40,000 per year for 5 years.

Applications should also identify project-specific results and benefits and include quarterly or annual targets, as applicable, that benchmark progress towards achieving these results and benefits.

Applicants must describe how they will monitor and evaluate progress towards achieving results and benefits throughout the project implementation period. The feasibility of all projections must be directly supported by the Project Approach and Objective Work Plan.

Approach

Outline a plan of action that describes the scope and detail of how the proposed project will be accomplished. Applicants must account for all functions or activities identified in the application. Describe any design or technological innovations, reductions in cost or time, or extraordinary social and/or community involvement in the project. Provide a list of organizations, cooperating entities, consultants, or other key individuals that will work on

the project, along with a short description of the nature of their effort or contribution.

Cite potential obstacles and challenges to accomplishing project goals and explain strategies that will be used to address these challenges.

Planning and Implementation Narrative

Provide a narrative overview of the project. Describe planning steps that have taken place to ensure the project will be implemented in way that achieves goals and objectives.

Reference internal policies and procedures that will ensure achievement of the purpose and compliance with program guidelines as described in *Section I. Funding Opportunity Description*. Address planning elements that will be completed during project implementation.

IDA project design features are a critical part of project planning and implementation. Strong applicants will present clear planning and consideration for key IDA project features such time-frames for participant savings agreements, participant match rates, and establishing the Project Reserve Fund and participant savings accounts.

Include details explaining how key activities will be completed. Key activities may include financial literacy trainings, credit repair services, securing participant loans, establishment of the project reserve fund, IDA policies and procedures, and other administrative and participant support services included in the project.

This narrative should align with and expand on information in the Objective Work Plan, allowing reviewers to clearly conceptualize how the project will be accomplished.

Asset Development Support Services

Provide information about the types of educational, financial, and support resources that will be available. This might include information about curricula and education resources, the types of coaching or financial supports services that will be offered, and partnerships that will be developed, maintained, or utilized to support the participants.

Include services or monitoring that will be provided to support the purchase and retention of qualified assets; for example, assistance for individuals that are having difficulty adhering to savings plans or ensuring participants purchase qualified assets within the project period.

If applicable, align services with the savings goals and describe the project's approach to supporting the unique needs of targeted participant groups.

Recruitment and Retention Strategy

Discuss the process for recruiting IDA savers. Describe how you will reach out to community residents, employers, and other key institutions to inform them about your NABI project. Include information to describe your connection with, or access to, potential savers who are ready to save. Provide details to describe how you will generate participant interest, confirm eligibility, and enroll IDA savers. Include information about strategies and opportunities that target specific groups of potential IDA savers.

Discuss retention strategies that will be used to engage IDA participants throughout their

savings agreement period. Identify communication methods that will be developed and/or implemented to maintain contact with project participants. Identify any additional strategies that will be used to maintain participation and encourage adherence to participant savings agreements.

Organizational Capacity and Staffing

Describe the tribe or organization's ability to administer the project. Include a detailed staffing plan to identify project personnel, along with roles, responsibilities, and qualifications. Applicants must demonstrate experience in administering programs or partnering with organizations that focus on first time home purchase, post-secondary education, or business capitalization.

Include information about project partnerships and key contributions that will be provided by project partners. Strong applications will present a clear vision for how the applicant will collaborate with public and private entities, as needed, to support asset development support services, financial literacy, and the implementation of the IDA program. Strong applicants will also demonstrate a commitment from one or more insured financial institution(s) where the AFI grant funds and participant IDAs will be maintained.

Objective Work Plan (OWP)

The OWP is a required OMB-approved form that serves as a blueprint for project implementation. The OWP form and instructions for completing the form may be found at <https://www.acf.hhs.gov/programs/ana/resource/objective-work-plan>.

Geographic Location

Describe the precise location of the project and boundaries of the area to be served by the proposed project.

Legal Status of Applicant Entity

Applicants must provide the following documentation:

Non-profit organizations applying for funding are required to submit proof of their non-profit status. Proof of non-profit status is any one of the following:

- A reference to the applicant organization's listing in the IRS's most recent list of tax-exempt organizations described in the IRS Code.
- A copy of a currently valid IRS tax-exemption certificate.
- A statement from a state taxing body, state attorney general, or other appropriate state official certifying that the applicant organization has non-profit status and that none of the net earnings accrue to any private shareholders or individuals.
- A certified copy of the organization's certificate of incorporation or similar document that clearly establishes non-profit status.
- Any of the items in the subparagraphs immediately above for a state or national parent organization and a statement signed by the parent organization that the applicant organization is a local non-profit affiliate.

When applying electronically, it is strongly suggested that the applicant attach proof of non-profit status with the electronic application.

Additional Eligibility Documentation

Applicants must provide the additional, required documentation, or required credentials, to support eligibility for an award, as described in *Section III. Eligibility Information* of this announcement:

Required Governing Body Documentation

Pursuant to 45 CFR 1336.35, all applicants must submit documentation demonstrating that the governing body of the organization on whose behalf the application is submitted approves the application's submission to ANA for the current grant competition period. If the applicant is a tribally authorized component or division of a tribal government, the applicant must also include documentation demonstrating that the governing body of the tribe approves the application's submission to ANA for the current competition period. All documentation submitted must be signed and dated by an official of the governing body. Written Board Resolutions, meeting minutes from the governing body, and/or letters from the authorizing official reflecting approval are acceptable documentation depending on what is appropriate for the applicant's governance structure. This documentation should be included with the applicant's submission to ANA. Without ANA's receipt of signed and dated documentation prior to the start of the award of grant funds, the applicant's project cannot be approved.

Assurance of Community Representation on Board of Directors (*this applies only to applicants that are **not** tribes or Native Alaska villages*).

Organizations applying for funding must show that a majority of board members are representative of the community to be served. Non-profit organizations are required to submit documentation that identifies each board member by name and indicates his/her affiliation or relationship to at least one of ANA's four categories of community representation, which include: (1) members of federally or state-recognized tribes; (2) persons eligible to be a participant in, or beneficiary of, the project to be funded; (3) persons who are recognized by the eligible community to be served as having a cultural relationship with that community; or (4) persons considered to be Native American as defined in 45 CFR § 1336.10 and Native American Pacific Islanders as defined in the Native American Programs Act. Applicants that do not include this documentation will be considered non-responsive, and the application will not be considered for competition. Refer to *Section III.3. Other, Application Disqualification Factors* for more information.

Project Sustainability Plan

Applicants must propose a plan for project sustainability after the period of federal funding ends. Grantees are expected to sustain key elements of their grant projects, e.g., strategies or services and interventions, which have been effective in improving practices and those that have led to improved outcomes for children and families.

Describe the approach to project sustainment that will be most effective and feasible. Describe the key individuals and/or organizations whose support will be required in order to sustain program activities. Describe the types of alternative support that will be required to sustain the planned program. If the proposed project involves key project partners, describe how their cooperation and/or collaboration will be maintained after the end of federal funding.

Organizational Capacity

Provide the following information on the applicant organization and, if applicable, on any cooperating partners:

- Organizational charts;
- Resumes (no more than two single-spaced pages in length);
- Copy or description of the applicant organization's fiscal control and accountability procedures;
- Evidence that the applicant organization, and any partnering organizations, have relevant experience and expertise with administration, development, implementation, management, and evaluation of programs similar to that offered under this announcement;
- Evidence that each participating organization, including partners and/or subcontractors, possess the organizational capability to fulfill their role(s) and function(s) effectively;
- Job descriptions for each vacant key position.

Protection of Sensitive and/or Confidential Information

If any confidential or sensitive information will be collected during the course of the project, whether from staff (e.g., background investigations) or project participants and/or project beneficiaries, provide a description of the methods that will be used to ensure that confidential and/or sensitive information is properly handled and safeguarded. Also provide a plan for the disposition of such information at the end of the project period.

Third-Party Agreements

Third-party agreements include Memoranda of Understanding (MOU) and Letters of Commitment. General letters of support are **not** considered to be third-party agreements. Third-party agreements must clearly describe the project activities and support to which the third party is committing. Third-party agreements must be signed by the person in the third-party organization with the authority to make such commitments on behalf of their organization.

Provide written and signed agreements between grantees and subgrantees, or subcontractors, or other cooperating entities. These agreements must detail the scope of work to be performed, work schedules, remuneration, and other terms and conditions that structure or define the relationship.

Letters Of Support

Provide statements from community, public, and commercial leaders that support the project proposed for funding. All submissions must be included in the application package.

Plan for Oversight of Federal Award Funds

Provide a plan describing how oversight of federal funds will be ensured and how grant activities and partner(s) will adhere to applicable federal and programmatic regulations. Applicants must identify staff that will be responsible for maintaining oversight of program activities, staff, and partner(s). Applicants must describe procedures and policies used to oversee staff and/or partners/contractors.

Describe organizational records systems that relate financial data to performance data by identifying the source and application of federal funds so that they demonstrate effective control over and accountability for funds, compare outlays with budget amounts, and provide accounting records supported by source documentation.

The Project Budget and Budget Justification

All applicants are required to submit a project budget and budget justification with their application. The project budget is input on the Budget Information Standard Form, either SF-424A or SF-424C. The budget justification is a line-item detail that includes detailed calculations for "object class categories" identified on the Budget Information Standard Form. Calculations must include estimation methods, quantities, unit costs, and other similar quantitative detail sufficient for the calculation to be duplicated. If matching or cost sharing is a requirement, applicants must include a detailed listing of any funding sources identified in Block 18 of the SF-424 (Application for Federal Assistance).

Project budget calculations must include estimation methods, quantities, unit costs, and other similar quantitative detail sufficient for the calculation to be duplicated. If matching or cost sharing is a requirement, applicants must include a detailed listing of any funding sources identified in Block 18 of the SF-424 (Application for Federal Assistance). See the table in *Section IV.2. Required Forms, Assurances, and Certifications* listing the appropriate budget forms to use in this application.

Special Note: *The Consolidated Appropriations Act, 2012 (Pub.L. 112-74), enacted December 23, 2011, limits the salary amount that may be awarded and charged to ACF grants and cooperative agreements. Award funds issued under this announcement may not be used to pay the salary, or any percentage of salary, to an individual at a rate in excess of Executive Level II. The Executive Level II salary of the Federal Executive Pay scale is \$179,700 (<http://www.opm.gov/oca/12tables/html/ex.asp>). This amount reflects an individual's base salary **exclusive** of fringe benefits and any income that an individual may be permitted to earn outside of the duties to the applicant organization. This salary limitation also applies to subawards/subcontracts under a ACF grant or cooperative*

agreement.

