



**Administration for Children and Families**

Office of Community Services

Assets for Independence Demonstration Program

HHS-2014-ACF-OCS-EI-0774

**Due Date for Applications:**

FY 2014: 05/07/2014 and 07/14/2014

FY 2015: 10/25/2014 and 04/20/2015

FY 2016: 10/19/2015 and 04/18/2016

Assets for Independence Demonstration Program

HHS-2014-ACF-OCS-EI-0774

TABLE OF CONTENTS

Overview

Executive Summary

I. [Program Description](#)

II. [Award Information](#)

III. [Eligibility Information](#)

1. Eligible Applicants
2. Cost Sharing or Matching
3. Other - (if applicable)

IV. Application and Submission Information

1. [Address to Request Application Package](#)
2. [Content and Form of Application Submission](#)
3. [Submission Dates and Times](#)
4. [Intergovernmental Review](#)
5. [Funding Restrictions](#)
6. [Other Submission Requirements](#)

V. [Application Review Information](#)

1. Criteria
2. Review and Selection Process
3. Anticipated Announcement and Award Dates

VI. [Award Administration Information](#)

1. Award Notices
2. Administrative and National Policy Requirements
3. Reporting

VII. [Agency Contacts](#)

VIII. [Other Information](#)

**Department of Health & Human Services  
Administration for Children and Families**

**Program Office:** Office of Community Services  
**Funding Opportunity Title:** Assets for Independence Demonstration Program  
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**Funding Opportunity Number:** HHS-2014-ACF-OCS-EI-0774  
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**Due Date for Applications:**

FY 2014: 05/07/2014 and 07/14/2014

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## Executive Summary

*Notices:*

- **In Fiscal Year (FY) 2013 ACF implemented a new application upload requirement. Each applicant applying electronically via [www.grants.gov](http://www.grants.gov) is required to upload only two electronic files, excluding Standard Forms and OMB-approved forms. No more than two files will be accepted for the review and additional files will be removed. Standard Forms and OMB-approved forms will not be considered additional files. Please see *Section IV.2. Content and Form of Application Submission* for detailed information on this requirement.**
- **Applicants are strongly encouraged to read the entire funding opportunity announcement (FOA) carefully and observe the application formatting requirements listed in *Section IV.2. Content and Form of Application Submission*. For more information on applying for grants, please visit “How to Apply for a Grant” on the ACF Grants Page at <http://www.acf.hhs.gov/grants/how-to-apply-for-grants>.**

The Administration for Children and Families (ACF) requests applications for grants to administer projects for the national Assets for Independence (AFI) demonstration of Individual Development Accounts (IDAs) and related services. Grantees use the AFI grants to administer projects that provide IDAs and related services to individuals and families with low incomes. Participants open an IDA and save earned income in the account regularly with the goal of accumulating savings to acquire an economic asset that will appreciate over time. Specifically, participants use their IDA savings to purchase a first home, capitalize or expand a business for self-employment, or attend higher education or training. Participants also receive training and other supports such as financial education training and coaching, and guidance on issues including family budgeting, consumer issues, debt and credit counseling, using mainstream financial products, accessing refundable tax credits, and accessing other benefits and services. Grant recipients finance their AFI projects with a combination of the federal AFI grant and cash from non-federal sources. The amount of cash from non-federal sources must be at least equal to the federal AFI grant amount. The goal of the demonstration is to develop knowledge about the extent to which this approach enables individuals and families with low incomes to become and remain more financially stable over the long

term.

AFI manages on-going data collection about the administration and outcomes of the AFI projects. Grant recipients provide information to ACF on such topics as project features, participant demographics, services provided, amounts participants save in their IDA, and types of purchases made with IDA savings.

Applications for federal AFI grants will be evaluated according to requirements and criteria in this announcement. Unsuccessful applicants may submit new applications in succeeding application cycles.

This is a standing announcement. It will be effective until cancelled or changed by the Director of the Office of Community Services (OCS).

## I. Funding Opportunity Description

### Statutory Authority

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) authorizes the Department of Health and Human Services (HHS) to award grants to support AFI projects and to research and evaluate the effectiveness of the AFI program and IDAs.

### Description

#### A. PROGRAM HISTORY

The AFI demonstration was authorized by the Assets for Independence Act of 1998. The AFI program is the largest federal funder of IDA programs in the United States. Since 1999, OCS has awarded AFI grants to more than 400 non-profit organization and government entities. As of the end of FY 2012, more than 84,000 families with very low incomes have used IDAs and received training on financial matters, family budgeting and related matters. More than 36,000 participants have used their IDA savings to purchase economic assets and have joined the economic mainstream.

#### B. PROGRAM OVERVIEW

The AFI demonstration is a multi-site, national program supporting innovative asset-building projects, which feature IDAs, financial education, and related services that enable low-income people to improve their economic status and become self-sufficient. ACF is implementing AFI to test, demonstrate, and develop knowledge about the impact of IDAs and related services. ACF uses knowledge and information developed through the demonstration to advise the President and Congress on future uses of IDAs and related services for supporting families with low incomes in becoming more financially stable over the long term. The program involves three components:

**Grant Funding.** ACF awards funding for two categories of IDA projects— AFI Single Agency Projects and AFI Network Projects. See *Definition of Terms* later in this section for the definitions of these IDA projects. Each project funded through the AFI demonstration provides IDAs and related services to individuals and families with low incomes. IDAs are matched savings accounts. Participants open an IDA and save earned income in the account regularly with the goal of accumulating savings to acquire an economic asset that will appreciate over time. Specifically, participants use their IDA savings to purchase a first home, to capitalize or expand a business for self-employment, or to attend higher education or training. Participants use their IDAs for periods ranging from six months to up to four or more years. As part of the demonstration, project participants receive training and other supports such as financial education training and coaching, as well as guidance on issues such as family budgeting, consumer issues, debt and credit counseling, using mainstream financial products, accessing refundable tax credits and accessing other benefits and services. Grantees often partner with numerous other entities to provide participants with the training and supports throughout the time they are saving in their IDA.

**Training and Technical Assistance for Applicants and Grantee Entities.** ACF provides a substantial amount of training and technical assistance to applicants and grantees about administering IDA projects and providing related supportive services for project participants. These activities are provided 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 <https://www.acf.hhs.gov/programs/ocs/programs/afi> and on the AFI Resource Center website at <http://www.idaresources.acf.hhs.gov>. ACF also takes a comprehensive approach to technical assistance (TA) available to grantees, which includes:

- 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 - TA site visits, and TA Lite conference calls and Learning Cohorts by type of AFI grantee.

**Research and Evaluation.** ACF supports third-party organizations to study how grantees administer their projects and the impacts of the IDAs and related services on participants. In September 2011, AFI initiated a random assignment evaluation to assess the impact of participation in AFI on savings, savings patterns and asset purchases by low-income individuals and families at two AFI grantee sites. The evaluation will build on previous research on IDA projects, including the First Phase AFI evaluations on the AFI website at <http://www.acf.hhs.gov/programs/ocs/resource/afi-program-evaluation>.

