



## Request for Proposals - 2012

### I. Introduction

The Ohio CDC Association is announcing the availability of funding received from the United States Department of Health and Human Services' Office of Community Service to sub-grant funds with the Assets for Independence (AFI) program. AFI is a federally funded project that provides match dollars for Independent Development Accounts (IDA). IDA accounts help low-to moderate income people become economically self-sufficient by teaching participants about economic and consumer issues and enabling them to establish matched bank accounts to save for a first home purchase, micro-business venture, or higher education tuition assistance. OCDCA administers this program in the Assets Ohio Network which is comprised of OCDCA members.

Selected applicants will be awarded a grant that will provide 50% of the IDA savings match for participants. Additionally, funded organizations will receive 13% match for program administration and support and 2% match to cover program evaluation expenses.

Awarded applicants will be required to attend a Nutz & Boltz of IDAs, Toolkit to Success workshops and the IDA Network Meetings.

The AFI demonstration requires participation in a National Evaluation. This requirement is conducted on an annual basis whereby data is logged into a data collection application. Further OCDCA might request your organization to participate in other evaluation activities.

Interested applicants are encouraged to contact Suzanne Parks at 614-461-6392 EXT 206 or [sparks@ohiocdc.org](mailto:sparks@ohiocdc.org) about this RFP.

The Ohio CDC Association will give preference to applicants that:

- Propose projects that will enroll individuals 200% at or below the federal poverty guidelines, residing within relatively well-defined neighborhoods or communities that experience high rates of poverty or unemployment;
- Have the ability to raise the non-federal match commitment from private sources;
- Can provide funding for project support from their own organizational resources since the AFI admin support is 13% of the requested AFI funds.

***Applicants for IDA Grantee must consider the following Project IDA operation requirements:***

a) Cost Share

Applicants are required to meet the non-federal share of project costs in accordance with Section 406(b) of the Assets for Independence Act. Applicants must raise at least 50 percent of the total approved cost of the project through non-federal sources. The non-federal share may be met by cash contributions only. For example, a project requesting \$35,000 in AFI funds must provide a match of at least \$35,000 (50 percent of the total approved project costs).

b) Project timeline:

The Grantee shall open, provide case management services and close IDAs in accordance with the schedule below:

1. Open a minimum of fifty percent (50%) of the IDAs within the first year of the grant.
2. Open all IDA accounts by the end of the second year of the grant.
3. Match and close all IDA accounts prior to the end of the OCDCA and the AFI grant period.

c) Participant Training:

The Grantee is required to provide every IDA participant with a minimum of ten (10) hours of Financial Literacy training. Asset specific training based on the participant's asset purchase (Home, business or education) must also be provided by the applicant. For example:

- Eight hours (8) of asset education training for homeownership

- Eight hours (8) of asset education training for micro business
- Five (5) hours of technical assistance for education assets

The Grantee will provide OCDCA copies of the financial education and asset training curricula that will be used by the Grantee prior to commencing the training component.

d) Case Management Services:

The Grantee must provide case management services to its IDA program participants through the grant period including, but not limited to, one-on-one counseling services to IDA participants during their saving period. These services will be provided by the Grantee, or a designated Grantee partner, and will be in place prior to starting the Grantee's OCDCA funded IDA program. Examples of case management services could include:

- Setting up systems for regularly scheduled contact with the Grantee's IDA participants to encourage and reinforce saving using IDA program marketing and participant retention materials provided by OCDCA or other materials of the Grantee's choosing.
- Longer term support that provides social service support for IDA participants. These additional services include helping participants with family, job, or economic challenges that could affect the participant's ability to save.

e) Reporting and monitoring:

The Grantee must provide all program information requested, in response to a request from the OCDCA, HHS or any properly authorized independent evaluator, in a complete and timely manner. OCDCA reserves the right to request any additional participant, program and financial information as needed for reporting to AFI or other OCDCA funding streams. OCDCA will monitor the Grantee for project compliance at any time during the grant period and up to three years subsequent, and may demand fiscal or program audits or conduct site visits at any time.

f) Reserve Account:

The Ohio CDC Association is required to open an AFI IDA Reserve Account. The IDA reserve account is the repository for all federal and non-federal funds. Your organization (the grantee) must open and maintain participant savings accounts. These accounts must be custodial accounts which prohibit access by the saver without prior permission from the grantee. All accounts must be FDIC insured.

***Co-mingling AFI, Private Match Money and participant IDAs savings accounts into the grantees general budget is prohibited by AFI regulations.*** Therefore, the OCDCA Project Reserve Account and the IDA participants saving accounts must be separate and distinct from other accounts held by your organization or by the participants.

g) OCDCA Program Fees

OCDCA will provide any combination of IDA training and technical assistance, program support, seek and secure private funding sources, act as the liaison with AFI, and allow access to information on IDA best practices to the grantee. In exchange for these services, for each calendar year, during any part of which the Grantee maintains one or more Individual Development Accounts (“IDAs”), drawn from OCDCA/AFI grant funds, the Grantee shall pay an annual fee equal to two percent (2%) of the total amount received by the Grantee. This fee shall be paid to OCDCA yearly until the end of the grant cycle. The fee must be paid out of the organization’s general budget and not from the award’s reserve account.