NABI grantees will receive two grant awards; therefore, applications must include two project line item budgets, one for the ANA-SEDS request, and one for the OCS-AFI request.

Line item budgets must demonstrate requests per budget period for SEDS and AFI requests. That is, the ANA budget must be demonstrated as five 12-month budget periods, and the AFI budget must be demonstrated as a single five-year budget period.

Award	Project Period	Budget Periods	Cost-Sharing Requirement (See Section III.2.)
AFI Award	60 months (5 years)	One 60-month budget period	50%
SEDS Award	60 months (5 years)	Five 12-month budget periods	20%

A minimum of 85 percent of the OCS-AFI budget must be used to match IDA savings accounts. Additional requirements for OCS-AFI funds, as well as potential uses for ANA-SEDS funds are included below.

No more than 15 percent of the AFI budget may be used to cover administrative costs for the entire project period (i.e., 5 years). These costs should be allocated as specified below:

1. General program administrative costs - program management, reporting, recruitment and enrollment, and monitoring (not more than 7.5 percent of AFI grant budget);
2. Non-administrative functions - financial education and related costs for participants opening an AFI-funded IDA (not more than 5.5% of the AFI budget); and
3. Data Collection (at least 2 percent of AFI grant budget).

Note: If the cost of non-administrative functions is less than 5.5 percent of the AFI grant budget, the excess funds may be used for administrative functions.

The SEDS budget may be used to cover additional project expenses, including, but not limited to, administrative costs, financial literacy, asset support services, increased organizational capacity.

Please see additional cost demonstration below:

<i>Activities that may be funded by AFI monies (beyond the minimum 85 percent for IDA savings match)</i>	<i>Activities that may be funded by SEDS monies</i>
Financial education and related costs for participants opening an AFI-funded IDA (not more than 5.5 percent of AFI grant budget)	Other asset building strategies (beyond the 5.5 percent covered under AFI grant budget) and for those not opening an IDA

General program administrative costs (7.5 - 13 percent of AFI grant budget)	Project Administration, such as salary for Project Staff (beyond the 7.5 percent covered under AFI grant budget)
Data Collection for OCS-AFI administered evaluations (at least 2 percent of AFI grant budget)	Additional costs for data collection and Indirect Cost Rate Utilization

SF-424A Forms

Two SF-424A forms are also required for this application, one for the SEDS budget request and another for the AFI budget request.

Applicants must submit the budget request for the ANA-SEDS portion of program funds using the SF-424A provided in the electronic application package at www.Grants.gov. A separate SF-424A for the OCS-AFI portion of the project budget should be uploaded with other application components at www.Grants.gov as a part of the Appendices File 2. See *Section IV.2 Content and Form of Application Submission*.

ANA-SEDS Budget SF-424A: For funds being requested under the SEDS budget, including the required match (see *Section III.2 Cost-Sharing or Matching*), the 424A should be completed as follows. Sections A through D of this SF-424A should reflect only the first year of requested federal funds and the match. Subsequent years' federal requests should be identified in Section E. A line item budget and budget justification should be submitted for each of the five 12-month budget periods. The first year's ANA line item budget and budget justification should support Sections A through D of the SF-424A.

OCS-AFI Budget SF-424A: For the AFI budget and the required match (see *Section III.2 Cost-Sharing or Matching*) the 424A should include all program expenses for the entire 60-month project period. One line item budget and budget justification should also be submitted for the entire 60-month project period. The budget and budget justification should support the SF-424A.

If needed, a fillable version of the SF-424A is available at http://www.acf.hhs.gov/grants/grants_resources.html. Standard Forms and OMB-approved forms will not be considered additional files towards the two file limit.

Grantees will be required to attend Post Award Training during the first year of their ANA award and to attend an annual ANA Grantee Meeting during each year of their ANA award. These costs should be reflected in the ANA budget.

Post Award Training

For Post Award Training, applicants should include \$2,500 in the ANA budget under Travel to attend this training. This is a mandatory training in the first budget period for the project director and financial administrator to attend from each grantee organization. Post Award Training is normally 2 days long and is conducted regionally.

Annual ANA Grantee Meeting

Applicants must include costs in the budget to attend ANA’s annual Grantee Meeting. The ANA Grantee Meeting is normally 3 days and is typically held in the Washington, DC area.

Costs are determined based on the location of the applicant. The rates are based on travel for two individuals that are directly working on the project to attend the meeting. Use the table below to determine the cost that should be included for two people to attend the ANA Grantee Meeting. These costs should be included in the ANA budget under Travel for each budget period.

Applicant's Regional Location	Cost per grantee to attend annual ANA Grantee Meeting
Eastern Region*	\$4,000
Western Region*	\$4,500
Alaska	\$5,500
Hawaii	\$6,000
American Samoa, Guam, and the Commonwealth of the Northern Mariana Islands	\$8,500

* To determine the region in which you are located, please refer to the following link: [http:// www.acf.hhs.gov/programs/ ana/t-ta-regions-map](http://www.acf.hhs.gov/programs/ana/t-ta-regions-map) .

General

Use the following guidelines for preparing the budget and budget justification. Both federal and non-federal resources (when required) shall be detailed and justified in the budget and budget narrative justification. "Federal resources" refers only to the ACF grant funds for which you are applying. "Non-federal resources" are all other non-ACF federal and non-federal resources. It is suggested that budget amounts and computations be presented in a columnar format: first column, object class categories; second column, federal budget; next column(s), non-federal budget(s); and last column, total budget. The budget justification should be in a narrative form.

Personnel

Description: Costs of employee salaries and wages.

Justification: Identify the project director or principal investigator, if known at the time of application. For each staff person provide: the title; time commitment to the project in months; time commitment to the project as a percentage or full-time equivalent; annual salary; grant salary; wage rates; etc. Do not include the costs of consultants, personnel costs of delegate agencies, or of specific project(s) and/or businesses to be financed by the applicant. Contractors and consultants should not be placed under this category.

Fringe Benefits

Description: Costs of employee fringe benefits unless treated as part of an approved indirect cost rate.

Justification: Provide a breakdown of the amounts and percentages that comprise fringe benefit costs such as health insurance, Federal Insurance Contributions Act (FICA) taxes, retirement insurance, and taxes.

Travel

Description: Costs of out-of-state or overnight project-related travel by employees of the applicant organization. Do not include in-state travel or consultant travel.

Justification: For each trip show the total number of traveler(s); travel destination; duration of trip; per diem; mileage allowances, if privately owned vehicles will be used to travel out of town; and other transportation costs and subsistence allowances. If appropriate for this project, travel costs for key project staff to attend ACF-sponsored workshops/conferences/grantee orientations should be detailed in the budget.

Equipment

Description: "Equipment" means an article of nonexpendable, tangible personal property having a useful life of more than one year per unit and an acquisition cost that equals or exceeds the lesser of: (a) the capitalization level established by the organization for the financial statement purposes, or (b) \$5,000. (Note: Acquisition cost means the net invoice unit price of an item of equipment, including the cost of any modifications, attachments, accessories, or auxiliary apparatus necessary to make it usable for the purpose for which it is acquired. Ancillary charges, such as taxes, duty, protective in-transit insurance, freight, and installation, shall be included in or excluded from acquisition cost in accordance with the applicant organization's regular written accounting practices.)

Justification: For each type of equipment requested applicants must provide a description of the equipment; the cost per unit; the number of units; the total cost; and a plan for use of the equipment in the project; as well as a plan for the use, and/or disposal of, the equipment after the project ends. An applicant organization that uses its own definition for equipment should provide a copy of its policy, or section of its policy, that includes the equipment definition.

Supplies

Description: Costs of all tangible personal property other than that included under the Equipment category. This includes office and other consumable supplies with a per-unit cost of less than \$5,000.

Justification: Specify general categories of supplies and their costs. Show computations and provide other information that supports the amount requested.

Contractual

Description: Costs of all contracts for services and goods except for those that belong under other categories such as equipment, supplies, construction, etc. Include third-party evaluation contracts, if applicable, and contracts with secondary recipient organizations (with budget detail), including delegate agencies and specific project(s) and/or businesses to be financed by the applicant. This area is not for individual consultants.

Justification: Demonstrate that all procurement transactions will be conducted in a manner to provide, to the maximum extent practical, open, and free competition. Recipients and subrecipients, other than states that are required to use 45 CFR Part 92 procedures, must justify any anticipated procurement action that is expected to be awarded without competition and exceeds the simplified acquisition threshold fixed by 41 U.S.C. § 134, as amended by 2 CFR Part 200.88, and currently set at \$150,000. Recipients may be required to make pre-award review and procurement documents, such as requests for proposals or invitations for bids, independent cost estimates, etc., available to ACF.

Note: Whenever the applicant intends to delegate part of the project to another agency, the applicant must provide a detailed budget and budget narrative for each contractor/sub-contractor, by agency title, along with the same supporting information referred to in these instructions. If the applicant plans to select the contractors/sub-contractors post-award and a detailed budget is not available at the time of application, the applicant must provide information on the nature of the work to be delegated, the estimated costs, and the process for selecting the delegate agency.

Other

Description: Enter the total of all other costs. Such costs, where applicable and appropriate, may include but are not limited to: consultant costs, local travel; insurance; food (when allowable); medical and dental costs (noncontractual); professional services costs (including audit charges); space and equipment rentals; printing and publication; computer use; training costs, such as tuition and stipends; staff development costs; and administrative costs.

Justification: Provide computations, a narrative description, and a justification for each cost under this category.

Indirect Charges

Description: Total amount of indirect costs. This category should be used only when the applicant currently has an indirect cost rate approved by the Department of Health and Human Services (HHS) or another cognizant federal agency.

Justification: An applicant that will charge indirect costs to the grant must enclose a copy of the current rate agreement. If the applicant organization is in the process of initially developing or renegotiating a rate, upon notification that an award will be made, it should immediately develop a tentative indirect cost rate proposal based on its most recently completed fiscal year, in accordance with the cognizant agency's guidelines for establishing indirect cost rates, and submit it to the cognizant agency. Applicants awaiting approval of their indirect cost proposals may also request indirect costs. When an indirect cost rate is requested, those costs included in the indirect cost pool should not be charged as direct costs

to the grant. Also, if the applicant is requesting a rate that is less than what is allowed under the program, the authorized representative of the applicant organization must submit a signed acknowledgement that the applicant is accepting a lower rate than allowed.