### C. PROGRAM GOALS

ACF seeks to demonstrate and develop knowledge about the extent to which IDAs and related services enables individuals and families with low incomes to become and remain more financially stable over the long term. Additionally, a major goal of the program is to expand the national AFI demonstration to more sites throughout the nation that will design, administer, and implement innovative and successful IDA projects. ACF is particularly interested in awarding AFI grants to organizations located in Rhode Island and Wyoming, States not currently served by an AFI grantee. ACF is also interested in awarding AFI grants to many types of national, statewide, tribal, regional, and community-based organizations, as illustrated by the following list:

- **Asset building coalitions and related groups**, such as America Saves entities; BankOn coalitions; local and state asset building coalitions; refundable tax coalitions; and Tax credit campaigns.
- **Associations of organizations**, such as national, state, and local associations.
- **Community-based organizations**, such as community action agencies; community development corporations; faith-based organizations; other community-based organizations; service and fraternal organizations; and other community-based organizations.
- **Community Financial Institutions**, such as credit unions and community development financial institutions.
- **Institutions of higher education**, such as Alaska Native and Native Hawaiian serving institutions; colleges; community colleges; Hispanic-serving institutions; historically Black colleges and universities; tribally controlled colleges and universities; and other universities.
- **Service providers**, such as business development agencies and providers; child support enforcement agencies and related entities; child welfare agencies and related entities; consumer protection agencies; credit counseling agencies; disability service providers and related organizations; domestic violence prevention organizations and those that provide shelter and supports to survivors of domestic violence; early childhood organizations such as Head Start providers, child care research and referral entities, and related organizations; employment and training providers; entities that manage or assist with the local Temporary Assistance for Needy Families (TANF) program; entrepreneurship agencies and providers; foster care agencies; health care providers such as community health centers; housing authorities; housing developers and providers; Native American service providers; refugee service providers; social services agencies; and workforce development agencies and providers.

- **Other entities**, such as entities that serve communities and groups that are less represented among the current AFI projects and entities involving area employers that provide services as a benefit for their employees. This type may include agencies that seek to provide an IDA benefit for their employees.

**Note:** Applicants must meet specific eligibility criteria listed in *Section III. Eligibility Information* of this announcement.

#### D. PROGRAM REQUIREMENTS

Applicants and grantees must comply with 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.

**Cost Sharing.** Grantees are required to finance their projects with a combination of the federal AFI grant and cash from one or more non-federal source(s). The federal AFI grant must comprise no more than 50 percent of the total project budget. The total budget for the project is the sum of the federal AFI grant and cash funding provided by one or more other source(s). Therefore, for example, a grantee that receives \$300,000 in federal AFI grant funds must provide at least \$300,000 in cash from one or more other source(s). The grantee may provide in-kind support in addition to the required cash.

Grant recipients may use other federal grant funds to meet the AFI cash requirement only if the program that administers the other federal grant 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 (NAHASDA) funding
- Indian Self-Determination and Educational Assistance Act funding

For more information on cost sharing, see *Section III.2 Cost Sharing or Matching*.

**Project Reserve Fund.** Grantees must maintain a special bank account or a series of such accounts to hold the federal AFI grant and the required non-federal funds. Grantees must deposit into their Project Reserve Fund an amount of non-federal funds at least equal to the amount of AFI federal funds they intend to draw down. When participants wish to use their IDA savings to make qualified purchases, grantees may 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 program guidelines.

**Funding Restrictions.** Grantees must expend at least 85 percent of both the federal AFI grant and non-federal funds to match participant IDA savings. Grantees must also expend the remaining 15 percent on administrative costs, as specified below:

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

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

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

**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.

**Financial Education.** Grantees must provide participants with general financial education training whether directly or through a project partner.

**IDA Match Rate.** Grantees must match participants' earned income IDA deposits at rates ranging from a minimum of \$1 to \$8 for each dollar. The maximum 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 must also match AFI federal funds with at least an equal amount of non-federal funds, for the five-year project period.

**Use of IDA Balances - Asset Purchases.** Grantees must use a combination of AFI federal funds and at least an equal amount of non-federal funds to match participant IDA savings only for purposes of purchasing a first-time home, capitalizing a business, or paying for postsecondary education.

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

## E. PROJECT ACTIVITIES

ACF encourages grantees to customize their AFI projects to meet the unique needs of their populations and geographic areas. Therefore, project features can vary among the AFI projects. Grantees can administer projects that are focused on particular localities and/or neighborhoods as well as projects that serve statewide, multi-state, or nationwide areas.

**Marketing and Recruitment.** Grantees should conduct outreach activities, including orientations, to inform the community and prospective participants about their AFI project, IDAs, and other asset-building strategies and to encourage eligible individuals to enroll. Grantees also facilitate orientations to also 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 AFI project.

**Case Management and Coaching.** Throughout the savings period and until the participant makes their asset purchase, grantees should provide assistance on a variety of topics, such as credit counseling, tax preparation, the federal Earned Income Tax Credit (EITC) and other refundable tax credits, as well as employment counseling, child care, family counseling, 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, money management training, or other related services.

**Data Collection.** Grantees should use performance measures in planning and implementing their projects. The framework includes two core performance measures: the amount of IDA savings participants use for an asset purchase, and the number of participants who withdraw funds from their IDA for an asset purchase. ACF continues to collaborate with AFI program stakeholders to refine and update

the performance measures.

**Record Keeping and Management.** Grantees should maintain up-to-date participant records in accordance with the organization's written internal policies and procedures. 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.).

**Evaluation Activities.** Grantees should support the national evaluation of the AFI demonstration program, including providing data and other information as requested. The application will include a statement certifying that the applicant will provide information as requested to ACF and organizations implementing research about the AFI demonstration for ACF.

## F. DEFINITION OF TERMS

For the purposes of this announcement, the following definitions apply:

*AFI Network Project* – A form of AFI project in which the grantee implements the project through third-party agreements with one or more other entities that administer and provide all related IDA services directly to participants. The grantee applies for and is responsible for the federal AFI grant funds, coordinates non-federal funds and resources, manages the work of the subrecipient organizations, and administers other key tasks and activities. For example, an AFI grantee administers their project throughout a region or state through multiple subrecipient organizations. These organizations are responsible for outreach and recruitment, participant enrollment, IDAs, financial education, etc.

*AFI Single Agency Project* – A form of AFI project in which the AFI grantee implements the project as the sole administrator. The AFI grantee applies for and is responsible for the federal AFI grant funds, coordinates non-federal funds and resources. In some instances, the AFI grantee may partner with other entities to provide specific project-related services such as financial education.

*Asset-building Coalitions* – A collaborative, taskforce or consortium that works to develop, promote or implement asset-building policies, initiatives and other strategies at the local, state or national level.

