



Cohort for May 2016 Application Deadline

Session 3 – Finishing Touches

April 27, 2016

Anamita: Hello. This is Anamita with the AFI Resource Centre. How are you doing?

Chris: Hi this is Chris from La Casa in Goshen, Indiana.

Anamita: Awesome. Hi. So how are things going for you so far?

Chris: They're going pretty well, I think all the things considered. Obviously it's a big effort, but it's coming along. Yeah I mean I think that the topic for today is right about where I find myself in the process, so...

Anamita: Oh good.

Becky: Hi this is Becky calling from Community Action South-West in Pennsylvania.

Anamita: Hi Becky.

Becky: Hi.

Anamita: This is Anamita with the AFI Resource Center and we also have Chris from La Casa of Goshen and so as I mentioned, we are recording this session just like we have the others. We can just get started if the two of you guys have questions. As a reminder today's session is Finishing Touches. Just ask any kind of questions or thoughts of where you are in the process with finishing up your application, making sure that the things are aligned—between your project management and the budget or any kind of other questions about logistics of uploading your documents. I'm happy to answer those questions.

Chris: I have a few questions, I can start with one. Just in terms of thinking about you know the appendices piece to this and you know there's a lot that you could add but I also don't want to be, you know I don't want to overdo it, so one of them, I mean you know in terms of obviously we'll have our proof of 501c3 status and nonfederal cash commitment and things like that in there.

Also including resumes for all the staff listed in the staffing process and then beyond that there's one or two little reports that are reiterated in the content. But I am just curious, because we're doing a partnership application. And you know I thought something that we could state in our application and in terms of capacity would be to show financial statements for both of the organizations. That the issue is that if I included the full audit for both organizations, that's like 90 pages out of the 150.

Anamita: Right.

Chris: So I had the conversation with the CFO of the organization that we're partnering with. I said that I wonder if we could include this kind of a high level financial statement for both of the companies but his concern was that if you just include parts of an audit and not the whole thing that could lead to more questions that will get answers and I'm just curious if you have any advice or council on if we are better off just not even touching financials or is it okay to kind of pull out the, you know the consolidated financial statements at least to just kind of give the picture of the financial strength of the organization.

Anamita: Well, I want to take a step back, are you using any of your own organization's funding so that it is going to be also captured in the document, the document you'll submit for documenting the nonfederal cash commitment?

Chris: Sure, yes, the partner, Goshan College, who's going to be the applicant will be providing the nonfederal cash and think they're still working on the cash commitment documentation. So there'll definitely be some piece of that just as part of the nonfederal cash commitment. Beyond that the only reason that I would think about including other financials in the appendix would just be to demonstrate or give a sense of security that you know for instance even if you know the administrative parts of carrying out the grant exceeded the project budget, these are two organizations who are in –have enough financial health to withstand that type of things is what I have in my mind.

Anamita: Yeah, I think if you are doing the high level option that you described, that may bolster it. I don't know that we have seen a lot of applications where –I think people generally stick to documenting the nonfederal cash commitment. Just to say that's what other grantee typically do...

Chris: Yeah okay.

Anamita: But it sounds like if you're including all the other kinds of supporting documents for your staffing and whatnot that would definitely demonstrate your capacity to run this program.

Chris: Just out of curiosity, do you see a wild variation in the amount of things included in the appendix or is there a standard amount that you typically see.

Anamita: I think people you try to stick to using them for exactly what's needed in terms of the nonfederal cash commitment any other kind of like MOU and that kind of thing.

Chris: Yeah.

Anamita: I'm just actually looking through the Funding Opportunity Announcement to see if there's anything else encouraging that kind of, those kind of documents...

Chris: I personally didn't see anything specifically that encouraged that. You know I think part of the challenge when you do these kind of things is that there's always more you can say, there's always more you add to try add to make the argument and that's part of feeling out what helps the argument and what's kind of not necessary.

Anamita: I'm not seeing anything in the Funding Opportunity Announcement aside from staffing plans.

Chris: Well, if it's okay let me ask a question. Part of the content for today is the whole thing of cross referencing and making sure that everything plays well with each other in the application and I think in our project, part of my challenge is to communicate the timelines, milestones, staffing plan and in the budget and budget justification— kind of the reality that our hope for this project is that we'll be pretty

time and resource intensive for the first few years. But we intend to expend the majority of the project within that time frame. That's a little bit difficult – in the staffing section it talks about how many FTEs are assigned to the project and kind of breaking those down so I have that broken down by staff. But part of the challenge there is the recognition that throughout the life of the project realistically the staffing levels will change, you know that in year one, in year two they'll likely be on the high side on the back end of the project probably won't require as much staffing.

