



Cohort for May 2016 Application Deadline

Session 1 – Funders, Financial Institutions, and Other Partners

March 30, 2016

Anamita: As mentioned today's session is Funders, Financial Institutions, and Other Partners. Welcome and thank you for joining us for the May 2013 applicant coaching cohort. As I've mentioned already, my name is Anamita Gall and I am the technical assistance provider with the Assets for Independence Resource Center. We're hoping to provide through this experience a peer learning opportunity for applicants that can help keep you on track to submit an application by May 13. These sessions really only work if you're: engaged and ask questions and share your experiences. So, it's really all going to be driven by your discussion.

We're expecting about 20 people to be on the call today. So, to manage that, we really appreciate it if you would put yourself on mute when you're not speaking but please don't put us on hold. If you need to step away, just hang up and dial back in because, you know, we don't want to hear your hold music. As a reminder, the call is going to be recorded and we're going to post a transcript afterwards on the AFI Resource Center website.

So, I'm going to go ahead and get started by getting a sense of who's on the call and then we'll start digging in to today's topic which is funders, financial institutions and other partners. And so, to do that, I'm going to down the list of organizations that we had registered for today's call and I'm going to ask that one person from each organization respond and please just tell the group your name and if this is the first time that you're applying for AFI, if you've had any other projects in the past and if so, when you've been an AFI grantee, all right?

Do we have the Affordable Homes of South Texas on the line? Okay. And then moving on, do we have the CAAB on the line, C-A-A-B, Constance Bradley CAAB? No? Okay. Moving on, do we have Community Access Unlimited on the line?

Carolee, Community Access Unlimited: Hi, this is Carolee, I'm the director of the development at Community Access Unlimited in Elizabeth, New Jersey and beyond.

Anamita: Awesome. Thank you for joining us Carolee. Could you also just say if you, do you have a current AFI grant at all?

Carolee, Community Access Unlimited: No, we don't.

Anamita: Okay. Welcome.

Carolee, Community Access Unlimited: Thank you.

Anamita: Okay. And then, so do we have the Community Action Partnership of Nebraska on the line? That would be Shannon. Do we have Community Action of Nebraska? All right, so we have Community Action of Southwest on the line? That's in Washington, Pennsylvania? Okay. Do we have DCED on the line?

Kathleen, DCED: Yes. I'm Kathleen from DCED. I'm the program specialist for the state office and we are as the state office applying for an AFI grant. We had several in the past but the last one we had was in 2012 and we are looking...this the first time we're applying for this grant.

Anamita: Okay. Awesome. Well, welcome back to the AFI application process. Do we have the Elim Pacific Ministers on the line?

Rob, Elim Pacific Ministries: Yeah. That's "Elim" Pacific Ministries. We have an ANA grant for social economic development. That's where I heard about the Assets for Independence and this would be our very first grant if got it and we're just exploring the possibilities to help empower the women that we've been working with here in Guam.

Anamita: In Guam? Okay, got it. Thank you for joining us. I realize there's a little bit of time difference for you.

Rob, Elim Pacific Ministries: It's tomorrow already here.

Anamita: Thank you. All right, moving on the line, do we have Forsyth County on the line?

Dan, Forsyth County, NC: Yes. This is Dan and Victoria and we're representing the New Century IDA of Forsyth County, North Carolina and we are currently administering an AFI. I think we've had three or four of them in the past.

Anamita: Awesome, thank you guys for joining us. And then, do we have KNZ Enterprises on the line? That's KNZ Enterprises? Okay. So, we do have La Casa Inc. on the line? Chris of La Casa Inc.? Okay. Do we have Metro Community Development, Kahlia on the line?

Kahlia, Metro Community Development: Yes, this is Kahlia, a manager of homeless programs at Metro Community Development in Flint and we are a current partner with Legal Services of Eastern Michigan on their AFI grant but we have not applied for one on our own.

Anamita: Wonderful, thank you for joining us. Do we have the NCCS Center for Nonprofit Housing on the line?

Veronica: Yes. Good afternoon. This Veronica and I'm the executive director CNH and we are located in west Michigan and this is our first opportunity to learn about the program and explore it further.

Anamita: Awesome, welcome. Okay. Moving on, do we have the Omaha Small Business Network on the line?

Julia, Omaha Small Business Network: Yes. This is Julia with Omaha Small Business Network and we're in Omaha, Nebraska and this is our first opportunity to apply.