*Budget Period* – The 5-year interval of time, beginning from the date of award, by which all AFI funds must be drawn down. **Note:** Projects under AFI awards are not divided into the typical 12-month intervals known as budget periods. All AFI projects have only a single 5-year budget period.

*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.

*Community Action Agencies (CAAs)* – Local private and public non-profit organizations established under the Economic Opportunity Act of 1964 to combat poverty in the United States of America. Organizations must be explicitly designated as a CAA and eligible to receive Community Services Block Grant (CSBG) program funds (as described in Section 673(1)(A) of the CSBG Act).

*Community Health Centers (CHCs)* – Private non-profit entities that deliver health care services to medically underserved and uninsured people and that meet the Department of Health and Human Services' four basic program requirements for federal funding, to include: 1) Need; 2) Services; 3) Management and Finances; and 4) Governance. Additional information on these program requirements and CHCs is posted on the Department's Health Resources and Services Administration website at <http://bphc.hrsa.gov/about/requirements/index.html> and <http://bphc.hrsa.gov/>, respectively.

*Documentation of Non-federal Cash Commitment* – A signed document of financial support that describes the financial commitment for the project, the total amount of cash commitment for the project, and the

5-year project period for which the commitment is being made. The letter must be signed by the individual authorized to act for the organization making the financial commitment.

*Eligible Educational Institution* – An institution of higher-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 preaccreditation status;
3. is a technical institute or vocational school; or
4. is a department or division of a community college, college or university.

*Emergency Withdrawals* – A withdrawal of funds deposited by a project participant from their IDA to pay medical care expenses or obtain medical care, for the project participant or a spouse or dependent of the project participant; to prevent the eviction of the project participant from their residence or foreclosure on the mortgage for the principal residence of the project participant; or to meet necessary living expenses following loss of employment. Guidelines for emergency withdrawal must adhere to the requirements of the AFI statute.

*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 postsecondary 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.

*Non-profit Organization* – Any corporation, trust, association, cooperative, or other organization that: (1) is operated primarily for scientific, educational, service, charitable, or similar purposes in the public interest; (2) is not organized primarily for profit; and (3) uses its net proceeds to maintain, improve, and/or expand its operations. For this purpose, the term "non-profit organization" excludes colleges and universities; hospitals; state, local, and federally recognized Indian tribal governments; and those non-profit organizations listed in Attachment C of OMB Circular No. A-122.

*Opportunity Youth* – Individuals ages 16-24 who are not in school or the workforce and are disconnected from life and work skills opportunities intended to promote self-sufficiency. Additional information on this population (as described by the White House Council for Community Solutions) and efforts to address their needs are available on the Council's website at <http://www.serve.gov/?q=site-page/white-house-council-community-services>.

*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>.

*Project Review* – A process used to assess how an AFI project is accomplishing its mission through the delivery of products, services, and activities.

*Project Accountability* – The ability of an AFI grantee to meet project targets, provide services that support project participants to successfully save and make qualified asset purchases, and expend the entire grant award in accordance with AFI requirements.

*Project Partner* – Any individual, organization, or other entity participating in the AFI project that is not the direct recipient of AFI grant funds but has a significant involvement and interest in the proposed project. Typical project partners include the following: financial institutions, a microenterprise development organization, or a non-profit loan fund that approves participant business plans for purposes of the business capitalization asset purchase; or an experienced entrepreneurial adviser from whom the participant obtains assistance to develop a business plan for the business capitalization asset purchase.

**Note:** AFI grantees must play a substantive role in the project. A grantee working with a project partner

must actively monitor the project and ensure compliance with AFI program requirements.

*Project Partner Agreement* – 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.

*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.

*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.

*Refugee* – Any person who is admitted to the United States under section 207 of the Immigration and Nationality Act.

*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.

## II. Award Information

Funding Instrument Type:	Grant
Estimated Total Funding:	\$12,500,000
Expected Number of Awards:	50
Award Ceiling:	\$1,000,000 Per Project Period
Award Floor:	\$10,000 Per Project Period
Average Projected Award Amount:	\$350,000 Per Project Period

### Length of Project Periods:

Other

Project and budget periods are for 5 years or 60 months. Applicants should submit a budget for the full 5-year project period.

## **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.**

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**

AFI is authorized to award AFI grants to three categories of entities:

- Non-profit organizations with 501(c)(3) status;
- State, local, and tribal government agencies;
- Financial institutions that are designated as a low-income credit unions or community development financial institutions.

Additional Eligibility Rules.

**Non-profits.** Non-profit entities that do not have 501(c)(3) status may be a collaborating partner in an application from an entity that does have 501(c)(3) status. **Note:** The entity with 501(c)(3) status must be the applicant who is responsible for the grant.

**Government entities.** The AFI Act specifies that government entities are eligible to apply for an AFI grant only if they submit an application jointly with a non-profit organization that has a 501(c)(3) status. (See AFI Act, Section 404(7)(A)(ii).) In the situation where a government entity submits an application jointly with a non-profit organization, either the government entity or the non-profit organization may be the responsible entity for the grant.

**Note:** Applications submitted by an Institution of Higher Education must include documentation that supports their designation as a government entity (i.e. as identified in box 9 of the SF-424).

**Low-Income Credit Unions.** Applications submitted by a low-income credit union must include documentation of the designation from the National Credit Union Administration. Such credit unions may be a subsidiary of or otherwise affiliated with a state, local, or tribal government, or any non-profit or for-profit organization. Applications submitted by such credit unions should 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 community-based organizations may be philanthropic foundations, community foundations, for-profit organizations, a non-profit organization, or another form of entity. The organization is not required to have 501(c)(3) status. For information about low-income credit unions, see <http://www.ncua.gov>.

**Community Development Financial Institutions (CDFI).** Applications submitted by entities designated as a CDFI must include documentation of the designation from the U.S. Department of the Treasury. A CDFI may be a subsidiary of or otherwise affiliated with a state, local, or tribal government, or any non-profit or for-profit organization. Applications submitted by a CDFI 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 community-based organizations may be philanthropic foundations, community foundations, for-profit organizations, non-profit organizations, or another form of entity. The organization is not required to have 501(c)(3) status. For information about CDFIs, go to <http://www.cdfifund.gov>.

**Entities that Have Received AFI Grants Previously.** Entities that have received AFI grants previously may submit an application for an additional AFI grant. Such applications will be reviewed competitively with all other applications. **Note:** At the time of application, entities must meet the eligibility requirements as stated in this section.

**Entities that Submit Applications for Multiple Funding Cycles in the Same Fiscal Year.** Entities seeking more than one grant award in the same fiscal year must provide documentation of non-federal cash commitments that are **separate, distinct, and specific to each application**. Entities seeking only one grant award in the same fiscal year must clearly indicate such by **identifying future applications in the same fiscal year as a "resubmission."**

#### **Documentation of Non-Federal Cash Commitment**

Documentation of non-federal cash commitment must clearly describe the financial commitment to the project, to include:

- the total amount of the commitment;
- when the commitment will be made available to the applicant; and
- the specific project (as identified by application due date) for which the commitment is being made.