Is that part of the narrative that I would include in that staffing plan? I mean it asks for a set, this many FTE but the reality is that FTE probably represents the first 18 month of the project better than it represents the full 5 years of the project.

Anamita: Yeah I think if you included a narrative that talked about what the capacity is going to be projected over the 5 year grant period. That would defiantly kind of you know better organized that part of the application and explain. And I think that's definitely something that we've seen other grantees do.

Chris: Okay.

Anamita: So I think we just had another person join the line, this is Anamita with the AFI Resource Center, would you mind introducing yourself?

Dan: Yeah this is Dan with the United Way of Forsyth County's IDA, and Victoria.

Anamita: Oh wonderful. Hi Dan How're you doing?

Dan: Good. Y'all doing well today?

Anamita: Yeah so we have Chris from La Casa, Inc. on the line and then we have Rebecca for the Community Action of the Southwest. Just as a reminder we're recording this session and we're talking today about finishing touches. So I thought I might open it up for everyone's questions.

Dan: I got a question. This is the first time that we've done specifically economic development or the business capital project. And I see some language in here that I've never seen before and it talks about a business capital account. I'm not exactly sure what that means, it that different from the reserve account?

Anamita: I think it had to do with-- you need to do the small business IDA-- that's just refereeing to the IDA as opposed to the project's reserve fund.

Dan: But you when say that IDA accounts..., I guess I'm trying to figure out that the difference between... let's say somebody joined our program, they get in and they are starting to put money in their account and that money is held by a bank and then we match it in a parallel account, right?

Anamita: Yeah. So I just pulled up the direct explanation from the legislation for the business capitalization account. So these are the accounts where the amount would be paid from an IDA directly to a business capitalization account that is established at an appropriate institution, federally insured institution and so it really is unique to the small business IDAs in terms of using it for qualified business expenses essentially.

Dan: So that means we have to set up another account so we'll have a bank, we have a reserve account then we'll have a parallel account, and then we'll also have a business capitalization account. I understand how they all flow together.

Anamita: Yeah from what I'm reading here it does say that but let me follow up with you via email just to clarify what that relationship would be.

Dan: Okay right now, they have their accounts with the bank. We have our reserve account that we put in another bank that's the reserve account...or their matching money and they put money into their account so if this is a third account that seems a little burdensome.

Anamita: Yeah and I would think that it's like an option that some organizations may choose to use with this, but again let me double check that, you know get back to you on email.

Dan: Sure thank you.

Anamita: Are there other question on finishing touches today? Does everyone already have all of their DUNS and submissions logistics in place?

Chris: Looks like it.

Becky: I think so.

Dan: We're not done yet, we're still trying to get that business capitalization funds secured --that number changes daily or hourly.

Anamita: So what other questions does anyone have?

Dan: I really get confused on these double space and the single space requirements. On page 17 and 69 on that it says all applications must be double spaced and application exceeds size page limitation or double spacing the project description file or the appendices file. So the appendices file why you would not and then it says down here on the other stuff it almost nullifies what said in the paragraph above. The appendices files are like people's resumes and commitments and so forth.

Anamita: Yeah.

Dan: Why would that be double spaced because you get those letters ahead of time and nobody's going to be double spacing them.

Anamita: Let's see. I'm just looking at the section that you referenced what the application elements are that are exempted from double spacing.

Dan: It contradicts themselves there unless I'm reading it wrong.

Anamita: Yeah I think generally they're probably looking for the project narrative to be double faced and then maybe you can get away with the in the appendices which is why they try to capture it with listing, so I guess you can have one page summary as single spaced with abstract as well. Letters of support, listing of tables, budget justification, and logic models, proof of legal status, I think they're sort of exempting the appendices from that double space rule.

Dan: They put the rule out there and then they nullify it on the next paragraph.

Anamita: Just parts of it.

Dan: Yeah but I'm not sure what would be in that category of appendices.

Anamita: Yeah it sounds like most of what would be in the appendices will be single spaced.

Dan: The first time I wrote one of these that is has to be double spaced. Do you know why they did that?