Anamita: Welcome, okay. Do we have the Osceola Counseling Aging on the line? Peggy with the Osceola Counseling Aging and I called just as I've missed pronouncing that one. Okay. Moving on, do we have Prosperity Works on the line, Sarah? Prosperity Works, do we have Sarah on the line? Okay. And then, do we have the Quechan Housing Authority on the line? Cliff with the Quechan Housing Authority on the line? Okay. And do we have the United Way of Suncoast? All right, and then last but certainly not least, do we have the Urban League of Essex County on the line? Urban League of Essex County, okay, all right.

Well, thank you again all for joining us. Just again, to go over the topic today is funders, financial institutions and other partners. We would really appreciate it if you could mute and unmute your line when you're talking and then for those who do not have a mute button on your phone, you can use star six to do that and that will both mute and unmute your line.

So with that I'd like to open it up to see if there're any preliminary questions that you have around that topic. And then we can get started and if not, I do have a couple questions and I know, I can call on some people that I've spoken with in the past here on the call today.

Carolee, Community Access Unlimited: Hi, this is Carolee from Community Access. I just want to put a question out there to anyone who has had an AFI grant in the past. If there's an opportunity, I'd really love to hear, you know, what the challenges and best practices, if you will, have been from your experience in creating these collaborations and partnerships to support the AFI project. That's it, thank you.

Julia, Omaha Small Business Network: This is Julia. I also had a question in terms of anyone who has done this or even worked with IDAs in the past, is there any particular software or database that they prefer to track the savings accounts?

Anamita: Okay. So, just to follow up. Carolee, to your question, I'm going to restate it first to make sure that I understood it accurately: just challenges with partnerships in general and how yours is kind of a general question on how people had overcome them. Something that we've seen at the AFI Resource Center is people definitely have some challenges hammering out agreements with their financial institution partners. Those came up definitely in our last cohort. I don't know if anyone on the line can speak to their experience in doing that.

Rob, Elim Pacific Ministries: This is Rob from Guam, because we're new, we don't have any help information. It's more just questions because of the need to try to get the cash match agreements from partners. How do we even navigate that because even our local fundraising is such a challenge out here.

Anamita: Yeah. I mean it definitely we've seen that grantees have gone to a lot of different sources. It really kind of varies by region. I would definitely encourage people to look locally...to local banks, you know, a lot of grantees have seen success with getting funding from local banks that they've then also partnered with to do the IDA match. United Way has often supported or had funding, you know, provided funding, is a common funding source for a lot of grantees. So, that's another common organization to look for. So really, I mean, as you can see here the terms is that we really encourage people to look locally because that really allows you to develop a good argument for why you should get the funding. Because you're already serving the population that your partner would be serving. So, it's kind of an easier case to make. But that said, there are a lot of other larger banks that have been known to give like Wells Fargo or Bank of America have been known that their regional branches have given to the nonfederal match. So, you could definitely or you would really have to know your local region very well. The other common source that we've seen people use is the Community Development Block Grant which would access through your local government. That's another common source of funding for many organizations. And I think, do we have anyone on the line that use the CDBG grant funds and could you speak to that if at all?

Kathleen, DCED: This is Kathleen from Pennsylvania. I don't use that grant but I kind of thought that wasn't allowed because isn't that federal funds?

Anamita: So, that one ...because it's coming through the local and the state governments, CDBG are allowed. CSBG funds are not allowed.

Kathleen, DCED: And what's the different between the two? I mean, why is it different for one?

Anamita: You know, I probably could follow up with you offline about that, but I think essentially CDBG hasn't written into their, their kind of funding stream that they allow it, yeah. So, that's the most common ones.

Male Speaker: I was under the impression that CDBG funds are allowable because it's included as cash match. It's eligible to a cash match.

Anamita: Yeah. That makes sense. So, that's how it's written into the funding. So, it's CSBG that is not allowable just to makes that everyone has that ... and exactly why I can't, I wouldn't want to dig into. CDBG is allowable. The other thing I know is like some people are able to get tax credits through their state and local governments. So, that's another option to explore. And again, I would open this up again to the other people on the line if they have seen success with that.

Dan, Forsyth County, NC: This Dan from Forsyth County. We have used CDBG through the state program. The problem with trying to use it to match AFI though is you have to put the money in a reserve account and most states don't want you to take your money all at once, it's usually on a reimbursement basis on the CDBG. If you can talk your state into it or your entitlement community, it's a pretty good match. We use CDBG money but we use it to kind of coexist with our AFI program. So, the good thing about CDBG money, it allows us to go up to 80% of median income as opposed to just 200% of poverty. So, it gives us a little bit more leeway to deal with folks that are most likely...have a little bit higher income.