#### **Additional documentation requirements for non-federal cash commitments from:**

- Third-party Organizations - The commitment must be on agency letterhead and signed by the person in the third-party organization with the authority to make a financial commitment on behalf of their organization.
- Applicant Organization - The commitment must be on agency letterhead and signed by the AOR and at least one other organizational representative (e.g., Board Member, Financial Director, etc.) **and** include an audit report or agency balance sheet that identifies unrestricted funds and/or funds restricted for use as commitment to the proposed AFI project.
- Individual(s) - The commitment must include the individual(s) contact information (name, address, telephone number, and/or e-mail) be signed by the donor, and be notarized.
- State and Local Government or Tribal Funds - The commitment must be on government/tribal letterhead and signed by the agency's AOR, or their designee. If signed by the designee, documentation of such designation is required.

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 Services Act of 1998, as amended, Pub. L. 105-285, 42 U.S.C. 604 note)**.

Applicants are not required to present documentation that they have the cash contribution from a non-federal source 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 their AFI project. (See *Section IV.2. Content and Form of Application Submission, Project Description, Additional Eligibility Documentation*).

#### 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>) and an active registration with the Central Contractor Registry (CCR) on the System for Award Management (SAM.gov, [www.sam.gov](http://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.

### **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 exceeding 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](http://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 Section IV.2. Application Submission Options.

### **Application Deadlines**

**The deadline for electronic application submission is 11:59 p.m., ET, on the due date listed in the Overview and Section IV.3. Submission Dates and Times. Electronic applications submitted to [www.Grants.gov](http://www.Grants.gov) after 11:59 p.m., ET, on the due date, as indicated by a date and time stamped email from [www.Grants.gov](http://www.Grants.gov), disqualified from the current competitive review and will be held over for the next scheduled competition under this announcement.** That is, applications submitted to [www.Grants.gov](http://www.Grants.gov), on or after 12:00 a.m., ET, on the day after the due date or later will be held over for the next scheduled competition.

**Please Note:** Applications submitted to [www.Grants.gov](http://www.Grants.gov) at any time during the open application period, and 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. Applications that fail the Grants.gov validation check are not transmitted to ACF though they may have been submitted on time.

Each time an application is submitted via [www.Grants.gov](http://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 and are 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 Overview and Section IV.3. Submissions Dates and Times. Paper applications received after 4:30 p.m., ET, on the due date will be disqualified from the current competitive review and held over for the**

**next scheduled competition 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.**

### **Required Documentation of Non-Federal Cash Commitment**

Applications that do not include documentation of the non-federal cash commitment will be disqualified from competitive review and from funding under this announcement. This disqualification applies only to those applications without documentation of the non-federal cash commitment, as addressed in *Section IV.2. Content and Form of Application Submission, Project Description, Additional Eligibility Documentation*. If the application includes documentation of the non-federal cash commitment, in whole or in part, it will not be disqualified.

### **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**

Gretchen Lehman  
Office of Community Services  
ATTN: Assets for Independence Program  
370 L'Enfant Promenade, SW.  
Aerospace Building, 5th Floor West  
Washington, DC 20447  
Phone: 1-866-778-6037  
Fax: (202) 401-5648  
Email: [info@IDAresources.org](mailto:info@IDAresources.org)  
URL: <http://idaresources.acf.hhs.gov>

### **Electronic Application Submission:**

The electronic application submission package is available in the FOA's listing at [www.Grants.gov](http://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> 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](http://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>.

**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 ACF APPLICATIONS**

**In FY 2013 ACF implemented a new application upload requirement. Each applicant applying electronically via [www.grants.gov](http://www.grants.gov) is required to upload only two electronic files, excluding Standard Forms and OMB-approved forms. No more than two files will be accepted for the review, and additional files will be removed. Standard Forms and OMB-approved forms will not be considered additional files.**

***FOR ALL APPLICATIONS:***

**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](http://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 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 in the Project Description file or the Appendices file will have the last 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 ACF's FOA 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 ACF's FOA 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](http://www.Grants.gov).

The original of a paper format application must include original signatures of the authorized representatives.

### **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.

## **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](http://www.Grants.gov). **ACF will not accept applications submitted via email or via facsimile.**

**Each applicant is required to upload ONLY two electronic files, excluding SFs and OMB-approved forms.**

**File One:** Must contain the entire Project Description, and the Budget and Budget Justification (including a line-item budget and a budget narrative).

**File Two:** Must contain all documents required in the Appendices.

### **Adherence to the Two-File Requirement**

No more than two files will be accepted for the review. Applications with additional files will be amended and files will be removed from the review. SFs and OMB-approved forms will not be considered additional files.

**Please do 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 for Project/Performance Site Location(s) (SF-P/PSL). In the SF-P/PSL, applicants may cite their primary location and up to 29 additional performance sites. Documents submitted as attachments to the SF-424 will be removed from the application and will not be reviewed.**

### **Application Upload Requirements**

ACF strongly recommends that electronic applications be uploaded as Portable Document Files (PDFs). One file must contain the entire Project Description and Budget Justification; the other file must contain all documents required in the Appendices. Details on the content of each of the two files, as well as page limitations, are listed later in this section.

To adhere to the two-file requirement, applicants may need to convert and/or merge documents together using a PDF converter software. Many recent versions of Microsoft Office include the ability to save documents to the PDF format without need of additional software. Applicants using the Adobe Professional software suite will be able to merge these documents together. ACF recommends merging documents electronically rather than scanning multiple documents into one document manually, as scanned documents may have reduced clarity and readability.

However, ACF understands that all applicants may not have access to this software. Grants.gov offers a listing of several free PDF conversion programs. These programs can be found on Grants.gov by clicking on "Applicants" at the top menu bar and selecting "Applicant Resources" from the drop-down list. Go to the "Technical Support & Self-Help" section and click on "Grants.gov Compatible Software." A link to "PDF Conversion Software" is available in the left-hand menu box. Free PDF software, available on this page, will allow users to convert and merge their PDF documents. As an example, ACF is providing written instructions for downloading and using one type of free software listed at Grants.gov at the following link: [https://www.acf.hhs.gov/sites/default/files/assets/pdf995\\_instructions\\_for\\_video.pdf](https://www.acf.hhs.gov/sites/default/files/assets/pdf995_instructions_for_video.pdf). ACF does not endorse any of the software listed on Grants.gov, and applicants are not required to use a specific type of PDF conversion software to submit an application.

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 Project Description and Appendices 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](http://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 the two application submission files (Project Description and Appendices) are uploaded as PDF documents in order to comply with the two file upload limitation.** 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 are 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.