Anamita: That, I can't speak to. I know that some of this stuff happens across the entire federal government and it would be anything.

Dan: So let me clarify too, when we get ready to put this into a pdf and send the file 1 and file 2, can we use the same numbers that we used for our last grant for the same people or do we have to submit them again? I mean this is probably the 4th or 5th AFI that we've done. Would we have to request that it be the 4th time or 5th time? Or are we good to go?

Anamita: Are you talking about signing off of your authorized organizational representative?

Dan: Yeah the OAR and the other person, I can't remember what the abbreviation is. The POC and the OAR.

Anamita: I would recommend that whatever document that does have their signing off for whatever they have to sign off there is also reference to this current grant application deadline that you are using. I think as long as you have that in alignment, you should be safe.

Dan: And can we send them at any time now? To submit the application?

Anamita: Yeah any time before the deadline. You should be able to.

Dan: Okay.

Anamita: But let me double check. I would assume that the grant committee would allow that.

Chris: I think they do.

Anamita: As long as the funding opportunity is active I think you should be able to.

Dan: So does anybody have any idea when the second round of this grant might happen?

Anamita: Are you speaking to the next application deadline?

Dan: Yeah that's what I'm saying.

Anamita: I think that is expected in October. So that will be for fiscal year 2017.

Dan: So to my understanding if these do get sent out to the people across the nation are like peer review? Do we need to put some history about what the status is on our current grants?

Anamita: Are you talking about the health of your current grants or just that you had a number of your current grants.

Dan: For instance we apply for so many slots and all of them are filled now and I don't see any where we put where we are at currently with our current grant. I would think that if you got all your slots filled then you would be more competitive than the one that didn't have any of the slots filled with IDA

participants. But if peers are getting this then they don't have the data that the AFI folks have because they don't have all our annual and quarterly reports.

Anamita: Yeah but I don't know that they necessarily review all of that in context of the application. So it sounds like something you might want to include in the project description or talking about organizational capacity, if you're talking about having done this for a number of grants.

Dan: So give a little history there? Thank you.

Anamita: Sure, do you have other questions?

Dan: I'm about worn out.

Chris: Are there any sample budget formats in terms of what people have used for- we've done this before. I mean it asks for a 5 year budget for the project and I would be curious to know how people have format winding out the 5 years of the project. Do you know if there is anything like that that's available?

Anamita: I don't believe we have any kind of specific samples on the website of our project budget.

Chris: Yeah I don't think I've ever seen any.

Anamita: But I don't know, turn this over to the other applicants on the phone. How have you guys laid out your budgets?

Becky: This is Becky I'm really sorry our director does all the budgeting so I'm not sure how she lays them out.

Dan: Most of what we do for the 5 year period is not the actual match, we're looking at the administrative cost on that. Our partner agency is a community action agency so they give us a budget for 5 years and we just stick it in there.

Chris: Go it. So then they provide explanation in terms of any costs that are going to exceed what's available through the project, they provide an explanation of how they're going to fund those. Is that kind of a part of what they give you?

Dan: Yeah what I end up doing is saying how much is going to be provided right at the 15% administrative match and anything over that, we tell them is coming from other funds but we don't tell them what it is.

Chris: Do you or they typically bill most of it as staff time assigned to those particular categories? That's kind of the rationale we have used in the past and plan on continuing to use is kind of projecting out the amount of hours these different types of activities will require from our staff and then we are going to use the average hourly rate of our IDA rate plus benefits, and basically that's the logic we're using for budget is to attribute the different pieces to staff time. I'm just curious, does that sound like a legit way of approaching it to you.

Anamita: Let me just make sure I follow this correctly, in terms of averaging out the rate of certain staff, is that what you're saying?

Chris: Yeah it is, in our previous grant ask we actually broke down the specific staff that was going to have a part in it and we used each of their annual salaries plus benefits to come up with how we kind of attributing the cost of the project. We were hoping for this one to take an average of the staff that are involved in our IDA team in terms of an hourly rate and wages and benefits, and use that basically and apply it to kind of a logic for how much time different activities will require and kind of come up with our budget like that.

Anamita: I don't see why it couldn't work. The tricky part with the AFI application in this kind of sense is that they leave the budget pretty open to how you want to articulate it. So long as you're making sure that all of that matches up with what you described for your activities and the timing of everything, making sure that all of those pieces connect would be the key piece there. Unfortunately I can't really say much about it because it's open so it's up to you to make the best argument.