### *Submission Information*

OCDCA accepts bi-monthly applications on the first Friday. Those dates are January 27, March 30, May 25, July 27, September 28 and November 30, 2012.

To apply please complete the application. The application contains three parts: (1) project narrative, (2) project budget and cost-share certification, and (3) attachments. Each section contains a description of the criteria the application will be evaluated on.

To submit, email the application and the attachments to Suzanne Parks ([sparks@ohiocdc.org](mailto:sparks@ohiocdc.org)) Only electronic submissions will be accepted.

**You must be an Ohio CDC Association member in good standing at time of application. For OCDCA membership information contact: Dave Foust at (614) 461-6392 EXT 205**

## **Project Narrative**

### *Organizational Profile*

*Applicants will be evaluated on extent to which the applicant provides clear and convincing information that it has the capacity and relevant experience in developing and operating successful programs or initiatives, including but not limited to efforts for addressing the causes and effects of poverty.*

**Organization Name:**

**Address:**

**Phone:**

**Fax:**

**Employer Identification Number:**

**Executive Director:**

**Email:**

**Project Director:**

**Email:**

1. Describe the organizations history, emphasizing previous or current success with programs or initiatives that address the effects of poverty and prepare the organization to run a successful IDA program.
2. Discuss the organizations current partnerships that will enhance an IDA project. Please include a description of any partnerships with financial institutions.
3. Identify the project director and the roles of any relevant staff (I.E. executive director, finance director, program and administrative support staff.) Discuss specific experience the project staff has working with the target population, building partnerships with other organizations and financial institutions, and implementing successful asset-building approaches and IDA programs.
4. Please provide proof that your organization is in possession of theft insurance or has bonding to cover the AFI funds.

*Objectives and Need for Assistance*

*Applications are evaluated on the extent to which the applicant presents clear program goals supporting asset-building in general and IDAs in particular, provides clear objective statements that describe anticipated targets or results of the project, and the extend to which the applicant proposes a project that will meet the needs of the target population.*

1. Identify the target population that the IDA project will assist. Clearly define the population's geographic area and describe the demographics of this population, including information on poverty and employment rates. Describe the needs and strengths of the target population.
2. Based on the needs and strengths, identify the goal(s) (broad vision) and objectives (results you wish to achieve) of your IDA program.

*Program Design*

*Applicants will be evaluated on the extent to which they create a feasible IDA project that addresses the needs of the target population and provides assistance for claiming refundable tax credits, creates partnerships in the community, and demonstrates innovative strategies for asset building.*

Describe the proposed IDA project design including the IDA savings match rate that will be offered, maximum savings amount, time participants will be given to complete the program and other relevant information on the proposed program design. Additionally, include a brief description on how your organization will:

1. Raise funding to provide the non-federal IDA account match and funding to operate the program
2. Establish relationships with project financial institution(s). Include a brief description on reserve and participant account protocols for establishing, maintaining and allocating program and participant funds;
3. Illustrate the system for the delivery of services. Describe the training component including financial education, credit repair and asset specific instruction. Include a description of participant case management services.

### *Implementation Plan*

Applications will be evaluated based on the extent to which the applicant provides a clear work plan for day-to-day operations, including responsibilities of the applicant and those of all participating organizations and financial institutions and the extent to which the work plan describes all significant activities anticipated for the entire project period.

- 1) Outline a plan of action that describes the scope and detail of how the proposed work will be accomplished. Include thoughts on mapping a timeline of what resources will be needed what activities will be conducted.
- 2) Provide quarterly projections of the goals and objectives to be achieved. If applicable, quantify the objectives and proposed outcomes.

### *Partners and Collaborations*

Applications are evaluated on the extent to which the applicant provides a thorough and realistic plan for collaborating with an array of public and private organizations and the extent to which the applicant presents a well conceived partnership, including documentation, of a strong relationship with one or more Federally insured financial institution(s) and the extent to which the applicant will secure cost-share funds from private sector sources.

Describe any partnerships that the organization currently has, or will seek, for the IDA project. If partnerships are not in place, describe the process and timeline for establishing partnerships.

Include discussion of the financial institution where the participant Individual Development Accounts will be established and maintained.

*Briefly describe potential cost-share, non-federal match sources. Illustrate ways the project could be used as a component of other significant and comprehensive neighborhood improvement projects being lead by your organization.*

## *Evaluation Narrative*

Describe how your organization will evaluate the success of your IDA program. How will you communicate your results not only to OCDCA, but to your other funders?

## **Project Budget and Cost-Share Certification**

### *Budget Narrative:*

*Applicants are evaluated on the extent to which the applicant presents a clear and realistic budget and provides documentation that that the project will be supported with substantial amounts of non-federal cash funding.*

Explain and justify the project budget. Discuss amounts allocated for essential outcome-oriented activities such as program administration, financial education and other training and services for project participants. Include a breakdown of any funding partners committed to the IDA project. Include operating expenses for personnel, supplies, and other outflow categories.

## **Attachments**

Please include all of the following attachments, and any other documentation needed to support the program and budget narratives. Attachments may be submitted electronically or by mail. Faxed copies will not be accepted.

1. Proof of Non-Profit Status
2. An audit report conducted within the last 24 months.
3. Other documentation of professional accreditation (*optional*)
4. Provide letters of support from a minimum of two (2) proposed IDA partners. These letters should detail the type of support provided in relationship to the IDA project.