Program Income

Description: The estimated amount of income, if any, expected to be generated from this project. Program income includes, but is not limited to, income from fees for services performed, the use or rental of real or personal property acquired under federally-funded projects, the sale of commodities or items fabricated under an award, license fees and royalties on patents and copyrights, and interest on loans made with award funds.

Justification: Describe the nature, source, and anticipated use of program income in the budget or refer to the pages in the application that contain this information.

Commitment of Non-Federal Resources

Description: Amounts of non-federal resources that will be used to support the project as identified in Block 18 of the SF-424. The match calculation applies to the total project cost (including match) and not just to the federal share.

Justification: If an applicant is relying on match from a third party, then a firm commitment of these resources (letter or other documentation) is required with the application. Detailed budget information must be provided for every funding source identified in Block 18 of the SF-424.

Note: Applicants are required to fully identify and document in their applications the specific costs or contributions they propose in order to meet a matching or cost-sharing requirement. Applicants are also required to provide documentation in their applications on the sources of funding or contribution(s) and, for in-kind contributions, a justification of how the stated valuation was determined.

Paperwork Reduction Disclaimer

As required by the Paperwork Reduction Act of 1995, 44 U.S.C. §§ 3501-3521, the public reporting burden for the Project Description and Budget/Budget Justification is estimated to average 60 hours per response, including the time for reviewing instructions, gathering and maintaining the data needed, and reviewing the collection information. The Project Description information collection is approved under OMB control number 0970-0139, which expires 10/31/2015. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Application Submission Options

Electronic Submission via www.Grants.gov

- Additional guidance on the submission of electronic applications can be found at <http://www.grants.gov/web/grants/applicants/organization-registration.html>.
- If applicants encounter any technical difficulties in using www.Grants.gov, contact the Grants.gov Contact Center at: 1-800-518-4726, or by email at support@grants.gov, to report the problem and obtain assistance. Hours of Operation: 24 hours a day, 7 days a week. The Grants.gov Contact Center is closed on federal holidays.
- Applicants should always retain Grants.gov Contact Center service ticket number(s) as they may be needed for future reference.
- **Contact with the Grants.gov Contact Center prior to the listed application due date and time does not ensure acceptance of an application. If difficulties are encountered, the Grants Management Officer listed in *Section VII. Agency Contacts* will determine whether the submission issues are due to Grants.gov system errors or user error.**

Application Validation at www.Grants.gov

After an application has been successfully submitted to www.Grants.gov, it still must pass a series of validation checks. After an application is submitted, Grants.gov generates a submission receipt via email and also sets the application status to "Received." This receipt verifies that the application has been successfully delivered to the Grants.gov system.

Next, Grants.gov verifies the submission is valid by ensuring it does not contain viruses, the opportunity is still open, and the applicant login and applicant DUNS number match. If the submission is valid, Grants.gov generates a submission validation receipt via email and sets the application status to "Validated."

If the application is not validated, the application status is set to "Rejected." The system sends a rejection email notification to the applicant and the applicant must re-submit the application package. See "What to Expect After Submitting" at www.Grants.gov for more information.

Each time an application is submitted, or resubmitted, via www.Grants.gov, the application will receive a new date and time stamp. Only those applications with on-time date and time stamps that result in a validated application, which are transmitted to ACF, will be acknowledged.

Applicants will be provided with an acknowledgement from Grants.gov that the submitted application package has passed, or failed, a series of checks and validations. Applications that are submitted on time that fail the validation check will not be transmitted to ACF and will not be acknowledged.

NOTE: The Grants.gov validation check can affect whether the application is accepted for review. If an application fails the Grants.gov validation check and is not resubmitted by 11:59 p.m., ET, on the due date, it will not be transmitted to ACF and will be excluded from the review.

Similarly, if an applicant resubmits their application to Grants.gov by 11:59 p.m., ET, on the due date, and the resubmitted application does not pass the validation check, it will not be transmitted to ACF and will be excluded from the review.

Systems Issues

For any systems issues experienced with Grants.gov or with SAM.gov, please refer to ACF's "Policy for Applicants Experiencing Federal Systems Issues" document for complete guidance at <http://www.acf.hhs.gov/grants> under "Grants Related Information."

Request an Exemption from Required Electronic Application Submission

ACF recognizes that some applicants may have limited or no Internet access, and/or limited computer capacity, which may prohibit them from uploading large files at www.Grants.gov. To accommodate such applicants, ACF offers an exemption from required electronic submission. The exemption will allow applicants to submit hard copy, paper applications by hand-delivery, applicant courier, overnight/express mail couriers, or by other representatives of the applicant.

To receive an exemption from required electronic application submission, applicants must submit a written request to ACF that must state that the applicant qualifies for the exemption for one of the two following reasons:

- Lack of Internet access or Internet connection, or
- Limited computer capacity that prevents the uploading of large documents (files) at www.Grants.gov.

Applicants may request and receive the exemption from required electronic application submission by either:

- Submitting an email request to electronicappexemption@acf.hhs.gov, or
- Sending a written request to the Office of Grants Management Contact listed in *Section VII. Agency Contacts* in this announcement.

Requests for exemption from required electronic application submission will be acknowledged with an approval or disapproval.

Requests that do not state one of the two listed reasons will not be approved.

An exemption is applicable to all applications submitted by the applicant organization during the Federal Fiscal Year (FFY) in which it is received. Applicants need only request an exemption once in a FFY. Applicants must request a new exemption from required electronic submission for any succeeding FFY.

Please Note: electronicappexemption@acf.hhs.gov **may only be used to request an exemption from required electronic submission.** All other inquiries must be directed to the appropriate Agency Contact listed in *Section VII.* of this announcement. Queries or requests submitted to this email address for any reason other than a request for an exemption from electronic application submission will not be acknowledged or answered.

All exemption requests must include the following information:

- Funding Opportunity Announcement Title,
- Funding Opportunity Number (FON),
- The listed Catalog of Federal Domestic Assistance (CFDA) number,
- Name of Applicant Organization and DUNS Number,
- AOR name and contact information,
- Name and contact information of person to be contacted on matters involving the application (i.e., the Point of Contact), and
- The reason for which the applicant is requesting an exemption from electronic application submission. The request for exemption must state one of the following two reasons: 1) lack of Internet access or Internet connection; or 2) lack of computer capacity that prevents uploading large documents (files) to the Internet.

Exemption requests must be received by ACF no later than two weeks before the application due date, that is, 14 calendar days prior to the application due date listed in the *Overview* and in *Section IV.3. Submission Dates and Times*. If the fourteenth calendar day falls on a weekend or federal holiday, the due date for receipt of an exemption request will move to the next federal business day that follows the weekend or federal holiday.

Applicants may refer to *Section VIII. Other Information* for a checklist of application requirements that may be used in developing and organizing application materials. Details concerning acknowledgment of received applications are available in *Section IV.3. Submission Dates and Times* of this announcement.

Paper Format Application Submission

An exemption is now required for the submission of paper applications. See the preceding section on "Request an Exemption from Required Electronic Application Submission."

Applicants with exemptions that submit their applications in paper format, by mail or delivery, must submit one original and two copies of the complete application with all attachments. The original and each of the two copies must include all required forms, certifications, assurances, and appendices, be signed by the AOR, and be unbound. The original copy of the application must have original signature(s). See *Section IV.6.* of this announcement for address information for paper format application submissions.

Applicants may refer to *Section VIII. Other Information* for a checklist of application requirements that may be used in developing and organizing application materials. Details concerning acknowledgment of received applications are available in *Section IV.3. Submission Dates and Times* in this announcement.

IV.3. Submission Dates and Times

Due Date for Applications: **07/10/2014**

Explanation of Due Dates

The due date for receipt of applications is listed in the *Overview* section and in this section. See *Section III.3. Application Disqualification Factors*.

Electronic Applications

The deadline for submission of electronic applications via www.Grants.gov is 11:59 p.m., ET, on the due date. Electronic applications submitted at 12:00 a.m., ET, on the day after the due date will be considered late and will be disqualified from competitive review and from funding under this announcement.

Applicants are required to submit their applications electronically via www.Grants.gov unless they received an exemption through the process described in *Section IV.2. Request an Exemption from Required Electronic Application Submission*.

ACF does not accommodate transmission of applications by email or facsimile.

Instructions for electronic submission via www.Grants.gov are available at: http://www.grants.gov/applicants/apply_for_grants.jsp.

Applications submitted to www.Grants.gov at any time during the open application period prior to the due date and time that fail the Grants.gov validation check will not be received at ACF. These applications will not be acknowledged.

Mailed Paper Format Applications

The deadline for mailed paper applications is 4:30 p.m., ET, on the due date. Mailed paper applications received after the due date and deadline time will be considered late and will be disqualified from competitive review and from funding under this announcement.

Paper format application submissions will be disqualified if the applicant organization has not received an exemption through the process described in *Section IV.2. Request an Exemption from Required Electronic Application Submission*.

Hand-Delivered Paper Format Applications

Applications that are hand-delivered by applicants, applicant couriers, by overnight/express mail couriers, or other representatives of the applicant must be received on, or before, the due date listed in the *Overview* and in this section. These applications must be delivered between the hours of 8:00 a.m. and 4:30 p.m., ET, Monday through Friday (excluding federal holidays). Applications should be delivered to the address provided in *Section IV.6. Other Submission Requirements*.

Hand-delivered paper applications received after the due date and deadline time will be considered late and will be disqualified from competitive review and from funding under this announcement.

Hand-delivered paper format application submissions will be disqualified if the applicant organization has not received an exemption through the process described in *Section IV.2. Request an Exemption from Required Electronic Application Submission*.

No appeals will be considered for applications classified as late under the following circumstances:

- Applications submitted electronically via www.Grants.gov are considered late when they are dated and time-stamped after the deadline of 11:59 p.m., ET, on the due date.
- Paper format applications received by mail or hand-delivery after 4:30 p.m., ET, on the due date will be classified as late and will be disqualified.
- Paper format applications received from applicant organizations that were not approved for an exemption from required electronic application submission under the process described in *Section IV.2. Request an Exemption from Required Electronic Submission* will be disqualified.

Extensions and/or Waiving Due Date and Receipt Time Requirements

ACF may extend an application due date and receipt time when circumstances make it impossible for applicants to submit their applications on time. These events include natural disasters (floods, hurricanes, tornados, etc.), or when there are widespread disruptions of electrical service, or mail service, or in other rare cases. The determination to extend or waive due date and/or receipt time requirements rests with the Grants Management Officer listed as the Office of Grants Management Contact in *Section VII. Agency Contacts*.