Chris: Okay.

Dan: Yeah with our's here in Winston-Salem we have two and a half of our staff dedicated to this that works for ESR. So we put the cost per year for them and show who covers what on that like source of use of funds. I think we have also put something in there about in-kind, because we have a lot of agencies that are doing things for no cost and we put it as in kind, we know that we can't use this match. We want people to understand that it's not the two and a half people as you probably know.

Chris: Yeah definitely as our partner would be providing some of the activities for this grant but as kind of a in kind as those will not the grant, so that is the reality in our project as well.

Dan: I am interested in what other folks do when we have done it in the past by looking into the points and the work plans and we go by the project design, we use those words as headings for each one - like allowable asset purchases. That's makes easier for us because then we know that we have covered everything but I wonder the path everyone else does.

Chris: I can speak to that from on our end, that's exactly how I have designed our project description. I designed according to bullet points in the scoring section. That's been the best way to organize my thoughts and make sure we're touching on everything. There gets to be some definite referencing so that when I get to the project management section, it's referencing the staffing plan, and the work plan and other pieces of it to where the most substantial piece to our application in terms of the project description is the work plan in terms of length. I have done the same thing, I've got it broken out according to those bullet points as it helps me make sure that I have addressed everything.

Dan: What makes you mad is when they change the bullet points from one grant to another.

Chris: My layout is different with this one as on the previous.

Dan: Becky do you do a similar thing?

Becky: We do. I do the bare bones, and go bullet point by bullet point. My director has got the great mind ability she comes in and makes it better.

Chris: I am curious between you two, when this thing is all said and done – the project description phase of it. How many pages are you looking at? This was before the 75 page limit, the last one I submitted

was 76 pages – the project description part of it. This one won't be as long as that because I've learned to be a little bit more concise. I am curious what you guys end up with?

Dan: I am not sure what will happen with double space stuff.

Becky: I think when we did this the last time our grant ended up team between 40 and 50 pages. So that is probably where we are looking at again just trying to narrow it down.

Dan: I think that a lot of the questions seem to be redundant too, and they say somewhere in there if you said it somewhere else just to refer back, but that's get a little...

Chris: I know it's tedious. I mean I am at the stage now and where I am going back through a lot of things, and if I should be referencing rather than restating and trying to clean that up a little bit. I don't know if I will do it perfectly but that can be a challenge to wrap your mind around all that sections and do the right referencing.

Dan: I feel sorry for the people that have to review these.

Chris: I know. Anamita, is there a typical kind of length that you see on these projects descriptions?

Anamita: Similar to what Becky was saying in terms of like 50 pages or so is probably what we typical see. It is interesting, I actually don't get to see the applications at the AFI Resource Center, but from what I hear and understand that's typically what they do. We are actually pretty separated from the whole review process.

Chris: In the last application that I did, when I was going through the work plan I got real specific with the different compliance pieces. And in this one I have done more just referencing parts of the AFI legislation rather than restating those. There are still a significant number of places where it's stating particular guidelines that we go by, last time it was detailed as spelling out the reasons for emergency withdrawals and how we will handle them. I am curious, do the rest of you get down to that level of detail, is that are necessary? I don't see any place here that specifically asks maybe for that level of detail, but I also want to make sure that we are competent in terms of understanding the legislation and things like that.

Dan: I think we like to use the verbiage, "As required by AFI," as like a good blanket coverage. Can I ask you two folks, are you applying for all three asset purchases?

Becky: We are.

Dan: What is your breakdown—which is the most active in your area?

Becky: Right now we are currently running an AFI project with all three of the goals listed. Originally, and we have 85 slots, our goal was to split pretty equally amongst the three, but we realized in our area that small business –while there are people who are interested in saving for that, there aren't many who are successful. Our successful graduates are in the post-secondary and home purchase and its pretty even between the two, so this time we said 35 for both home purchase and post-secondary and just 15 for the small business.

Dan: Than you, that's helpful. We haven't done small business in a long time ago. That 200% of poverty kind of worries me as to how many people will start the businesses at 200% poverty.

Becky: It is, and what we realized is that a lot of people have unrealistic small businesses goals.

Chris: Hm-hmm.

Becky: So we partnered with a small business in our area and they meet with them to get the business plan in order, to make sure it's a viable plan.