### **PAGE LIMITATIONS AND CONTENT FOR ALL SUBMISSION FORMATS:**

Applications must be limited to two files:

1. Project Description
2. Appendices

The **Project Description** has no page limitations. **All items must be labeled, numbered, and organized clearly in the Table of Contents.**

- Table of Contents
- Project Summary/Abstract
- Approach - Organizational Capacity and Staffing
- Approach - Project Implementation: Work Plan
- Approach - Project Viability
- Project Timeline and Milestones
- Geographic Location
- Plan for Oversight of Federal Award Funds
- General - Budget and Budget Justification
- Other
- Program Income
- Commitment of Non-federal Resources

The **Appendices** has a 100 page limit. Please include a Table of Contents for all items provided in the appendices. **All items must be labeled, numbered, and organized clearly in the Table of Contents.**

- Table of Contents
- Legal Status of Applicant Entity - Proof of Non-Profit Status
- Additional Eligibility Documentation - Documentation of Non-federal Cash Commitment
- Organizational Capacity - Resumes
- Organizational Capacity - List of Board of Directors
- Organizational Capacity - Copy or description of fiscal control and accountability procedures
- Organizational Capacity - Job description for each vacant key position
- Third-Party Agreements (i.e. Project Partner Agreements)
- Other Supporting Documentation

### **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](http://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-424A - Budget Information - Non-Construction Programs and SF-424B - Assurances - Non- Construction Programs	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.	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.
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-424 Key Contact Form	Submission is required for all applicants by the application due date.	Required for all applications.
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 523 of the "Departments of Labor, Health and Human Services, and Education and Related Agencies Appropriations Act, 2008," (P.L. 110-161, Division G).  This requirement remains in effect: Sec. 523.  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

		<p>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.</p> <p>Accordingly, if applicants request more than \$5 million in Federal funds for the first budget year of a multiyear project to be funded in FY 2010, or as a multiyear project to be fully funded in FY 2010, 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.</p> <p>To obtain a DUNS number, go to <a href="http://fedgov.dnb.com/webform">http://fedgov.dnb.com/webform</a>.</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 <a href="http://www.sam.gov">http://www.sam.gov</a>.</p>	<p>A DUNS number and SAM registration are eligibility requirements for all applicants.</p> <p>See <i>Section III.3. Other</i> for information on obtaining DUNS number at <a href="http://fedgov.dnb.com/webform">http://fedgov.dnb.com/webform</a> and registration at SAM.gov at <a href="http://www.sam.gov">http://www.sam.gov</a>.</p>
<p>Survey on Ensuring Equal Opportunity for Applicants</p>	<p><b>Submission is voluntary.</b> Submission may be made with the application by the application due date listed in the <i>Overview</i> and <i>Section IV.3. Submission Dates and Times</i>. Or, it may be submitted prior to the award of a grant.</p>	<p>Private, non-profit organizations (not including private universities) are encouraged to submit the survey with their applications. Submission of the survey is voluntary. Applicants applying electronically may submit the survey along with the application as part of an appendix or as a separate document. Hard copy submissions should include the survey in a separate</p>

		envelope.
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.
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.

### 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

#### Purpose

The project description provides the majority of information by which an application is evaluated and ranked in competition with other applications for available assistance. It should address the activity for which federal funds are being requested, and should be consistent with the goals and objectives of the program as described in *Section I. Funding Opportunity Description*. Supporting documents should be included where they can present information clearly and succinctly. When appropriate, applicants should cite the evaluation criteria that are relevant to specific components of their project description. 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.

## **Part II: 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.

### **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.

## ORGANIZATIONAL CAPACITY AND STAFFING

Applicants must demonstrate an ability for selecting, training, and maintaining qualified and experienced staff; developing and maintaining collaborations with non-profit and for-profit organizations and key government agencies that will support the overall asset-building strategy; establishing and maintaining the AFI Project Reserve Fund including a system for allocating interest income for project administration and to project participants; and reaching out to community residents, employers, and other key institutions about asset-building strategies in general and IDAs in particular. Applications will also demonstrate experience in administering programs or partnering with organizations that focus on first-time home purchase, post-secondary education, and business capitalization. Applications will include information that the applicant will secure other resources, as needed, and in addition to the non-federal cash commitment, to support the proposed project. Applications must include information that demonstrates the applicant's organizational capacity and staffing, including

- Resumes;
- List of Board of Directors, if applicable;
- 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; and
- Job descriptions for each vacant key position.

## PROJECT IMPLEMENTATION: WORK PLAN

The work plan must provide sufficient details to demonstrate how each aspect of the project will be implemented in order to demonstrate feasibility. The work plan must provide a clear overview of the project, discuss how the project will be implemented in a way that will achieve the program's goals and objectives, reference internal policies and procedures that ensure the applicant complies with program requirements as described in *Section I. Funding Opportunity Description, Program Requirements*, and specify whether the project is an AFI Single Agency Project or AFI Network Project as defined in *Section I. Funding Opportunity Description, Definition of Terms*. For AFI Network Projects, the description must clearly address the applicant's capacity and experience in managing multi-agency projects. The work plan must also describe specific processes the applicant will implement to ensure all sub-recipients' project activities comply with program requirements.

The work plan must include an analysis of any factors that might affect the schedule and proposed strategies for dealing with them. The monthly or quarterly projections must be for the entire five-year project and budget periods. The work plan must also include detailed information on the applicant's planned approach for addressing program requirements and applicable project activities as described in *Section I. Funding Opportunity Description*, and the following factors:

- **Enrollment activities** including outreach and eligibility screening. This information must include a description of the target population in terms of potential participant income and other compelling information such as demographics, savings/assets acquisition, and other factors. This description must also address how potential participants identified as eligible are selected, including a process for determining the unique needs of each participant or group of participants, including their needs for financial education, credit repair, asset-specific information, and other assistance, as well as determining their particular strengths.
- **Project partnerships** with public and private entities for purposes of administering the IDA project. This information must include how the applicant will establish and maintain effective working relationships with one or more federally insured financial institution(s) that will participate in the project (if there are no Federally insured financial institutions in the area, the institution may

be a State insured institution). This information must also describe specific arrangements with financial institutions concerning the Project Reserve Fund and the establishment and maintenance of IDAs for each participant. The partner organization responsible for reviewing participant business plans for purposes of the business capitalization asset purchase. This information must address partnerships that result in entities other than the grantee being responsible for any project activities, in whole or in part.

- **IDA design features** such as policies for participants to attend financial education and asset-specific training; descriptions of the components of savings plan agreements to be used with participants; rationales for the proposed IDA matching rates; and clear descriptions of maximum savings allowed and minimum monthly savings expected. This description must also include rationales for the types of asset purchases offered by the grantee, if not all three allowable asset purchases are an option for participants. **Note:** AFI Network Projects must clearly describe any differences in IDA design features across sub-recipients.
- **Support services** that include developing savings plans with participants and working with them to implement the plans; assisting participants who have difficulty completing the financial education or abiding with the terms of their savings plan agreement; providing follow-up assistance to participants, if needed; providing participants with or access to tax preparation assistance, including assistance with claiming refundable tax credits, such as the Earned Income Tax Credit.
- **Project management activities** that demonstrate the applicant's commitment to use the AFI performance management framework for managing its IDA project, including the AFI program performance outcomes, indicators, indicator targets, and outcome measures. The information must include a clear description of the data collection system used by the grantee and its sub-recipients (if applicable) as well as a process to ensure the timely completion and submission of required reports. This information must also include how the applicant will manage periodic internal project reviews concerning staffing, participant successes, and other issues to be addressed.