Acknowledgement from www.Grants.gov

Applicants will receive an initial email upon submission of their application to www.Grants.gov. This email will provide a **Grants.gov Tracking Number**. Applicants should refer to this tracking number in all communication with Grants.gov. The email will also provide a **date and time stamp**, which serves as the official record of application's submission. Receipt of this email does not indicate that the application is accepted or that it has passed the validation check.

Applicants will be provided with an acknowledgement from www.Grants.gov that the submitted application package has passed, or failed, a series of checks and validations. Applications that are submitted on time that fail the validation check will not be transmitted to ACF and will not be acknowledged.

See "What to Expect After Submitting" at www.Grants.gov for more information.

Acknowledgement from ACF of an electronic application's submission:

Applicants will be sent additional email(s) from ACF acknowledging that the application has been retrieved from www.Grants.gov by ACF. Receipt of these emails is not an indication that the application is accepted for competition.

Acknowledgement from ACF of receipt of a paper format application

ACF will not provide acknowledgement of receipt of hard copy application packages submitted via mail or courier services.

IV.4. Intergovernmental Review of Federal Programs

This program is not subject to Executive Order (E.O.) 12372, "Intergovernmental Review of Federal Programs," or 45 CFR Part 100, "Intergovernmental Review of Department of Health and Human Services Programs and Activities." No action is required of applicants under this announcement with regard to E.O. 12372.

IV.5. Funding Restrictions

Costs of organized fund raising, including financial campaigns, endowment drives, solicitation of gifts and bequests, and similar expenses incurred solely to raise capital or obtain contributions, are considered unallowable costs under grants or cooperative agreements awarded under this funding opportunity announcement.

Note: Costs incurred for grant application preparation are not considered allowable costs under an award and may not be included in the project budget or budget justification.

Grant awards will not allow reimbursement of pre-award costs.

Construction is not an allowable activity or expenditure under this grant award.

Purchase of real property is not an allowable activity or expenditure under this grant award.

Costs related to external evaluation are not allowable under the OCS-AFI or ANA-SEDS awards. See *Section I. Funding Opportunity Description, Federal Evaluation*

OCS-AFI Funding Restrictions

Grantees must expend at least 85 percent of total AFI budget, which is the AFI federal grant plus the AFI non-federal share, to match participant IDA savings.

Grantees must also expend the remaining percentage of the total AFI budget on administrative costs, as specified below:

- Not more than 5.5 percent of AFI funds may be used for non-administrative functions, for example, financial education and related costs for participants opening an AFI-funded IDA
- Not more than 7.5-13 percent* of AFI funds may be used for general program administrative costs
- 2 percent of AFI funds must be used for data collection for OCS-AFI administered evaluations
- AFI funds cannot be used to cover indirect cost rate agreements.

*Note: If the cost of non-administrative functions is less than 5.5 percent of the AFI grant budget, the excess funds may be used for administrative function.

ANA-SEDS Funding Restrictions

In addition, the following costs and activities will be deemed unallowable under ANA-SEDS awards:

- Activities in support of any foreseeable litigation against the United States Government that is unallowable under the Office of Management and Budget (OMB) Circulars A-87 and A-122.
- Activities that qualify as major renovations and alterations.

IV.6. Other Submission Requirements

Submit paper applications to one of the following addresses. Also see *Section IV.2. Request an Exemption from Required Electronic Application Submission*.

Submission By Mail

Tim Chappelle

U.S. Department of Health and Human Services

Administration for Children and Families

Office of Grants Management - (HHS-2014-ACF-ANA-NO-0786)

Aerospace Building - 370 L'Enfant Promenade, SW.

6th Floor - East

Washington, DC 20447

Hand Delivery

Tim Chappelle

U.S. Department of Health and Human Services

Administration for Children and Families

Office of Grants Management - (HHS-2014-ACF-ANA-NO-0786)

Aerospace Building - 901 D Street, SW.

6th Floor - East

Washington , DC 20024

Electronic Submission

See *Section IV.2* for application requirements and for guidance when submitting applications electronically via <http://www.Grants.gov>.

For all submissions, see *Section IV.3. Submission Dates and Times*.

V. Application Review Information

V.1. Criteria

Please note: Reviewers will not access, or review, any materials that are not part of the application documents. This includes information accessible on websites via hyperlinks that are referenced, or embedded, in the application. Though an application may include web links, or embedded hyperlinks, reviewers will not review this information as it is not considered to be part of the application documents. Nor will the information on websites be taken into consideration in scoring of evaluation criteria presented in this section.

Reviewers will evaluate and score an application based on the documents that are presented in the application and **will not** refer to, or access, external links during the objective review.

Applications should be prepared based on the instructions identified in *Section IV.2. Project Description*, however, please note that panel reviewers will score applications using the evaluation criteria outlined in this section. The following table is a guide for reviewers when assessing each application:

Excellent	93 - 100
Very Good	86 - 92
Good	78 - 85
Fair	70 - 77
Needs Significant Improvement	0 - 69

Awards are based on the availability of funding and, in part, by the rank and order of applications that is based on scores assigned by panel reviewers. Objective review scores and rankings are not binding; they are one element ANA takes into consideration in the review and selection process (see *Section V.2. Review and Selection Process*). Thus, an application that scores in the excellent range is not guaranteed funding.

Need for Assistance

Maximum Points: 15

Need for Assistance (0-15 points)

To evaluate Need for Assistance, reviewers will consider the extent to which the application:

1. Describes a target population within one or more specific communities and provides relevant information that connects the needs of the target population to the specific assets and services described in the application. Consider the size of the target population and other relevant demographic information and how the target population is connected to the applicant organization or project partners.
2. Describes the targeted population's need for IDA services. Consider the applicant's identification of the specific type asset(s) (home ownership, education, or small business expansion) that will be targeted for savers and why the asset(s) is relevant to the target population. Also consider details about access and barriers to acquiring assets that are specific to the target population, including access to banking and credit services that may be necessary to support asset development.

Outcomes Expected

Maximum Points: 10

Outcomes Expected (0-10 points)

All projected outcomes are to be considered in relation to the requested budget amount and community to be served.

Please note, ANA requires outcome-oriented objectives, so although objectives are also mentioned in other sections of the project description, reviewers will evaluate them under this criterion.

To evaluate project objectives, reviewers will consider the extent to which they are Specific, Measurable, Achievable, Relevant, and Time-bound (S.M.A.R.T.), as follows:

Specific- in identifying the outcomes that will be achieved.

Measurable- using quantifiable or objective terms in describing how progress and completion will be measured.

Achievable- given the proposed time frame, approach, and resources.

Relevant- to the need for assistance.

Time-bound- with an end date reflecting completion within the project period.

To evaluate the outcomes for all NABI applications, reviewers will consider:

1. The extent to which the applicant has provided feasible target numbers based on the project's Need for Assistance, Approach, and Objective Work Plan, for the five results and benefits included in the NABI performance framework.
2. The extent to which the applicant has identified sufficient data systems, methods, or resources to maintain and track data and outcomes.
3. If applicable, the extent to which the applicant has identified results and benefits with targets that benchmark progress and achievement of project specific goals and objectives.

Project Approach

Maximum Points: 20

Project Approach (0-20 Points)

To score the Project Approach, reviewers will consider the following components: Planning and Implementation, Asset Development Support Services, and Recruitment and Retention Strategies.

To evaluate Planning and Implementation, reviewers will consider the extent to which the applicant:

1. Includes details about project planning and preparedness. Consider information about resources that are currently in place, as well as additional resources that may be needed to support activities in the work plan.
2. Includes a comprehensive implementation plan for the full project period. Consider details that describe planning for project activities; for example, what are the financial education requirements for savers, when and where will financial education classes be held, and who will instruct the classes. Also consider attention to planning for requirements like establishing participant eligibility or monitoring and tracking savings plan agreements.
3. Demonstrates there are procedures in place, or outlines a plan to establish procedures for opening IDA accounts and completing asset purchases.
4. Identifies contingency plans that describe adequate strategies to address potential obstacles and challenges.

To evaluate Asset Development Support Services, reviewers will consider the extent to which the application:

1. Includes support services related to both; the asset goals included in the application, and to the target population's need for assistance. For example, if the savings goal

is housing, the applicant might include home buyer's education, credit building and access to mortgage loan services. Similarly, if the goal is small business expansion, consider the inclusion of support services that target small business development.

2. Includes a comprehensive plan to support participant achievement and retention of a qualified asset purchase for project participants.

To evaluate the Recruitment and Retention Strategies, reviewers will consider the extent to which the application:

1. Includes a practical recruitment strategy that is relevant to the target population. Consider the strategies approach and feasibility to identify, access, and enroll the targeted number of eligible and ready-to-save IDA savers.
2. Includes relevant retention strategies to maintain participation from enrollment through asset purchase, for example; consider participant communication strategies, procedures for monitoring Savings Plan Agreements, or follow-up on monthly savings deposits and other participant responsibilities.

Organization Capacity

Maximum Points: 25

Organizational Capacity (0-25 Points)

To evaluate Organizational Capacity, reviewers will consider the extent to which the applicant demonstrates:

1. Relevant knowledge and experience in administering or partnering with organizations that focus on first time home purchase, post-secondary education, and business capitalization.
2. The project staffing plan. Consider the experience and skill-sets of the proposed project director and key staff members, and how this aligns with the core activities relevant for successful project implementation.
3. The inclusion of partnerships, as needed, with demonstrated capacity to participate as described. This includes considerations for details about one or more financial institution(s) where AFI grant funds and IDA accounts will be held.
4. The combined capacity of the applicant and partnering organizations to administer and manage the entire scope of the proposed project, including the number of participants; related support activities; and oversight of program reporting, staff, partners, and fiscal management.

Objective Work Plan

Maximum Points: 20

Objective Work Plan (0-20 Points)

To evaluate the Objective Work Plan, reviewers will consider the extent to which it:

1. Aligns with the information provided in the project narrative, serving as a stand-alone document to communicate the problem statement, project goal, objectives, activities, results, benefits, and criteria for evaluating results and benefits.
2. Includes all key activities needed to implement the project in each year, including

start and end dates with sufficient time for completion, and detailing how, when, and by whom each activity will be conducted. Key activities to be considered may include, but are not limited to, recruitment of participants, establishment of the Project Reserve Fund, monitoring activities, and development and implementation of asset support services.

3. Includes results and benefits that mark project and participant achievements, and includes criteria and milestones that serve for monitoring and evaluating progress as well as achievements.