Dan: I want to ask you another question on that. On that business side, we have a 4 to 1 match so they'll put in \$1000 and they'll get \$4000... \$2000 from AFI and \$2000 from the local match. But I wondered that if you had like three people who were going into the business together, have you ever done where two or three people got together and they were going to form the business and each one was eligible had all three run through it together?

Becky: We haven't.

Dan: So that would yield three times the amount of money, which would be a lot better for capital purchases. Anamita, did we ever find out that we can do that?

Anamita: I haven't heard much about it, it's kind of a new concept, but it makes sense. I can look more into it to see if we have others grantees who have done that or if there is anything in the legislation restricting I don't see why that would be a problem.

Chris: I can't think of anything that would conflict with that.

Dan: So another rumor I have heard some years ago is that let's say you are doing a small business and you started in this one grant program and then we applied for another one in October, could they receive another \$2000 of AFI?

Anamita: So that there is some.... Well no. So October would start a new fiscal year. There is some language in the legislation and potentially also in the FOA that does limit the amount that you can get for project period correct?

Dan: Per project. But we were also encouraged to do for people for scholarships was to apply because usually you go to school for four years and so you could apply for 4 different AFI grants and include those folks in there so that could up the amount of money you have given. Yeah I haven't done it yet but it sounds like a cool idea.

Anamita: Yes I think so long as they don't...as long as the project period does not overlap you should be ok. As long as you're sticking to that rule. But let me double check if the legislation says anything about an overall life time limit.

Dan: Yes I have heard you can even overlap on those.

Chris: I mean yes because I have looked through that a lot of times and it's my understanding and I think this is interpreted this way pretty across the board is that it's per project. So like the Earn to Learn program in Arizona you know those students enrolled in a new project each year as they go through college and you know they get the full match on each of those projects as they go through.

Dan: So they would have to say a thousand. Let's say for us, \$8,300 so they have to have to save another three hundred for each project?

Chris: Yes so they would have to do the savings each time they are in the project and they would have to complete the AFI requirements each time they are in the project. So they would have to complete some component of financial literacy and asset specific trainings for each project. That's the way I read it. I think that the legislation requires that participants in a project complete those requirements so you know if you are going to be in multiple project I think there is got to be a way to complete the requirement in each project.

Anamita: Yes so just following up with that question about the legislation. In the legislation it says there is a limitation on deposits for an individual: no more than \$2000 [per individual] for a grant made and no more than \$4000 [per household] for a grant. So theoretically they could enroll for another grant period and get another \$2000. Of course so long if they are compliance with all the other things that Chris mentioned.

Dan: Yes they still have to qualify.

Anamita: Right

Dan: Have any of y'all worked with like a Habitat to provide match funds for Habitat...home ownership?

Chris: We have. In our current AFI project is purely for home ownership and I think about, I suppose about 15 of the current 60 participants are Habitat clients.

Dan: Do you give them the same amount as you do with the non-Habitat folks?

Chris: We do.

Dan: We make a distinction with ours, we only give them \$600. What the Habitat people like here is they want their folks to go through out IDA training--you know the financial training, so they value that and so we don't want to over-subsidize because they get a principal-only payment any way.

Chris: Yes, I know.

Dan: But that's helped us make our numbers higher and also provide the education to them. I just wondered if anybody else.

Chris: They are great from a program administration stand point because you don't have to think about are they going to qualify for financing. Habitat has already said they are in so that's nice and obviously the whole home purchase process when they get there is so much smoother because we are used to working with Habitat and you know there not too many surprises in the process. We have thought about that too, we have thought about just philosophically if we would ever want to limit the amount of match for Habitat clients. But in the end those tend to be some of the most in-need clients that we work with in terms of people with home ownership goals and so you know the fact of that's just even more equity that they have in their home and more of a platform for success and that's kind of where we have settled down on that. I think there is an argument to be made either way.

Dan: I think it also depends on what your cost of housing is in your area.

Chris: Sure, yes. Well I can't think of too many more. Let me ask yes the rest of you on the call too. You know that the plan for the oversight of federal funds is another one of those things that you could

probably write a one-hundred page plan and you could probably write a three page plan and I'm probably somewhere in the middle. In particular, I am just curious do you guys do a lot of referencing of the HHS uniform administrative requirements, cost principals and audit requirements, you know how that's under one of the bullet points you know the fact that you comply with all these different things. Are you looking at referencing sections of that 45 CFR part 75 or are you basically just kind of outlining how you go about insuring that funds are used to and they are supposed to be?