## **PROJECT VIABILITY**

The applicant will demonstrate that adequate resources will be available to implement the project as described in the work plan. This includes identifying any competing activities that might reduce the availability of the resources for this project. If the applicant does not need project partners to carry out the project activities, the application should clearly explain how each part of the project will be accomplished using resources provided by the applicant only.

### **Project Timeline and Milestones**

Provide quantitative monthly or quarterly projections of the accomplishments to be achieved for each function, or activity, in such terms as the number of people to be served and the number of activities accomplished. Data may be organized and presented as project tasks and subtasks with their corresponding timelines during the project period. For example, each project task could be assigned to a row in the first column of a grid. Then, a unit of time could be assigned to each subsequent column, beginning with the first unit (i.e., week, month, quarter) of the project and ending with the last. Shading, arrows, or other markings could be used across the applicable grid boxes or cells, representing units of time, to indicate the approximate duration and/or frequency of each task and its start and end dates within the project period.

When accomplishments cannot be quantified by activity or function, list them in chronological order to show the schedule of accomplishments and their target dates.

### **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 501(c)(3) organizations applying for funding are required to submit proof of their non-profit status. Proof of 501(c)(3) 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 501(c)(3) organizations described in the IRS Code.
- A copy of a currently valid IRS 501(c)(3) tax-exemption certificate.

### **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:

### **Documentation of Non-Federal Cash Commitment**

Documentation of non-federal cash commitment must clearly describe the financial commitment to the project, to include:

- the total amount of the commitment;
- when the commitment will be made available to the applicant; and
- the specific project (as identified by application due date) for which the commitment is being made.

### **Additional documentation requirements for non-federal cash commitments from:**

- Third-party Organizations - The commitment must be on agency letterhead and signed by the person in the third-party organization with the authority to make a financial commitment on behalf of their organization.
- Applicant Organization - The commitment must be on agency letterhead and signed by the AOR and at least one other organizational representative (e.g., Board Member, Financial Director, etc.) **and** include an audit report or agency balance sheet that identifies unrestricted funds and/or funds restricted for use as commitment to the proposed AFI project.
- Individual(s) - The commitment must include the individual(s) contact information (name, address, telephone number, and/or e-mail) be signed by the donor, and be notarized.
- State and Local Government or Tribal Funds - The commitment must be on government/tribal letterhead and signed by the agency's AOR, or their designee. If signed by the designee, documentation of such designation is required.

### **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.

Collaboration/consortia applicants must provide letters of commitment or MOU identifying the primary applicant that is responsible for administering the grant. The primary applicant must provide documentation of the commitments made by partnering organizations and describe in detail their roles and responsibilities as partners in the collaboration/consortia.

## 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 entered on the Budget Information Standard Form, either SF-424A or SF-424C, according to the directions provided with the SFs. The budget justification consists of a budget narrative and a line-item budget detail that includes detailed calculations for "object class categories" identified on the Budget Information Standard Form.

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.*

Provide a budget using the 424A and/or the 424C, as applicable, for the proposed project that is being fully funded (the budget period and the project period are the same). Provide a budget justification, which includes a budget narrative and a line-item detail, for the proposed project. The budget narrative should describe how the categorical costs are derived. Discuss the necessity, reasonableness, and allocation of the proposed costs.

Applicants must provide one 5-year (60 months) budget for the entire project and budget period.

The budget for every AFI project must include a non-federal cash contribution amount at least equal to the AFI grant amount.

**Note:** Grant recipients may use other Federal grant funds to meet the AFI cash requirement only if the program that administers the other Federal grant explicitly allows it.

The narrative budget justification must provide a breakdown for:

1. The 85 percent for IDA savings match based on proposed number of IDA participants, match rate, and maximum savings matched; and
2. The 15 percent administrative costs for the entire project period (i.e. 5 years), as specified below:

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

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

## **General**

Use the following guidelines for preparing the budget and budget justification. When a match or cost share is required, both federal and non-federal resources must be detailed and justified in the budget and budget narrative justification. "Federal resources" refers only to the ACF grant funds for which the applicant is 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.

## **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.

## **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](http://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](http://www.Grants.gov), contact the Grants.gov Contact Center at: 1-800-518-4726, or by email at [support@grants.gov](mailto: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](http://www.Grants.gov)

After an application has been successfully submitted to [www.Grants.gov](http://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](http://www.Grants.gov) for more information.

Each time an application is submitted, or resubmitted, via [www.Grants.gov](http://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](http://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](http://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](mailto: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](mailto: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:**

FY 2014: 05/07/2014 and 07/14/2014

FY 2015: 10/25/2014 and 04/20/2015

FY 2016: 10/19/2015 and 04/18/2016

### **Explanation of Due Dates**

There are multiple annual application reviews available under this announcement. Due dates for applications, listed in the *Overview* and in this section of the announcement, refer to the last day that an application may be received for consideration under the next scheduled review.

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](http://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 held over for the next scheduled competition under this announcement.

Applicants are required to submit their applications electronically via [www.Grants.gov](http://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](http://www.Grants.gov) are available at [http://www.grants.gov/applicants/apply\\_for\\_grants.jsp](http://www.grants.gov/applicants/apply_for_grants.jsp).

**Please note:**

Applications submitted to [www.Grants.gov](http://www.Grants.gov) at any time during the open application period, and 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.** Applications that fail the Grants.gov validation check are not transmitted to ACF though they may have been submitted on time.

Each time an application is submitted via [www.Grants.gov](http://www.Grants.gov), the application will receive a new date and time stamp.

**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 held over for the next scheduled competition 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*. **No appeals will be considered for these applicants.**

**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 held over for the next scheduled competition 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*. **No appeals will be considered for these applicants.**

**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](http://www.Grants.gov)**

Applicants will receive an initial email upon submission of their application to [www.Grants.gov](http://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](http://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](http://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](http://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 covered under Executive Order (E.O.) 12372, "Intergovernmental Review of Federal Programs," and 45 CFR Part 100, "Intergovernmental Review of Department of Health and Human Services Programs and Activities." Under the Executive Order, States may design their own processes for reviewing and commenting on proposed Federal assistance under covered programs.

Applicants should go to the following URL for the official list of the jurisdictions that have elected to participate in E.O. 12372 [http://www.whitehouse.gov/omb/grants\\_spoc/](http://www.whitehouse.gov/omb/grants_spoc/).