Anamita: Awesome, thank you Dan. Yeah. It definitely can be tricky and the only other thing I would add to that as well which I know Dan and I had talked about this offline is documenting that the sources of funding. And so, I'd really recommend everyone as they continue to think about that nonfederal funding source. Make sure you review the Funding Opportunity Announcement very carefully to see what the requirements are around the different types of institutions from which you're getting that funding. It would seem we have a lot of resources. Go ahead.

Kathleen, DCED: This is Kathleen again from Pennsylvania. I am confused about being able to use 80% of the median income, would that be for AFI dollars as well or just the CDBG dollars?

Dan, Forsyth County, NC: Yes. This is Dan again. We use it as like a parallel account. We used it in our IDA program but it was a separate. It wasn't matching AFI money.

Kathleen, DCED: I see, gotcha, okay. Thank you.

Anamita: Okay. I'd want to circle back to Julia you had a question. If you could, wouldn't mind restating it about software just like to clarify...

Julia, Omaha Small Business Network: Sure. And just to tie it in, a lot of our local donors really want to see data impact numbers. And so, that goes back to my question, does anyone knew the specific software to track IDAs and then at the same time track impact, you know, if you're doing 80% or 200%. When you track anything, it tells you, yes, you've moved the needle or not.

Dan, Forsyth County, NC: This is Dan again. We've been running a program for some time and we just, this last year acquired IDA Outcome Tracker and it's a really good software to track the success of the participants throughout the program. We looked at what their income is when they came, their income is when they leave, we look at their assets when they come in, what it is when they leave, we look at their credit score when they come in and when they leave and then we put all the information about their home....Mostly, we do home ownership but we do some other kinds of assets too... But home ownership is our main one. So, then we can also put all the data in about the house that they actually purchased. We found that to be very usable and not very expensive.

Julia, Omaha Small Business Network: And that's called IDA tracker?

Dan, Forsyth County, NC: Yeah. They did a parent company, oh I'm sorry. IDA Outcome Tracker and VistaShare is the company that makes it.

Julia, Omaha Small Business Network: VistaShare. Okay. Great. Thank you.

Dan, Forsyth County, NC: You're welcome.

Anamita: Great. Is there anyone else, do we have any other general questions otherwise I can certainly post one as well?

Carolee, Community Access Unlimited: Hi, it's Carolee from Community Access in New Jersey. My question is, if anybody has been doing the program and wants to share a little bit about what their outcomes actually have been, I'd love to hear that as well. Thank you.

Dan, Forsyth County, NC: This is Dan again. I hate to dominate but we've had our IDA program since about 2000 and under that program, we've helped over 560 folks buy homes with that through the IDA program and we've started doing educational IDAs since last year. And I think we've done 35 of those and then we're starting up the microenterprise. So, anybody that has good experience doing microenterprise with AFI that's online, I would love to either talk with them or ask them some questions. Thanks.

Kathleen, DCED: This is Kathleen from Pennsylvania. We've been doing it also for several like probably since 1998. Pennsylvania actually had a program that's where the AFI program came out. And I would say that we've had almost 1,000 total graduates and I would say that the numbers of people that dropped out is probably 60-40, 60 drop outs to 40 graduate, percentage wise. That's a guess from, you know, just thinking about what are numbers are. We had, because of the Pennsylvania law where savers were able to purchase other items like cars and home repairs. So, with the three assets now going forward, you know, and not looking to have that great of success rate just because it's going to be more difficult to buy a home, start a business or go back to school as opposed to getting your home repaired or also buying a car. That was our by and large overall highest successes were in those areas.

Anamita: I'm sorry, can you repeat your name and organization.

Kathleen, DCED: I'm Kathleen from the state of Pennsylvania, DCED, the Department of Community and Economic Development?

Female Speaker: Oh, thank you.

Kathleen, DCED: That's about it.

Female Speaker: And Dan if you could repeat your name and agency?

Dan, Forsyth County, NC: This is Dan and I'm the Director of Housing with Forsyth County Community Development and the agency where we apply for is through the United Way of Forsyth County.

Anamita: Thank you. And Dan, I don't recall, do you get funds from the United Way as well or they just apply for you guys?

Dan, Forsyth County, NC: We have found over the years that match money is a lot easier to get than the administrative money. The county provides match money and some of it is money that is program income from the other programs that have come online and then the city, Winston-Salem puts money in for the match too. They United Way funds anywhere from \$65,000 to \$90,000 a year for administration of the program and the county also puts in about \$30,000 in it, administrative money. And the people that administer our program is a Community Action Agency called Experiment in Self Reliance.

Anamita: And so, they just administer? They don't also help with providing part of the match?