Dan: Well here in Winston-Salem we take the easy way out and just say we will comply with all requirements—that's the easiest part of it. We also sometimes say that we have had these grants over for so many years. And then we will say that we do deal with a lot of other federal grants and put that in there.

Chris: Yea.

Becky: I think we do the same

Chris: Yeah, good to know.

Anamita: Thank you Dan and Becky because that's one of those questions that's a little beyond our purview for answering. Yes, so long as you definitely are covering that—so that is a ten point section so you definitely want to make sure you are thorough with that section.

Chris: Right, one of the challenges with us, and I think pretty well kind of crossed this, but is when you have couple of organizations working together on it and its trying to figure kind of who is responsible for what parts of that plan and how its overseen and things like that, so yes.

Dan: Yes I think you can make this a lot tougher if you wanted to but I am not sure if you gain anything from it.

Chris: Yes we have tried to be pretty you know pretty thorough without going too far over board on it but yes you never know how competitive a particular round is, so that's part of kind of, to me, the expenses we as we go through these things.

Anamita: We have about ten more minutes, any other questions? Sounds like you guys are all in a good place so far in terms of final stages, or at least you are in the final stages so congrats on making to that.

Dan: Have you guys have ever had any problems with uploading this to the system?

Chris: The last time I applied was the first time we had that two file requirement and that type. I didn't run into any issue last time. The only complication this time is that we are partnering with the college and the college is the applicant so I need to kind of coach/walk through with the person from college as they submit it. I did confirm that they had their Grants.gov and their systems of awards management numbers and things like that so at least we appear to be logistically setup so hopefully all the technical pieces that go through alright.

Dan: It is kind of like us. We write it for the United Way but I think we go over there and have it sent from their office.

Chris: Yes that's what we will do. I'm really the person who is putting this whole thing together but they are they applicant.

Dan: Going back to this page. I just flipped through. It says the overall pages limitation for this announcement is 225 pages and then it's interesting because they say has a suggested page limit of 75 page for the project description. I always like the word 'suggested.'

Chris: That's interesting. They came out with one... I don't feel like the one I have says suggested but maybe I am looking at... anyways...

Dan: The one I have, what does the front of yours say?

Chris: Let's see, there is one version that came out after the one I have printed off. I looked at that one to make sure that nothing...

Dan: I hope that I have the right one. That's what I am worried about right now.

Anamita: So March 8, 2016 is the most updated copy. So if you have the one that was released on March 8th.

Dan: Where did you find that?

Anamita: That should be...I can send the link to but it's through the, you can either get it from grants.gov or from the Health of Human Services website.

Dan: Well I'm actually looking at the application and it's got the due dates on it. Application due date 5-13-2016 so I took the grant that's this one is. But do you think there might be another version of it?

Chris: When did you get it, when did you downloaded?

Dan: I don't know. I'd hate to think I'm filing for the wrong one.

Anamita: No you should be fine, they have updated it, and for the last update it was March 8th, if you have the one.

Dan: Could you just send me that link, Anamita?

Anamita: Yes, I believe I sent that to you a couple of weeks ago. That should be the one that's the most up to date.

Dan: And that would be again March 8th, March what?

Anamita: March 8th.

Dan: And that's the day you sent that to me?

Anamita: No I am sure I sent that to you may be in April.

Dan: Alright I will find it.

Anamita: But I can resend it to you.

Dan: I just want to make sure that I have the right one.

Anamita: Yes. That's certainly is yes.

Dan: Mine says 1960 on it, does that matter?

Anamita: [laughs] In any case the changes between the one prior to the March 8th one were relatively minor. I don't think they talked about the page limit changing. That was not one of the things that I have noted. But you are right, that is a suggested page limit of 75 for the project description

Dan: That makes me feel better.

Dan: I mean based on the conversation today it doesn't sound like a lot of applicants are creeping up on that 150 page appendices. I mean if a lot of people are sticking to resumes, budgets...nonfederal cash commitments and proofs of legal status that would not tend to get anywhere close to that.

Anamita: Yes and your MOUs, make sure you have the...

Chris: Right sure, MOUs.

Anamita: Yes.

Dan: Yes be careful who you address that to too. Because one year we addressed it to the wrong person and they declined us because we addressed it to the wrong person.