Applicants from participating jurisdictions should contact their SPOC, as soon as possible, to alert them of their prospective applications and to receive instructions on their jurisdiction's procedures. Applicants must submit all required application materials to the SPOC and indicate the date of submission on the Standard Form (SF) 424 at item 19.

Under 45 CFR 100.8(a)(2), a SPOC has 60 days from the application due date to comment on proposed new awards.

SPOC comments may be submitted directly to ACF to: U.S. Department of Health and Human Services, Administration for Children and Families, Office of Grants Management, Division of Discretionary Grants, 370 L'Enfant Promenade SW., 6th Floor East, Washington, DC 20447.

Entities that meet the eligibility requirements of this announcement are still eligible to apply for a grant even if a State, Territory or Commonwealth, etc., does not have a SPOC or has chosen not to participate in the process. Applicants from non-participating jurisdictions need take no action with regard to E.O. 12372. Applications from Federally-recognized Indian Tribal governments are not subject 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.

AFI grants must reserve at least 85 percent of the AFI project funds (federal and non-federal cash) for matching participants' IDA savings. The grantee entities may use no more than 15 percent of AFI project funds for all other costs, as specified below:

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

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

#### **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**

Katrina Morgan  
Office of Administration  
Office of Grants Management  
Division of Discretionary Grants  
Aerospace  
370 L'Enfant Promenade, SW  
Washington, DC 20447

##### **Hand Delivery**

Katrina Morgan  
Office of Administration  
Office of Grants Management  
Division of Discretionary Grants  
Aerospace  
901 D St SW  
Washington, DC 20447

## 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.

Each application will be evaluated on the extent to which it addresses six criteria: Organizational Capacity; Approach; Budget and Budget Justification; Bonus Points - Community Development; Bonus Points - Key Collaborations; and Bonus Points - Unserved States. Reviewers will assign a point value to each application, reflecting the review panel's objective judgment of the extent to which the application successfully addresses each criterion. Each application will also be evaluated on the extent to which it addresses the criteria for bonus points.

### APPROACH

**Maximum Points: 50**

Reviewers will consider the extent to which the application demonstrates that the project is well planned and ready to be implemented at the time of the award as outlined in *Section IV.2. Content and Form of Application Submission, The Project Description, Approach, Project Implementation - Work Plan*. Specifically, reviewers will consider the extent to which:

**Target Population and Geographic Location (0-5 Points):** The application describes the expected participants and geographic location, including the target population in terms of potential income and demographics and community(ies) or neighborhood(s) to be served savings/assets acquisition rates, or other factors.

**Project Design (0-10 Points):** The application describes a project with fundamental features that are appropriate and complete, including marketing, recruitment and enrollment activities; asset-specific education; types of asset purchases; case management; access to tax preparation assistance and assistance for claiming refundable tax credits; and other support services critical to the success of participants.

**Statement of Expected Outcomes (0-5 Points):** The application includes a list of milestones, proposed project outcomes, a discussion of how those milestones will be achieved, and an analysis of any factors that might affect the schedule and proposed strategies for dealing with them.

**Timeline (0-5 Points):** The application includes a quarterly timeline for the entire 5-year project and budget periods that identifies when the specific milestones will be achieved.

**Program Requirements (0-10 Points):** The application includes a detailed approach to ensure compliance with program requirements, including maintenance of Project Reserve Fund, spending guidelines (i.e. administrative cost, non-administrative cost, and data collection), participant eligibility screening, financial education, IDA match rate and maximum allowable match, data collection and

reporting.

**Subrecipient Activities (0-5 Points):** The application includes a detailed approach, including specific processes the applicant will implement to ensure all sub-recipients' comply with program requirements.

**Record Keeping and Management (0-5 Points):** The application describes a process for maintaining current participant records that document participant eligibility and other critical information necessary to manage participant activity (e.g., Savings Plan Agreement, IDA deposits, financial education training, business plan, etc.)

**Project Viability (0-5 Points):** The application demonstrates that all necessary resources (e.g., personnel, partnerships, etc.) will be available to implement the project at the time of the award and as described in the work plan. The application clearly explains how the applicant will independently administer each project activity when there are no documented agreements that specify project activity responsibilities of project partners.

## ORGANIZATIONAL CAPACITY

**Maximum Points: 30**

As outlined in *Section IV.2. Content and Form of Application Submission, The Project Description, Organizational Capacity and Staffing*, reviewers will consider to what extent the application demonstrates:

a) **Capacity (0-6 Points):** The applicant's capacity to administer and manage the proposed project, considering number of proposed participants and necessary project-related activities. The applicant's capacity and experience in managing multi-agency projects if proposing an AFI Network Project or other form of collaborative effort.

b) **Project Partners (0-6 Points):** The applicant's capacity to develop and maintain partnerships with entities whose resources are critical to achieving project outcomes and document the commitment via signed agreement(s).

c) **Financial Institution Partners (0-6 Points):** How the applicant will collaborate with one or more insured financial institution(s) where AFI grant funds and participant IDAs will be maintained and document the commitment via a signed agreement.

d) **Knowledge and Experience (0-6 Points):** The applicant's relevant knowledge and experience in administering programs including the ability to select, train, and maintain qualified and experienced staff as well as the related achievements and competence of each project partner.

e) **Staff (0-6 Points):** The experience and skills of the proposed project director and primary staff members; the number of staff, their specific qualifications, professional experiences and how they align with their core responsibilities; and how their skills are relevant to the successful implementation of the proposed project. Evidence of staff capacity may include documents such as resumes, biographical sketches, and so forth.

## BUDGET AND BUDGET JUSTIFICATION

**Maximum Points: 10**

Reviewers will consider the extent to which the budget for the project demonstrates the planned expenditures are necessary, appropriate, and reasonable for the success of the project as outlined in *Section IV.2. Content and Form of Application Submission, The Project Description, Project Budget and Budget Justification*. Specifically, reviewers will consider the extent to which:

**Funding (0-5 Points):** The application demonstrates that the project funds are reasonable and adequate to administer the project and meet project goals. The application describes adequate funding to achieve project outcomes (i.e. number of asset purchases) based on the proposed number of IDAs, match rate(s) and maximum match for participant IDA deposits.

**Spending Guidelines (0-5 Points):** The application describes 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*.

#### **BONUS POINTS - COMMUNITY DEVELOPMENT**

**Maximum Points: 2**

**Community Development (0-2 Points):** The extent to which the proposed project will collaborate with entities that are implementing projects that are components of comprehensive neighborhood change projects, such as Promise Neighborhoods; Choice Neighborhoods; Empowerment Zones; Enterprise Communities; Renewal Communities; Weed and Seed projects; and Promise Zones.

#### **BONUS POINTS - KEY COLLABORATIONS**

**Maximum Points: 3**

**Key Collaborations (0-3 Points):** The extent to which the proposed project will collaborate with state, local, or tribal agencies that administer the TANF program, Head Start, Community Health Centers, administer workforce development and Opportunity Youth programs, or CAAs or entities that serve families in the child support system; children and families in the foster care system; people with disabilities; refugees; Native Americans; and survivors of domestic or intimate violence.