Budget and Budget Justification

Maximum Points: 10

Budget and Budget Justification (0-10 Points)

Reviewers will consider the extent to which the application:

1. Provides two separate line item budgets, one for the OCS- AFI request and one for the ANA-SEDS request, that when combined account for all expenditures (federal and non-federal) necessary to implement the project.
2. Includes a clear budget justification (i.e. narrative) that aligns with proposed project activities and complies with the AFI spending limitations, as addressed in *Section IV.5. Funding Restrictions*.
3. Budget justification fully identifies cost basis and calculations that demonstrate how each line item expenditure was derived, including vendor estimates for larger expenditures where applicable.
4. Sufficiently explains all costs to be programmatically justified in relation to the proposed project.

V.2. Review and Selection Process

No grant award will be made under this announcement on the basis of an incomplete application. No grant award will be made to an applicant or sub-recipient that does not have a DUNS number (www.dbn.com) and an active registration at SAM (www.sam.gov). See *Section III.3. Other*.

Initial ACF Screening

Each application will be screened to determine whether it meets any of the disqualification factors described in *Section III.3. Other, Application Disqualification Factors*.

Disqualified applications are considered to be “non-responsive” and are excluded from the competitive review process. Applicants will be notified of a disqualification determination by email or by USPS postal mail within 30 federal business days from the closing date of this funding opportunity announcement.

Objective Review and Results

Applications competing for financial assistance will be reviewed and evaluated by objective review panels using only the criteria described in *Section V.1. Criteria* of this announcement. Each panel is composed of experts with knowledge and experience in the

area under review. Generally, review panels include three reviewers and one chairperson.

Results of the competitive objective review are taken into consideration by ACF in the selection of projects for funding; however, objective review scores and rankings are not binding. Scores and rankings are only one element used in the award decision-making process.

ACF may elect not to fund applicants with management or financial problems that would indicate an inability to successfully complete the proposed project. Applications may be funded in whole or in part. Successful applicants may be funded at an amount lower than that requested. ACF reserves the right to consider preferences to fund organizations serving emerging, unserved, or under-served populations, including those populations located in pockets of poverty. ACF will also consider the geographic distribution of federal funds in its award decisions.

ACF may refuse funding for projects with what it regards as unreasonably high start-up costs for facilities or equipment, or for projects with unreasonably high operating costs.

ANA Screening

After initial ACF screening, each application will be screened to determine whether the applicant has submitted governing body documentation and, if applicable, documented assurance of community representation on board of directors as required by *Section IV.2. Additional Eligibility Documentation*. Applications will also be screened under the “*Assurance of Community Representation on Board of Directors*” disqualification factor as listed in *Section III.3. ACF Disqualification Factors*.

Pursuant to 45 CFR §1336.35, an applicant for ANA funding that has had its application rejected either because it has been found ineligible or because the activities it proposes are ineligible for funding, may appeal the Commissioner’s finding to the Departmental Appeals Board, in writing, within 30 days following receipt of ineligibility notification. See 45 CFR § 1336.35 for procedures for filing such an appeal.

Competitive Review Process

Applications not excluded from competition will be evaluated by a panel of independent reviewers (three per panel) in accordance with the evaluation criteria in Section V.1. Panels will evaluate applications that are similar in scale, as indicated by funding level.

ANA may use the statistical technique of normalization to convert raw scores from review panels to a standardized scale and to negate, to the extent possible, any differences in scoring behaviors among different panels and numerous reviewers.

Application Consideration

Funding decisions are based on the analysis of applications, scores derived from such analysis from panel reviewers, and analyses by ANA and OCS staff to determine whether the proposed project is consistent with the purposes of the NAPA and AFI legislations, all relevant statutory and regulatory requirements, and this FOA.

ANA-OCS have a preference for funding those projects that are community driven and

reflect a strong relationship between planned activities and intended results, demonstrate a realistic action plan for sustainability, and promote social and economic self-sufficiency in emerging, unserved, or underserved populations. ANA-OCS will also consider the geographic distributions of grant awards in order to maximize the impact of award decisions.

ANA-OCS Internal Review of Proposed Projects

Based on the ranked order of applications, ANA-OCS staff will perform an internal review and analysis of the applications ranked highest as a result of the panel's review and scoring in order to determine the application's consistency with the purposes of NAPA and AFI legislation, all relevant statutory and regulatory requirements, and the requirements of the relevant FOA. ANA-OCS have the discretion to make all final funding and award decisions. In the exercise of such discretion the ANA's Commissioner will consider:

- Whether the project, as determined based on ANA's administrative and programmatic expertise, does not further the purpose of the funding opportunity as described in Section I. Funding Opportunity Description.
- Whether the project is determined to be unlikely to be successful or cost-effective based on the application submitted for evaluation in response to Section IV.2. Project Description and Budget and Budget Justification.
- Whether documentation of non-Federal share cash contribution to match participant IDAs has been fully documented as described in Section IV. 2 Content and Form of Application Submission, Documentation of Non-Federal Cash Commitment .
- Whether the project allows any one community, or region, to receive a disproportionate share of the funds available for award.
- Whether the project is essentially identical or similar in whole or in part to previously funded projects proposed by the same applicant or activities or projects proposed by a consortium that duplicate activities for which any consortium member also receives or has received funding from ANA.
- Whether the project provides couples or family counseling activities that are medically based.
- Whether the project originated and was designed by consultants, who have provided a major role for themselves in the performance of the project, and who are not members of the applicant organization, tribe, or village.
- Whether the project contains contingent activities that may impede, or indefinitely delay, the progress of the project.
- Whether the project has the potential to cause unintended harm to participants, or that could negatively impact the safety or privacy of individuals.
- Whether the project may be used for the purpose of providing loan capital. Federal funds awarded under this FOA may not be used for the purpose of providing loan capital. This restriction is not related to loan capital authorized under Sec. 803A of NAPA [42 U.S.C. 2991b-1(a)(1)] for the purpose of the Hawaiian Revolving Loan fund.
- Whether the project includes human subject research as defined at 45 CFR 45.102(d) and (f).

Please refer to *Section IV.2.* of this announcement for information on non-federal reviewers in the review process.

Approved but Unfunded Applications

Applications recommended for approval that were not funded under the competition because of the lack of available funds may be held over by ACF and reconsidered in a subsequent review cycle if a future competition under the program area is planned. These applications will be held over for a period of up to one year and will be re-competed for funding with all other competing applications in the next available review cycle. For those applications that have been deemed as approved but unfunded, notice will be given of such determination by postal mail.

V.3. Anticipated Announcement and Award Dates

Announcement of awards and the disposition of applications will be provided to applicants at a later date.

ACF staff cannot respond to requests for information regarding funding decisions prior to the official applicant notification.

VI. Award Administration Information

VI.1. Award Notices

Successful applicants will be notified through the issuance of a Notice of Award (NOA) that sets forth the amount of funds granted, the terms and conditions of the grant, the effective date of the grant, the budget period for which initial support will be given, the non-federal share to be provided (if applicable), and the total project period for which support is contemplated. The NOA will be signed by the Grants Officer and transmitted via postal mail or email. Following the finalization of funding decisions, organizations whose applications will not be funded will be notified by letter signed by the cognizant Program Office head. Any other correspondence that announces to a Principal Investigator, or a Project Director, that an application was selected is not an authorization to begin performance.

Project costs that are incurred prior to the receipt of the NOA are at the recipient's risk and may be reimbursed only to the extent that they are considered allowable as approved pre-award costs. Information on allowable pre-award costs and the time period under which they may be incurred is available in *Section IV.5. Funding Restrictions.*

VI.2. Administrative and National Policy Requirements

Awards issued under this announcement are subject to the uniform administrative requirements and cost principles of 45 CFR Part 74 (Awards And Subawards To Institutions Of Higher Education, Hospitals, Other Nonprofit Organizations, And Commercial Organizations) or 45 CFR Part 92 (Grants And Cooperative Agreements To State, Local, And Tribal Governments). The Code of Federal Regulations (CFR) is available at <http://www.gpo.gov>.

An application funded with the release of federal funds through a grant award does not constitute, or imply, compliance with federal regulations. Funded organizations are responsible for ensuring that their activities comply with all applicable federal regulations.

Prohibition Against Profit

Grantees are subject to the limitations set forth in 45 CFR Part 74, Subpart E-Special Provisions for Awards to Commercial Organizations (45 CFR § 74.81_Prohibition against profit), which states that, "...no HHS funds may be paid as profit to any recipient even if the recipient is a commercial organization. Profit is any amount in excess of allowable direct and indirect costs."

Equal Treatment for Faith-Based Organizations

Grantees are also subject to the requirements of 45 CFR § 87.1(c), Equal Treatment for Faith-Based Organizations, which says, "Organizations that receive direct financial assistance from the [Health and Human Services] Department under any Department program may not engage in inherently religious activities such as worship, religious instruction, or proselytization, as part of the programs or services funded with direct financial assistance from the Department." Therefore, organizations must take steps to completely separate the presentation of any program with religious content from the presentation of the Federally funded program by time or location *in such a way that it is clear that the two programs are separate and distinct*. If separating the two programs by time but presenting them in the same location, one program must *completely* end before the other program begins.

A faith-based organization receiving HHS funds retains its independence from federal, state, and local governments, and may continue to carry out its mission, including the definition, practice, and expression of its religious beliefs. For example, a faith-based organization may use space in its facilities to provide secular programs or services funded with federal funds without removing religious art, icons, scriptures, or other religious symbols. In addition, a faith-based organization that receives federal funds retains its authority over its internal governance, and it may retain religious terms in its organization's name, select its board members on a religious basis, and include religious references in its organization's mission statements and other governing documents in accordance with all program requirements, statutes, and other applicable requirements governing the conduct of HHS-funded activities.

Regulations pertaining to the Equal Treatment for Faith-Based Organizations, which

includes the prohibition against federal funding of inherently religious activities, Understanding the Regulations Related to the Faith-Based and Neighborhood Partnerships Initiative" are available at <http://www.hhs.gov/partnerships/about/regulations/>. Additional information, resources, and tools for faith-based organizations is available through The Center for Faith-based and Neighborhood Partnerships website at <http://www.hhs.gov/partnerships/index.html> and at the <https://www.acf.hhs.gov/programs/ocs/resource/capacity-building-toolkits-for-faith-based-and-community-organizations>.

Award Term and Condition under the Trafficking Victims Protection Act of 2000

Awards issued under this announcement are subject to the requirements of Section 106 (g) of the Trafficking Victims Protection Act of 2000, as amended (22 U.S.C. § 7104). For the full text of the award term, go to <http://www.acf.hhs.gov/grants/award-term-and-condition-for-trafficking-in-persons>. If you are unable to access this link, please contact the Grants Management Contact identified in *Section VII. Agency Contacts* of this announcement to obtain a copy of the term.