Dan, Forsyth County, NC: No. They receive administrative funds and they're the ones that provide the financial literacy and the success coaching that's provided.

Anamita: Awesome, thank you. And the reason I wanted to call me for that is just to kind of demonstrate for a lot for the first time applicants on the call that really it often takes a network of partners as you can see. United Way of Forsyth County that Dan is working with a number of different people to be able to administer the AFI program in Forsyth County and which is pretty common. We have a lot of grantees that, you know, work with partners and that's highly encouraged.

Male Speaker: Is there any way to utilize the in-kind contributions as part of our match?

Anamita: Unfortunately, no. In-kind contributions do not count towards the match but they are, I mean you can certainly include them beyond the matching and beyond the budget that you would propose for your application.

Anamita: So, one thing that we've commonly seen people struggle with is making sure that they have all of the appropriate registration in place for applying for the AFI grant. And so, I wanted to pose this: does everyone already have a designated authorized organizational representative with Grants.gov and which would kind of lead to do you already have, have you already registered and have a DUNS number and have you already registered with them?

Kathleen, DCED: This is Kathleen. Yes. I have registered and we have a DUNS member from previous grants.

Anamita: That's right ... Kathleen, you guys are coming back to this from before, yes?

Kathleen, DCED: Yeah. And I did also want to mention that what we do is apply for the AFI grant at the state level and this year...in the past the state matched the federal dollars...now, going forward we will not have the exact, we'll be matched half of the federal dollars, we have to find the other half. But we don't run the actual program. We contract that out to usually Community Action Commissions in the state and other nonprofits and they do the actual recruitment of the savers and the trainings and that piece of it. So, for me it's slightly different than people from different agencies actually trying to come after the dollars.

Anamita: It's kind of interesting, so it is also a little bit of a network model where you, so I guess it's the community action agency is kind of your sub-grantee?

Kathleen, DCED: Yes. And there are like a ... housing authorities who also apply that, but by and large community action commissions the CAPS and because our department also has the CSBG funds. So, we already have, you know, the partnership there with those agencies.

Anamita: Got it, awesome. Thank you. Thank you for sharing that, but, yeah, again just driving home that a lot of people do this. Their network projects are something that we definitely see a lot of applicants do and working with partners was highly encourage because it certainly is a, it is a big grant to administer and implement at the local level.

So again, continuing on today's topic funders, financial institution and other partners. Do you have any questions perhaps around working with financial institution partners or other partners? Okay.

If there are no questions about partnership development or do we have any questions around documenting the nonfederal funding--some of that language has been clarified and changed within particularly the last two years of the Funding Opportunity Announcements. There is stricter guidance available in the FOA for the nonfederal funding documentation. Do you have any questions about that?

Then any general questions about funders, financial institutions or other partners?

Rob, Elim Pacific Ministries: I guess, for me, the main question on the partnership development: we've got a potential working with a low-cost housing company here in Guam and looking at some of those

components with regard to all the federal guidelines with documentation of what's been fulfillment of all those requirements.

Anamita: So, would they be provided, is this a, sorry, a local housing development just so I could ...

Rob, Elim Pacific Ministries: Yes. In Guam, there're several local companies that are trying to fill that gap with housing. But I don't know, I'm just trying to put the whole package together and see how it could work.

Dan, Forsyth County, NC: This is Dan again from Forsyth County. We've done a lot of work with the builders and realtors and lenders and that's maybe, if you're going to do home ownership, those are the folks that you need to reach out to. And I think one of the plans is to figure out if you're going to do home ownership, what's your supply of housing, what does it cost and then you got to look at the folks that are buying, what they can afford? So, you're looking at supply and demand. And then you got to figure out how to fill the gap to make it for more affordable and there is, you know, we get money from the federal government called HOME money and we get the money from the North Carolina Housing Finance Agency that provides what's called Soft Seconds Mortgages. And those mortgages go behind the lender and they don't have to be paid at all until the person moves out. And then you just pay back the principle only and not the interest. The IDA money gets folks into our program but it's really the Soft Seconds and the low interest loans, first mortgages that makes the program work. I don't know if that helps you in Guam. I guess the question is, what do your houses cost down there and what can the people afford?

Rob, Elim Pacific Ministries: Yeah. Houses are tending to be very expensive because they're all concrete. That's our biggest challenge is the affordable housing is just, some of the affordable housing projects have been done with HOME grant funds. I know that much. But at the same time, there're still limited ways of getting the individual participants to really start investing and what's the realistic personal investment that they could start saving towards their home purchase. So, this is where we were thinking, well, maybe we could just focus on the microenterprise type projects that they could invest in. But even that, it's been rare finding the client that really is motivated enough to really invest in their own dream.