#### **BONUS POINTS - UNSERVED STATES**

**Maximum Points: 5**

**Unserved States (0-5 Points):** The extent to which the proposed project will be located in one of the following states that do not have an active AFI project:

- Rhode Island
- Wyoming

## **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](http://www.dbn.com)) and an active registration at SAM ([www.sam.gov](http://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.

### **Project Accountability**

ACF may refuse funding for entities that have received AFI grants previously and have what it regards as unreasonably high rates of returned funds from prior AFI awards. ACF will also consider the past performance of organizations awarded funds for AFI projects, including, but not limited to their:

1. ability to meet project targets (e.g., number of assets purchased);
2. compliance with financial and performance reporting;
3. timely drawdown of funds; and
4. compliance with closeout of expired AFI grants.

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**

ACF anticipates awarding AFI grants for each funding cycle approximately 90-120 days after the cycle's application due date.

## **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/partner-ships/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>.

### **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.

<b>For budget periods ending in the months of:</b>	<b>The FFR (SF-425) is due to ACF on:</b>
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 Reports: Semi-Annually

Financial Reports: Semi-Annually

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>.

Grantees are required to submit AFI Performance Reports, which 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.

**Notice: New Financial Reporting Requirements**

- **As of October 1, 2013, the Administration for Children and Families, Office of Grants Management requires all AFI grantees to submit their Federal Financial Reports (SF-425) electronically through GrantSolutions, the agency's grants management system. GrantSolutions website is <https://home.grantsolutions.gov/home/>.**

**VII. Agency Contacts**

**Program Office Contact**

Gretchen Lehman  
Administration of Children and Families

Office of Community Services  
Division of Community Demonstration Programs  
Aerospace Building  
370 L'Enfant Promenade, SW., 5th Floor West  
Washington, DC 20447  
Phone: 1-866-778-6037  
Email: [info@idaresources.org](mailto:info@idaresources.org)  
URL: <http://idaresources.acf.hhs.gov/>

### **Office of Grants Management Contact**

Katrina Morgan  
Administration of Children and Families  
Office of Grants Management  
Division of Discretionary Grants  
Aerospace Building  
370 L'Enfant Promenade, SW., 6th Floor East  
Washington, DC 20447  
Email: [ocsgrants@acf.hhs.gov](mailto:ocsgrants@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>. 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."

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](mailto: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

The following table lists required elements of all AFI grant applications. **The elements are listed in the preferred order.** Applicants may use the table as a checklist when they compile the application package.

What to Submit	Where Found	When to Submit
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 and 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.

<p>Third-Party Agreements (also, MOUs and Consortia Agreements)</p>	<p>Referenced in <i>Section IV.2. Project Description</i>.</p>	<p>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.</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 <a href="http://www.acf.hhs.gov/grants-forms">http://www.acf.hhs.gov/grants-forms</a> and at <a href="http://www.grants.gov/web/grants/forms.html">http://www.grants.gov/web/grants/forms.html</a> 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 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>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.</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</p>	<p>If applicable to the applicant, it must be submitted prior to the award of a grant.</p>

	<a href="http://www.acf.hhs.gov/grants-forms">http:// www.acf.hhs.gov/ grants -forms.</a>	
<p>SF-424A - Budget Information - Non- Construction Programs and</p> <p>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</p> <p><a href="http://www.acf.hhs.gov/grants-forms">http://www.acf.hhs.gov /grants -forms</a> and at</p> <p><a href="http://www.grants.gov/web/grants/forms.html">http://www.grants.gov/ web/ grants / forms.html</a> by using the link to "SF-424 Family."</p> <p>These forms are <b>required</b> for applications under this FOA:</p> <ul style="list-style-type: none"> <li>• Projects that include only non-construction activities must submit the SF-424A and SF-424B, along with the SF-424 and SF-P/PSL.</li> </ul>	<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>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 <a href="http://www.acf.hhs.gov/grants-forms">http:// www.acf.hhs .gov/grants- forms</a> and at <a href="http://www.grants.gov/web/grants/">http ://www. grants.gov/ web/ grants/</a></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><a href="#">forms.html</a> by using the link to "SF-424 Family."</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 <a href="http://www.acf.hhs.gov/grants-forms">http://www.acf.hhs.gov/grants-forms</a> and at <a href="http://www.grants.gov/web/grants/forms.html">http://www.grants.gov/web/grants/forms.html</a></p> <p>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><b>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.</b></p>
<p>SF-424 Key Contact Form</p>	<p>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 <a href="http://www.acf.hhs.gov/grants-forms">http://www.acf.hhs.gov/grants-forms</a> and at <a href="http://www.grants.gov/web/grants/forms.html">http://www.grants.gov/web/grants/forms.html</a></p> <p>by using the link to "SF-424 Family."</p>	<p>Submission is due with the application 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-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 <a href="http://www.acf.hhs.gov/grants-forms">http://www.acf.hhs.gov/grants-forms</a> and at <a href="http://www.grants.gov/web/grants/forms.html">http://www.grants.gov/web/grants/forms.html</a> 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>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 <a href="http://fedgov.dnb.com/webform">http://fedgov.dnb.com/webform</a>.</p> <p>To register at SAM, go to <a href="http://www.sam.gov">http://www.sam.gov</a>.</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>Table of Contents</p>	<p>Referenced in <i>Section IV.2. The Project Description.</i></p>	<p>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></p>
<p>Project Summary/Abstract</p>	<p>Referenced in <i>Section IV.2. The Project Description.</i> The Project Summary/Abstract is limited to one single-spaced page.</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>The Project Description</p>	<p>Referenced in <i>Section IV.2. The Project Description.</i></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>The Project Budget and Budget Justification</p>	<p>Referenced in <i>Section IV.2. The Project Budget and Budget Justification</i> of the announcement.</p>	<p>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>.</p>
<p>Commitment of Non-Federal Resources</p>	<p>Referenced in <i>Section IV.2. The Project Budget and Budget Justification</i>.</p>	<p>Submission is due by the application due date found in the <i>Overview</i> and <i>Section IV.3. Submission Dates and Times</i>.</p>
<p>Executive Order 12372, "Intergovernmental Review of Federal Programs," and 45 CFR Part 100, "Intergovernmental Review of Department of Health and Human Services Programs and Activities"</p>	<p>Applicants should go to the following URL for the official list of the jurisdictions that have elected to participate in E.O. 12372 <a href="http://www.whitehouse.gov/omb/grants_s poc/">http://www.whitehouse.gov/omb/grants_s poc/</a> as indicated in <i>Section IV.4. Intergovernmental Review</i> of this announcement. The Executive Order and CFR require that applicants submit all required application materials to their State Single Point of Contact (SPOC) and indicate the date of submission on the SF-424 at item 19.</p>	<p>Submission of application materials is due to SPOC by the application due date listed in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i>.</p>