Requirements for Drug-Free Workplace

The Drug-Free Workplace Act of 1988 (41 U.S.C. §§ 8101-8106) requires that all organizations receiving grants from any federal agency agree to maintain a drug-free workplace. By signing the application, the Authorizing Official agrees that the grantee will provide a drug-free workplace and will comply with the requirement to notify ACF if an employee is convicted of violating a criminal drug statute. Failure to comply with these requirements may be cause for debarment. Government-wide requirements for Drug-Free Workplace for Financial Assistance are found in 2 CFR Part 182; HHS implementing regulations are set forth in 2 CFR § 382.400. All recipients of ACF grant funds must comply with the requirements in Subpart B - Requirements for Recipients Other Than Individuals, 2 CFR § 382.225. The rule is available at <http://www.gpo.gov/fdsys/pkg/CFR-2001-title45-vol1/content-detail.html>.

Debarment and Suspension

HHS regulations published in 2 CFR Part 376 implement the governmentwide debarment and suspension system guidance (2 CFR Part 180) for HHS' non-procurement programs and activities. "Non-procurement transactions" include, among other things, grants, cooperative agreements, scholarships, fellowships, and loans. ACF implements the HHS Debarment and Suspension regulations as a term and condition of award. Grantees may decide the method and frequency by which this determination is made and may check the Excluded Parties List System (EPLS) located at <https://www.sam.gov/>, although checking the EPLS is not required. More information is available at <https://www.acf.hhs.gov/grants-forms>.

Pro-Children Act

The Pro-Children Act of 2001, 20 U.S.C. §§ 7181 through 7184, imposes restrictions on

smoking in facilities where federally funded children's services are provided. HHS grants are subject to these requirements only if they meet the Act's specified coverage. The Act specifies that smoking is prohibited in any indoor facility (owned, leased, or contracted for) used for the routine or regular provision of kindergarten, elementary, or secondary education or library services to children under the age of 18. In addition, smoking is prohibited in any indoor facility or portion of a facility (owned, leased, or contracted for) used for the routine or regular provision of federally funded health care, day care, or early childhood development, including Head Start services to children under the age of 18. The statutory prohibition also applies if such facilities are constructed, operated, or maintained with federal funds. The statute does not apply to children's services provided in private residences, facilities funded solely by Medicare or Medicaid funds, portions of facilities used for inpatient drug or alcohol treatment, or facilities where WIC coupons are redeemed. Failure to comply with the provisions of the law may result in the imposition of a civil monetary penalty of up to \$1,000 per violation and/or the imposition of an administrative compliance order on the responsible entity.

HHS Grants Policy Statement

The HHS Grants Policy Statement (HHS GPS) is the Department of Health and Human Services' single policy guide for discretionary grants and cooperative agreements. ACF grant awards are subject to the requirements of the HHS GPS, which covers basic grants processes, standard terms and conditions, and points of contact, as well as important agency-specific requirements. Appendices to the HHS GPS include a glossary of terms and a list of standard abbreviations for ease of reference. The general terms and conditions in the HHS GPS will apply as indicated unless there are statutory, regulatory, or award-specific requirements to the contrary that are specified in the Notice of Award (NOA). The HHS GPS is available at <https://www.acf.hhs.gov/grants/discretionary-competitive-grants>.

Award Term and Condition for Federal Recognition of Same-Sex Spouses/Marriage

A standard term and condition of award will be included in the final Notice of Award (NOA); all grant recipients will be subject to a term and condition that instructs grantees to recognize any same-sex marriage legally entered into in a U.S. jurisdiction that recognizes their marriage, including one of the states, the District of Columbia or U.S. territory, or in a foreign country so long as that marriage would also be recognized by a U.S. jurisdiction, when applying the terms of the Federal statute(s) governing the award. This applies regardless of whether or not the couple resides in a jurisdiction that recognizes same-sex marriage. However, this does not apply to registered domestic partnerships, civil unions or similar formal relationships recognized under the law of the jurisdiction of celebration as something other than a marriage. Accordingly, recipients must review and revise, as needed, any policies and procedures which interpret or apply Federal statutory or regulatory references to such terms as "marriage," "spouse," "family," "household member," or similar references to familial relationship to reflect inclusion of same-sex spouses and marriages. Any similar familial terminology references in HHS statutes, regulations, or policy transmittals will be interpreted to include same-sex spouses and marriages legally entered

into as described herein.

Freedom of Information Act (FOIA)

Applications funded by federal grant programs are subject to disclosure under the Freedom of Information Act (FOIA), 5 U.S.C. § 552. Such applications are frequently requested under the FOIA, consistent with the FOIA's requirement to proactively disclose frequently requested materials at 5 U.S.C. § 552(a)(2)(D). Each released application will receive appropriate redaction of specific information to protect personal privacy and competitively sensitive commercial information. Information on filing a FOIA request is available at <http://www.acf.hhs.gov/submit-a-foia-request>.

VI.3. Reporting

Grantees under this funding opportunity announcement will be required to submit performance progress and financial reports periodically throughout the project period. The frequency of required reporting is listed later in this section. Final reports may be submitted in hard copy to the Grants Management Office Contact listed in *Section VII. Agency Contacts* of this announcement. Instructions on submission of reports electronically will be provided with award documents.

Performance Progress Reports (PPR)

Notice of Award documents will inform grantees of the appropriate performance progress report form or format to use. Grantees should consult their Notice of Award documents to determine the appropriate performance progress report format required under their award. Performance progress reports are due 30 days after the end of the reporting period.

Final program performance reports are due 90 days after the close of the project period. For awards that implement the use of the SF-PPR, that form may be found under "Reporting" at <https://www.acf.hhs.gov/grants-forms>

Federal Financial Reports (FFR)

As of February 1, 2011, HHS began the transition from use of the SF-269, Financial Status Report (Short Form or Long Form) to the use of the SF-425 Federal Financial Report for expenditure reporting. SF-269s will no longer be accepted for expenditure reports due after that date. If an SF-269 is submitted, the ACF will return it and require the recipient to complete the SF-425.

The transition strategy is allowing individual HHS Operating Divisions to select--from a limited number of options--the approach that best fits their programs and business process. This transition does not affect completion or submission of the cash reporting to the HHS Division of Payment Management's Payment Management System (PMS). The primary features of this transition for recipients are that OPDIVs that previously required electronic submission of the SF-269 will receive the SF-425 expenditure reports electronically and, until further notice, OPDIVs that have been receiving expenditure reports in hard copy will

continue to do so.

All expenditure reports will be due on one of the standard due dates by which cash reporting is required to be submitted to PMS or at the end of a calendar quarter as determined by the Operating Division. As a result, a recipient that receives awards from more than one OPDIV may be subject to more than one approach, but will not be required to change its current means of submission or be subjected to more than eight standard due dates.

Beginning with budget periods which end from January 1 - March 31, 2011, and for all budget periods thereafter, all affected ACF grantees will be required to submit an SF-425 report as frequently as is required in the terms and conditions of their award using due dates for reports to PMS.

For budget periods ending in the months of:	The FFR (SF-425) is due to ACF on:
January 01 through March 31	April 30
April 01 through June 30	July 30
July 01 through September 30	October 30
October 01 through December 31	January 30

Fillable versions of the SF-425 form in Adobe PDF and MS-Excel formats, along with instructions, are available at http://www.whitehouse.gov/omb/grants_forms and at <https://www.acf.hhs.gov/grants-forms>. Further instructions will be provided, as necessary, with award terms and conditions that will address specific reporting periods and due dates on an award-by-award basis.

For planning purposes, ACF reporting periods for awards made under this announcement are as follows:

Program Progress Semi-Annually
Reports:

Financial Reports: Semi-Annually

Federal Financial Accountability and Transparency Act (FFATA) Subaward and Executive Compensation

Awards issued as a result of this funding opportunity may be subject to the Transparency Act subaward and executive compensation reporting requirements of 2 CFR Part 170. See ACF's Award Term for Federal Financial Accountability and Transparency Act (FFATA) Subaward and Executive Compensation Reporting Requirement implementing this requirement and additional award applicability information at [https:// www.acf.hhs.gov/grants/ discretionary-competitive-grants](https://www.acf.hhs.gov/grants/discretionary-competitive-grants).

Grantees are required to report financial information separately to ANA and OCS. Grantees should use the Standard Form 425 (SF-425) to report financial information about each award to OCS and ANA.

Grantees are required to report project progress using the Objective Progress Report (OPR)

(OMB No. 0980-0204, expiration date 08/31/2015) on the GrantSolutions system. A single OPR will be used to report project progress to both ANA and OCS. For additional information on reporting requirements and due dates, please refer to the following website: <http://www.acf.hhs.gov/programs/ana/resource/reporting-requirements>.

Please note grantees will still be required to submit a Federal Financial Report - Federal Cash Transaction Report (FFR-FCTR) to Division of Payment Management quarterly.

ANA reviews grantee semiannual and annual reports to determine whether the grantee is meeting its goal and objectives and completing activities identified in the OWP. If progress concerns are identified, ANA may require quarterly reporting. Prior to funding subsequent years of a multi-year grant, ANA requires verification from the grantee that objectives and outcomes proposed in the preceding year were accomplished.

Grantees are also required to submit AFI Performance Reports that are the basis for ACF's annual Reports to Congress on the status of the AFI demonstration. The AFI Performance Reports include such information as project design features participant demographic information, participant status, reserve fund status, grantee performance plans, and performance targets. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

VII. Agency Contacts

Program Office Contact

Carmelia Strickland

U.S. Department of Health and Human Services

Administration for Children and Families

Administration for Native Americans

Aerospace Center- 370 L'Enfant Promenade, S.W.

2nd Floor- West

Washington, DC 20447

Phone: (877) 922-9262

Email: anacomments@acf.hhs.gov

URL: <https://www.acf.hhs.gov/programs/ana/resource/assets-for-independence-partnership>

Office of Grants Management Contact

Tim Chappelle

Office of Grants Management

Administration for Children and Families

370 L'Enfant Promenade, S.W.; 2nd Floor - West

Aerospace Building

Washington, DC 20447
Phone: (202) 401-4855
Fax: (202) 401-5468
Email: Tim.Chappelle@acf.hhs.gov

Federal Relay Service:

Hearing-impaired and speech-impaired callers may contact the Federal Relay Service for assistance at 1-800-877-8339 (TTY - Text Telephone or ASCII - American Standard Code For Information Interchange).

VIII. Other Information

Reference Websites

U.S. Department of Health and Human Services (HHS) [http:// www.hhs.gov/](http://www.hhs.gov/).