Anamita: Actually that is something; I thought might be one of the things who have changed from those addresses so that would be something I would recommend you to double check.

Chris: Ok and that would be specifically for addresses.

Dan: One is third party.

Anamita: Yes

Dan: The third party you send it to the person -- to the agency head that's actually taking in the money, that's the applicant

Chris: And this would be like for the nonfederal cash commitments? Is what we are talking about here?

Dan: Right, it's the third party. I'm a local government so being Forsyth County we had to get one to go before our board and then we had them pass a resolution, we got a copy of the resolution and then we have it on our letter head and we went exactly what said in this draft letter. That one was to...I think that one was also to the head of United Way.

Chris: It was addressed to the head of United Way?

Dan: Right

Anamita: So you are talking about, with the nonfederal cash commitment, the addresses would be between your organizations and United. So like Forsyth County and United Way right?

Dan: Yes but actually for Forsyth County I think we had address it to the lady that's the head of the agency down there.

Anamita: United chapter. Yes, so, on the sample documents we do have of that.

Dan: I think that's interesting that you have one that you to go to the, I don't see the relevance of that but we did whatever we were told. Why you'd send one to one. What's that?

Chris: Just to clarify this is regarding all the nonfederal cash commitment rather than memorandums of understanding, am I correct on that?

Anamita: Yes

Chris: Yes ok. So is there a sample nonfederal cash commitment letter on the AFI Resource Center? Did I hear that?

Anamita: Yes, so in the Project Builder we have whole section on documentation of nonfederal cash commitment ...just kind of like checklist of all the things you need to make sure to include and then on the last page of checklist is a sample document.

Chris: Got is so that's in the Project Builder you said?

Anamita: Yes so if you go to the...

Chris: Yes documentation of nonfederal cash commitments...

Anamita: Yes, that might be a nice easy...

Chris: Got it ok yes I will definitely spend some time with that. Just to be clear when you are talking about who something is addressed to you're particularly talking about letters like that one that are addressed to AFI basically as part of the application?

Anamita: Yes, if you look at one of the examples. For example if you are documenting funds from the applicant organization, I think last page here—page 3 of 3, it says Dear AFI Program Specialist... You would want to make sure you are referencing the right address from the current FOA.

Chris: Got it, ok.

Dan: Yes they're really big on---you have to say that it's this year's...cycle's grant.

Chris: Sure to be real specific. Yes.

Anamita: Yes make sure that you say that the funds are allocated for this particular grant as indicated by the grant application deadline.

Chris: Yes ok. So you actually got turned down one of these grants once for that?

Dan: Yes that was hard to swallow.

Chris: Yeah, I bet. Yea, the last grant we submitted there was something we actually got a letter where they gave us an opportunity to amend our nonfederal cash commitment so that definitely caught my attention that we need to make sure we get it completely perfectly right.

Dan: The last one we wrote, we ended up getting less money then we asked for too, which was interesting. So then we had to amend the grant.

Chris: Ok yes. That was the only other question I was going to ask. If anyone had experience with either being denied or getting a lower amount than what they applied for--so you've have seen that happen before?

Dan: Yes unfortunately.

Chris: Yes ok. Alright well.

Anamita: And with that Dan, did they give more---like how did that process go for you?

Dan: We did education and home ownership so they let us decide how we wanted to trim it down but they gave us X-number of dollars and we have to trim it down to make that work.

Anamita: Ok.

Dan: It wasn't that burden but it just seemed to be...it wasn't that much a difference in dollars but I don't know what happened there.

Anamita: Ok.

Dan: How much do you guys think the other states are applying for? Or is that trade secret?

Chris: Say that again?

Dan: How much are you guys applying for?

Chris: We are in the [amounts removed for applicant privacy].

Dan: Yes that will where a little higher that I look almost [amounts removed for applicant privacy].

Anamita: But I believe we are requesting around [amounts removed for applicant privacy].

Dan: Sometimes I think I would like to request less but I don't like the agony of writing these over and over again.

Chris: Yes. Well I think I am glad to get back to this nonfederal cash commitment part because that is something we still have to get finalized, and this is a good reminder to go through that document again. But I think my questions are answered, I will wish you all the best of luck and hopefully we all come back with nice funding out of this.

Becky: Thank You.

Dan: Thank you guys for talking.

Anamita: Thank you all for joining today and so we don't have final questions we can close.