Dan, Forsyth County, NC: So, what is the price of your houses down there?

Rob, Elim Pacific Ministries: Oh, our houses usually start anywhere from, some of the older homes, some of the older homes are starting at a quarter of a million. It's rare that we can find many homes under \$200,000. There are some that have been built that are smaller and they've been designed in such a way that they can go up faster.

Dan, Forsyth County, NC: Do you have Habitat for Humanity in Guam?

Rob, Elim Pacific Ministries: We do. But they are also very limited in what scope they're actually working with partners or projects because we just don't use much because of our typhoon location and earthquake prone location. Everything is built with concrete type standards. So, if we could build smaller homes with wood that would be great. It's just not done on Guam. We can't get typhoon insurance for a wood house.

Anamita: And is housing the only focus of what your application would be for...

Rob, Elim Pacific Ministries: No, it's not. I mean, we're looking at several different tiers because we have people that just need assistance to acquire a vehicle and just to get some personal mobility down.

Anamita: Okay. And so, small business development or full secondary education is not something that would be ...

Rob, Elim Pacific Ministries: Those small business development is and that's what we did with our Native American grant. We were providing money to help people with, help women with starting their own businesses but even that, it has been quite the challenge to find people with the capacity to really run a small business well. So, our projects here in Guam, the ones that we've worked on, have been working on with the homeless women, helping women come out of a domestic violence or addiction even incarceration and moving them forward from that. So, we're looking at smaller projects to just get them moving. As incentive to start saving and developing.

Anamita: And so, do you already have, do you work with another organization for that or are there, you know, certain I guess referral partners that you have for your current projects?

Rob, Elim Pacific Ministries: Well, here in Guam, yeah. We've got several partners. There're just numerous partners. Everybody saw us scrambling for working together to make things work. So, we've got great collaboration. It's just really finding these additional dollars. And so, one of the strategies that I'm looking at right now is even the victims of crime from is that could be accessed to help with this project.

Anamita: Okay. I don't think, yeah. I wouldn't expect that would be an allowable choice of funding perhaps. Assuming you're thinking in supplement to some of the other services.

Rob, Elim Pacific Ministries: Yeah. That could maybe help around our administrative costs.

Anamita: Okay. I just wanted to pause and give a time check. We're at 2:42 PM. So, again just opening it up for all questions, we have about 20 minutes left on the call. And again, just focusing on the funding or partnership development, MOUs, documenting the nonfederal funding commitment.

Carolee, Community Access Unlimited: Hi. This is Carolee of Community Access in New Jersey. This is a little off topic so, you know, if we can't answer that's fine. But I'm wondering what types of populations apart from low income or some of those who have received grants or working with. We are primarily are working with a large number of people with developmental disabilities and a large number of used aging out of the foster care system. I know there are some AFI documents that actually point to stories about the child welfare, former child welfare population and I'm just wondering if anybody has had any of those experiences and what they've been. Thank you.

Anamita: Okay. Well, if we don't have, I guess nobody on the line. I know it is challenging to often tie in AFI to working with at risk youth and youth aging out of foster care. That's not necessarily ... it's something that we definitely see sometimes but it is a more challenging field.

And if we don't have any other questions, I certainly don't want to keep anyone on the line longer than we need to. So, I can stay here in another couple minutes. If we have any other questions, otherwise, you know, we're happy to end the call earlier and then project it and also just be aware that we are building up the AFI Resource Center to provide one on one assistance, if you would like to talk about your project or a more in-depth one-on-one with the technical assistance provider. We do have that and are available to do that. So, I'll give it a couple more minutes and if not, we can certainly end today's call early if no one else has any other questions.

Rob, Elim Pacific Ministries: I was just wondering about the possibility of the contribution of the value of land as a part of the match requirement. I've been talking with one of the local foundations who has acquired significant number of tracks of land and as well as the Tomorrow Land Trust as authority has different parcels of land that could be used as part of this home development project.

Anamita: Unfortunately, I don't think that would count. IT has to be a one-to-one cash match unfortunately. So, again, that would not probably count for the nonfederal cash commitment that you

put in for the grant and certainly could probably be an interesting addition to a project application but unfortunately, no.

Rob, Elim Pacific Ministries: All right.

Anamita: Okay. If you don't have any other questions today, I want to thank you all for joining. We will have the transcript in this once recorded to, we'll be posting the transcript to the website later on and thank you for joining. Feel free to follow up with us for any kind of one-on-one assistance or check out our prerecorded webinars that provide some official guidance on applying for the AFI grant. Thank you. Thank you all for joining.