HHS Grants Forecast <http://www.acf.hhs.gov/hhsgrantsforecast/index.cfm>.

Administration for Children and Families (ACF) [http:// www.acf.hhs.gov/](http://www.acf.hhs.gov/).

ACF Grants Homepage [https:// www.acf.hhs.gov/ grants](https://www.acf.hhs.gov/grants).

ACF Funding Opportunities <http://www.acf.hhs.gov/grants/open/foa/>.

ACF "How to Apply for a Grant" <https://www.acf.hhs.gov/grants/how-to-apply-for-grants>.

Catalog of Federal Domestic Assistance (CFDA) [https:// www.cfda.gov/](https://www.cfda.gov/).

For submission of a paper format application, all required Standard Forms (SF), assurances, and certifications are available on the ACF Grants-Forms page at <https://www.acf.hhs.gov/grants-forms>.

Standard grant forms are available at the [Grants.gov](http://www.grants.gov) Forms Repository webpage at [http:// www.grants.gov/web/ grants/ forms.html](http://www.grants.gov/web/grants/forms.html). See "SF- 424 Family."

For information regarding accessibility issues, visit the Grants.gov Accessibility Compliance Page at <http://www07.grants.gov/web/grants/support/technical-support/accessibility-compliance.html>.

Code of Federal Regulations (CFR) <http://www.gpo.gov/fdsys/>. See link under "Featured Collections."

The *Federal Register* <http://www.gpo.gov/fdsys/>. See link under "Featured Collections."

United States Code (U.S.C.) <http://www.gpo.gov/fdsys/>. See link under "Featured Collections."

ANA Training and Technical Assistance providers are offering pre-application training and technical assistance to Native communities interested in developing asset building projects. Please visit the ANA website at www.acf.hhs.gov/programs/ana for more information.

The Assets for Independence program website at <https://www.acf.hhs.gov/programs/ocs/programs/afi> provides information about the program.

The AFI Resource Center website at <http://www.idaresources.acf.hhs.gov> contains additional information, tips, tools, and other materials on planning and implementing IDA projects and related services. Entities interested in learning more should contact the AFI Resource Center at 1-866-778-6037 or via email at info@IDAresources.org for more information.

ACF sponsors in-person meetings, webinars, and conference calls throughout the year for organizations that are interested in applying for a grant from the AFI program. Information about these events is posted on the ACF webpage at <http://www.acf.hhs.gov/programs/ocs/programs/afi> and on the AFI Resource Center website at <http://www.idaresources.acf.hhs.gov>.

Application Checklist

Applicants may use the checklist below as a guide when preparing your application package.

Applicants may use the checklist below as a guide when preparing the application package. All forms, certifications, and OMB approved forms are required and uploaded directly to the Grants.gov application package. These required application elements are identified at the beginning of the checklist.

The additional application elements identified in the checklist are ordered based on the preferred order of application assembly as stated below and also referenced in *Section IV.2. Formatting ACF Applications*.

- Table of Contents
- Project Narrative (Objectives and Need for Assistance, Outcomes Expected, Approach, Geographic Location, Organizational Capacity, Protection of Sensitive and/or Confidential Information, and the Plan for Oversight of Federal Award Funds)
- Budget and Budget Justification, including travel to required ANA trainings and meetings
- Project Summary/Abstract
- Required Governing Body Documentation
- Assurance of Community Representation on Board of Directors, if applicable
- Proof of Non-profit Status, if applicable
- Commitment of Non-federal resources
- Job Descriptions
- Resumes

- Indirect Cost Rate Agreement, if applicable
- Letters of Support
- Third-Party Agreements, if applicable
- Business Plan, if applicable
- Other attachments if necessary

What to Submit	Where Found	When to Submit
<p>DUNS Number (Universal Identifier) and Systems for Award Management (SAM) registration.</p>	<p>Referenced in <i>Section III.3. Other</i> in the announcement.</p> <p>To obtain a DUNS number, go to http://fedgov.dnb.com/webform.</p> <p>To register at SAM, go to http://www.sam.gov.</p>	<p>A DUNS number and registration at SAM.gov are required for all applicants.</p> <p>Active registration at SAM must be maintained throughout the application and project award period.</p>
<p>SF-424 - Application for Federal Assistance</p>	<p>Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications</i>.</p> <p>For electronic application submission, these forms are available on the FOA's Grants.gov "Download Opportunity Instructions and Application" page under "Download Application Package" in the section entitled, "Mandatory."</p> <p>Also available at http://www.acf.hhs.gov/grants-forms and at http://www.grants.gov/web/grants/forms.html by using the link to "SF-424 Family."</p>	<p>Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i>.</p> <p>Do not attach required application elements or additional pages to the SF-424 at Questions 14 or 15! See Section IV.2. Formatting ACF Applications.</p>

<p>SF-Project/Performance Site Location(s) (SF-P/PSL)</p>	<p>Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications.</i></p> <p>For electronic application submission, these forms are available on the FOA's Grants.gov "Download Opportunity Instructions and Application" page under "Download Application Package" in the section entitled, "Mandatory."</p> <p>Also available at http://www.acf.hhs.gov/grants-forms and at http://www.grants.gov/web/grants/forms.html by using the link to "SF-424 Family."</p>	<p>Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times.</i></p>
<p>SF-424A - Budget Information - Non-Construction Programs and SF-424B - Assurances - Non-Construction Programs</p>	<p>Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications.</i></p> <p>For electronic application submission, these forms are available on the FOA's Grants.gov "Download Opportunity Instructions and Application" page under "Download Application Package" in the section entitled, "Mandatory."</p> <p>Also available at http://www.acf.hhs.gov/grants-forms and at</p>	<p>Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times.</i></p>

	<p>http://www.grants.gov/web/grants/forms.html by using the link to "SF-424 Family."</p> <p>These forms are <i>required</i> for applications under this FOA:</p> <ul style="list-style-type: none"> • Projects that include only non-construction activities must submit the SF-424A and SF-424B, along with the SF-424 and SF-P/PSL. 	
<p>Maintenance of Effort (MOE) Certification</p>	<p>Referenced in <i>Section IV.2. Forms, Assurances, and Certifications</i>.</p> <p>An example of a standard MOE is available at https://www.acf.hhs.gov/grants-forms.</p> <p>Submission is due with the application package. If it is not submitted with the application package, it may also be submitted prior to the award of a grant.</p>	<p>Submission is due by the application due date listed in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i>.</p>
<p>Certification Regarding Lobbying (Grants.gov Lobbying Form)</p>	<p>Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications</i>.</p> <p>For electronic application submission, these forms are available on the FOA's Grants.gov page under the "Application Package" tab in the section entitled, "Mandatory."</p> <p>Available at http://www.acf</p>	<p>Submission is due with the application package. If it is not submitted with the application package, it must be submitted prior to the award of a grant.</p>

	<p>.hhs.gov/grants- forms and at http://www.grants.gov/web/grants/forms.html by using the link to "SF-424 Family."</p>	
<p>Certification of Filing and Payment of Federal Taxes</p>	<p>Referenced in <i>Section IV.2. Forms, Assurances, and Certifications</i> of the announcement.</p> <p>The Certification may be found at http:// www.acf.hhs.gov/grants-forms.</p>	<p>If applicable to the applicant, it must be submitted prior to the award of a grant.</p>
<p>SF-LLL - Disclosure of Lobbying Activities</p>	<p>"Disclosure Form to Report Lobbying" is referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications</i>.</p> <p>For electronic application submission, this form is available on the FOA's Grants.gov "Download Opportunity Instructions and Application" page under "Download Application Package" in the section entitled, "Optional."</p> <p>The form is also available at http://www.acf.hhs.gov/grants-forms and at http://www.grants.gov/web/grants/forms.html by using the link to "SF-424 Family."</p> <p>If applicable, submission of this form is required if any funds have been paid, or will be paid, to any person for influencing, or</p>	<p>If submission of this form is applicable, it is due at the time of application.</p> <p>If it not available at the time of application, it may also be submitted prior to the award of a grant.</p>

	<p>attempting to influence, an officer or employee of any agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan.</p>	
<p>ANA Objective Work Plan (OWP)</p>	<p>Referenced in Section IV.2. of this announcement.</p> <p>For electronic application submission, these forms are available on the FOA's Grants.gov "Download Opportunity Instructions and Application" page under "Download Application Package" in the section entitled, "Mandatory."</p> <p>A 508-compliant version of the form is available at the Grants.gov Forms Repository as "HHS Objective Work Plan". Use the link to "SF-424 Family."</p> <p>Instructions on filling out the ANA OWP may be found by using the link to Administration for Native Americans Forms at http://www.acf.hhs.gov/grants-forms.</p> <p>Applicants with an exemption to apply in paper format may download a</p>	<p>Submit the completed form with the application by the due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i>.</p>

	fillable OWP form using the link found at the bottom of the web page.	
Table of Contents	Referenced in <i>Section IV.2. The Project Description</i> .	Submit with the application by the due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
The Project Description	Referenced in <i>Section IV.2. The Project Description</i> .	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
Geographic Location	Referenced in <i>Section IV.2. The Project Description</i> .	Submission due by the application due date found in <i>Overview</i> and <i>Section IV.3</i> .
Organizational Capacity	Referenced in <i>Section IV.2. The Project Description</i> .	Submission due by the application due date found in <i>Overview</i> and <i>Section IV.3</i> .
Protection of Sensitive and/or Confidential Information	Referenced in <i>Section IV.2. The Project Description</i> .	Submission due by the application due date found in <i>Overview</i> and <i>Section IV.3</i> .
Plan for Oversight of Federal Award Funds	Referenced in <i>Section IV.2. The Project Description</i> .	Submission due by the application due date found in <i>Overview</i> and <i>Section IV.3</i> .
The Project Budget and Budget Justification	Referenced in <i>Section IV.2. The Project Budget and Budget Justification</i> of the announcement.	Submission is required in addition to submission of SF-424A or SF-424C. It must be submitted

		with the application package by the due date in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
Project Summary/Abstract	Referenced in <i>Section IV.2. The Project Description</i> . The Project Summary/Abstract is limited to one single-spaced page.	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
Required Governing Body Documentation	Referenced in <i>Section I</i> of the announcement.	If available, submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3</i> . If not available at the time of application submission, due by the time of award.
Assurance of Community Representation on Board of Directors	Referenced in <i>Section III.3</i> of the announcement.	If applicable, submission due by the application due date found in <i>Overview</i> and <i>Section IV.3</i> .
Proof of Non-Profit Status	Referenced in <i>Section IV.2. The Project Description, Legal Status of Applicant Entity</i> .	Proof of non-profit status should be submitted with the application package by the due date listed in the <i>Overview</i> and <i>Section IV.3. Submission Dates and Times</i> . If it is not available at the time of application submission, it must be submitted prior to the award of a grant.

Commitment of Non-Federal Resources	Referenced in <i>Section IV.2. The Project Budget and Budget Justification.</i>	Submission is due by the application due date found in the <i>Overview</i> and <i>Section IV.3. Submission Dates and Times.</i>
Job Descriptions	Referenced in <i>Section IV.2. The Project Description.</i>	Submission due by the application due date found in <i>Overview</i> and <i>Section IV.3.</i>
Resumes	Referenced in <i>Section IV.2. The Project Description.</i>	Submission due by the application due date found in <i>Overview</i> and <i>Section IV.3.</i>
Indirect Cost Rate Agreement (IDR)	Referenced in <i>Section IV.2. The Project Budget and Budget Justification.</i> The IDR must be submitted with the application package.	If the IDR is available by the application due date, it must be submitted with the application package. If it is not available by the application due date, listed in the <i>Overview</i> and <i>Section IV.3. Submission Dates and Times</i> , it may be submitted prior to the award of a grant.
Letters of Support	Referenced in <i>Section IV.2. The Project Description.</i>	Submission is due by the application due date listed in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times.</i>
Third-Party Agreements (also, MOUs and Consortia Agreements)	Referenced in <i>Section IV.2. Project Description.</i>	If available, submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3.</i>

		If not available at the time of application submission, due by the time of award.
Project Sustainability Plan	Referenced in <i>Section IV.2. The Project Description.</i>	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times.</i>
Other Attachments	Referenced in <i>Section IV.2. The Project Description.</i>	Submission due by the application due date found in <i>Overview</i> and <i>Section IV.3.</i>

Appendix

Definitions

Program specific terms and concepts in this FOA are based on the following definitions:

Board Resolution: A current, signed and dated document reflecting a formal decision voted on by the applicants official governing body in support of the project for the entire project period. The Resolution must indicate who is authorized to sign documents and negotiate on behalf of the tribe or organization. The Resolution should indicate that the community was involved in the project planning process and indicate the specific dollar amount of any eligible matching funds (if applicable).

Budget Period: The interval of time into which a project period is divided for budgetary and funding purposes. Funding of individual budget periods sometimes is referred to as 'incremental funding.' The budget period also is the 'period of availability of funding' as specified in 45 CFR Part 74 and Part 92. Note: The budget periods for the awards made under this FOA consist of the following; five 12 month budget periods for the ANA award and one 60 month budget period for the AFI award.

Business Capitalization: Amounts paid from an IDA directly to an account established in a federally insured financial institution (or in a state insured financial institution if no federally insured financial institution is available) and restricted to use solely for qualified business capitalization expenses.

Business Capitalization Account: An account opened by a project participant for the sole purpose of receiving payments from their IDA to make qualified business capitalization

purchases. This account is separate and distinct from the participant IDA and is opened under the name of the business.

CFDA: The Catalog of Federal Domestic Assistance (CFDA) is a comprehensive listing of all federal programs available to state and local governments (including the District of Columbia); federally recognized Indian tribal governments; territories (and possessions) of the United States; domestic public, quasi-public, and private profit and non-profit organizations and institutions; specialized groups; and individuals.

Contingency Plan: A set of specific actions to reduce anticipated negative impacts on a project in the event challenges arise.

Core Administration: Salaries and other expenses for those functions that support the applicant organization as a whole or for purposes that are not related to the actual management or implementation of the ANA-funded project.

Eligible Education Institution: A higher institution of learning that:

1. is accredited by a nationally recognized accrediting agency or association;
2. has pre-accreditation status by an agency or association recognized by HHS for the granting of pre-accreditation status;
3. is a technical institute or vocational school; or
4. is a department or division of a community college, college, or university.

Earned Income: Wages, salaries, or professional fees, and other amounts received as compensation for personal services actually rendered, but does not include that part of the compensation derived by the taxpayer for personal services rendered by him to a corporation which represents a distribution of earnings or profits rather than a reasonable allowance as compensation for the personal services actually rendered. In the case of a taxpayer engaged in a trade or business in which both personal services and capital are material income-producing factors, under regulations prescribed by the Secretary, a reasonable allowance as compensation for the personal services rendered by the taxpayer, not in excess of 30 percent of his share of the net profits of such trade or business, shall be considered as earned income.

Federal Share: Financial assistance provided by ANA and OCS. Financial assistance awarded under this FOA consists of two separate Federal grant awards, an ANA SEDS award and an OCS AFI award. The NABI budget request must be presented as two separate line item budgets, one for each grant award. The AFI Federal share is awarded in the amount of 50 percent of the approved costs for the AFI budget. The ANA Federal share is awarded in the amount of 80 percent of the approved costs of the ANA budget. The Commissioner of ANA may approve assistance in excess of such percentage if such action is in furtherance of the purposes of the Native American Programs Act of 1974 (NAPA), 42 U.S.C. 2991b. See Section III.2. Cost Sharing or Matching for additional information on approvals of federal share in excess of 80 percent.

Financial Education Training: An educational activity designed to increase the development of skills necessary to achieve economic self sufficiency (including budgeting, managing credit and debt, accessing federal and state benefits, and understanding tax credits and filing

assistance) and includes asset specific information (including home, business capitalization, or post-secondary education training). Such training activities may be in the form of assembled events such as workshops, seminars, conferences, programs of self-instructional activities, or other options.

Governing Body: A body: (1) consisting of duly elected or designated representatives, (2) appointed by duly elected officials, or (3) selected in accordance with traditional tribal means. The body must have authority to enter into contracts, agreements, and grants on behalf of the organization or individuals who elected, designated, appointed, or selected them.

In-kind: The value of non-cash contributions that directly benefit a grant-supported project or program and are provided by non-federal third parties without charge to the recipient, the subrecipient, or a cost-type contractor under a grant or subaward. In-kind contributions may be in the form of real property, equipment, supplies or other expendable property, or goods and services directly benefiting and specifically identifiable to the project or program.

Limitation on the Number of Awards Based on Two Consecutive Funding Periods: ANA will maximize the reach of its limited funding. Therefore, applicants that have received funding from ANA for at least two consecutive projects within one CFDA number may not be funded for a third consecutive project within the same CFDA number if other applicants who have not received ANA funding in the past three years are within the scoring range to be funded. Awards made under this FOA are exempt from this ANA Administrative policy.

Limitation on the Number of Awards Under a Single CFDA Number: Grantees can have only one active grant per Catalog of Federal Domestic Assistance (CFDA) number. Awards made under this FOA are exempt from this ANA Administrative policy.

Loan Capital: Refers to monies derived from grant funds that are used to make loans to individuals or business entities or to establish revolving or other loan accounts or funds.

Objective: A statement of the specific outcomes or results to be achieved within the project period that directly contribute to the achievement of the project goal(s) and support the community's long-range goals.

Objective Work Plan (OWP): The plan for achieving the project objectives and producing the results and benefits expected for each objective. The OWP is the blueprint for the project and includes the project goal, objectives, and activities.

Poverty Guidelines: For purposes of this announcement, a federal poverty measure that includes a series of income levels, with different values for family units of different sizes, below which the family units are considered poor for statistical or administrative purposes. The guidelines are issued each year in the federal Register by HHS and posted on the agency website at <http://aspe.hhs.gov/poverty/index.cfm>.

Program Income: Gross income earned by a recipient and/or subrecipient that was directly generated by the grant-supported activity or earned as a result of the award. Program income includes (but is not limited to) income from fees for services performed, the use or rental of real or personal property acquired with federal funds, the sale of commodities or items fabricated under an award, and license fees and royalties on patents and copyrights.

Project Goal: The purpose or specific result expected to be achieved through completion of

the project objectives and activities.

Project Reserve Fund: An account established by the AFI grantee for purposes of holding the federal and non-federal funds that support the approved AFI project activities. The Project Reserve Fund must be custodial with the grantee serving as trustee and must remain separate from participant savings accounts and from the grantees general funds. Grantees must deposit into their Project Reserve Fund(s) an amount of non-federal funds at least equal to the amount of AFI federal funds they intend to draw down. When participants elect to use their IDA savings to make qualified purchases, grantees disburse from the Project Reserve Fund the matching federal and non-federal funds either directly to appropriate third parties, such as mortgage lenders, education institutions, or vendors for business capitalization expenses, or make available to participants for approved uses in accordance with written program requirements. There must be sufficient cash in the Project Reserve Fund(s) to cover the IDA match commitment when a grantee executes a Savings Plan Agreement with a participant. ANA funds should not be deposited into the Project Reserve Fund.

Real Property: Land, including land improvements, structures, and appurtenances thereto, but excluding movable machinery and equipment.

Renovation or Alteration: Work that changes the interior arrangements or other physical characteristics of an existing facility or installed equipment so that it can be more effectively used for its current designated purpose or adapted to an alternative use to meet a programmatic requirement. A minor renovation or alteration is distinguished from construction and major renovations; it must not exceed the lesser of \$150,000 or 25 percent of total direct costs approved for the entire project period and must be essential for the project.

Qualified Business Capitalization Expenses: Expenditures included in a qualified plan, including capital, plant equipment, working capital, and inventory expenses.

Qualified First-time Home Purchase: Costs to acquire, construct, or reconstruct a principal residence for a qualified first-time homebuyer, if paid from an IDA directly to the business or organization to whom the amounts are due.

Qualified Plan: A business plan that is approved by a financial institution, a microenterprise development organization, or a non-profit loan fund having demonstrated fiduciary integrity. The plan includes a description of services or goods to be sold, a marketing plan, and projected financial statements that may require the eligible individual to obtain the assistance of an experienced entrepreneurial adviser.

Qualified Postsecondary Educational Expenses: Expenses paid from an IDA directly to an eligible educational institution for tuition and fees required for enrollment or attendance. These expenses also include books, supplies, and equipment required for coursework.

Savings Plan Agreement: A written set of rules and responsibilities committed to by the AFI grantee and its project participants. Elements of the agreement must adhere to the requirements of the AFI statute and may include the savings goal, proposed qualified expense, maximum savings allowed, minimum monthly savings expected, length of time to save and purchase proposed asset, match rate, schedule of match rate and interest allocation,

financial education plan, asset-specific education plan, conditions for termination, withdrawal procedures and limitations, and provisions for amendments to the agreement.