



## **Prospective Grantee Webinar: Developing Resources and Partners**

**May 27, 2015**

Hi Everyone! I thank you for attending today's meeting The Prospective Grantee Webinar on Developing Resources and Partners. My name is Emily Appel-Newby and I'm with AFI Resource Center. A few notes before we begin, this webinar is being recorded and will be available on our website along with the full presentation in a few days. All participants have been muted to ensure sound quality, and so if you have any questions before, or after, or during the presentation, you can use the Q&A drop box that's on the right hand side of the screen.

The Assets for Independence Program that we're going to talk about today is a discretionary grant program administered by the Office of Community Services in the Administration for Children and Families. ACF is part of the US Department of Health and Human Services. It promotes the economic and social well-being of families, children, and individuals and communities. It is responsible for funding many programs and services including head start child care, child welfare, and refugee services.

AFI was created by Congress in 1998 to demonstrate and support an asset based approach for increasing economic self sufficiency of low income individuals and families. Asset building means supporting the acquisition of asset for tangible such as home, and intangible such as education that can increase opportunities, build wealth and increase economic stability. AFI funds projects that provide Individual Development Accounts or IDAs and related services to low-income people. IDAs are max savings accounts with specific goals purchasing an asset. AFI-IDAs may be used for one of three purposes, to purchase our first home, to capitalize a small business, or the fund the post-secondary education or training.

After today's webinar, we hope that participants will understand the AFI's requirement around cost sharing, have ideas for developing partnerships for support, both for the non-federal cash commitment and other types of support, understand other role partners can play beyond funding and know about a few of the other fund raising resources available to the AFI Resource Center.

Note this is maybe the third in a series of webinars that talks about the basics of the AFI program and putting together an AFI application. Recordings are available on our website at [idaresources.acf.hhs.gov](http://idaresources.acf.hhs.gov) in the section called "Apply for an AFI Grant".

So, the first goal was to talk about the cost sharing requirement and per sections 405, 406, 407, or 410 of the AFI act. It says that grantees are required to finance their projects with the

combination of the Federal AFI grant and cash from one or more non-federal sources. They must secure a dollar for dollar match of the Federal grant amount at the time of application. This commitment of non-federal cash must be documented in the application. Then, the funds must be made available when they're ready to start the project. The grantee will need to deposit these non-federal funds into their project reserve account before they can draw down any federal funds and begin to enroll participants. That has to happen in that order. I mentioned, this non Federal cash commitment must be documented in your application and the funding opportunity and document specified how it must be formatted. You can find more information, the first link shown on this page.

It's also important to understand that the AFI legislation contains specifications about how the project fund's can be used. In short, per section 407 of the AFI act, grantees must expend at least 85% of the project fund. This is with the federal grant and non-federal funds to match participant IDA savings and then the other 15% have specific allowable uses. This is fully explained in the webinar called "Understanding the AFI Program" which is available at the second link shown here. This information also appears in the funding opportunity announcement.

To help you think about putting together a fund raising plan for an AFI-IDA project, there are some questions that I would ask you to consider when putting together a budget for your projects, so that you have an idea about what it is your asking your funder score. A basic one is the number of accounts that you will want to be able to offer, how many people you expect to serve. Next is the match rate you want to offer, this takes some consideration based on your target population and the market for the assets in your neighborhood. Are they individuals that you planned to serve? Are they capable of saving only a very small amount like \$500, or can they save a higher amount like \$1000 or \$2000? Then, to what match rate do you need to offer to help them cover the cost of the asset purchase. And when you're determining the number of accounts that you can support, kind of builds in to the next one. What status needed to support this volume of favors? Are their economies slow serving larger numbers of clients? Certainly, what data system there are? These considerations may also feed into the section of the application called "Project by Ability", making sure that the staffing levels that you are proposed are reasonable to the number of IDAs papers that you say you're going to enroll, and support, and graduate.

If you're thinking about the staff time needed to support this volume of savers, you'll want to look for opportunities to set up your AFI project staffing in the way that may not have the direct cost impacts for your AFI grant. Here's a few examples, for example, are there existing programs that your organization operates? Are there some ways you can leverage them to support your AFI projects? So for example, if you're an organization that already does home ownership education then that piece of your AFI project is already taken care of, under the grants and programs that are already supporting your home by our councilors, and your home by our education classes. Then, of course partners are good source of support and we'll talk more about

partners later. This is how you can reduce the direct cost in your budget and therefore the amount that you have to fund raise if you can get partners to provide key components in services that are part of the AFI project.

Finally, volunteers and interns are another way that you can do that, a part of other program recently that actually uses graduates from the AFI product to do the financial coaching. Former participants can keep in touch and provide some degree of support for the current IDA savers. That's a very creative way of using volunteers that would obviously hold a lot of persuasion with current savers because they had just been in their shoes just a little bit before.

Now that we've given you some parameters to think about how much you'll be seeking, let's look at some likely sources. To get this search going, the first question I would ask you is, aside from the IDA account holders themselves, who else shares the goals of your asset building program? On the broadest level, who shares the goal of financially empowering low income people? Then specifically, who shares the goal of getting low income people into homes, into business and into the education? What I'm asking is who benefits from your success? The people in the group who does could apply to could be either be in the public or the private sector. On the private sector side, lenders definitely benefit from when people take out loans for a new business ventures, or new mortgage loans because their made money at that. Then, education and training institute benefit from their being more demand from students. I'd asked you to think about, how you can ask them to support the success of your AFI project that will in turn benefit their success? On the public sector side, of course there's local government and the community development world. There are developers that are for example, working with public financing to develop new housing projects, and they maybe have set aside for low income home buyers, and maybe eventhough they have set of affordable housing prices on those units, they may still have trouble finding home buyers that are qualified to get a mortgage. If they partner with you and support your IDA projects, then that's helping them build the pipeline of eligible and ready buyers, so that they know those affordable housing units will be taken off their hands at the end of the project.

The next question I would ask you is, who is already funding this type of work and what existing sources of funding can you leverage? Literally, who is already providing assistance to low income people to invest in these assets? Is there a department in your local or accounting government that are using CDBG funds, to provide down payment systems to low income home buyers? If that's the case, then maybe you want have a conversation with them about supporting your AFI program with those CDBG dollars, because that way, they can double the impact of the CDBG dollars your having by supporting your AFI projects, because they're also leveraging the federal AFI program. Another very direct example is scholarships that are being offered to low income students. These funds are already being used for the same purposes as an AFI-IDAs for the most part. Will the scholarship provider want to partner with you to double their scholarship fund, caring the funding with financial education and savings can be appealing too. The slide shows the most common sources of non federal funds that are used among current AFI grantees

and that we see that there's pretty much stays the same year after year. Financial institutions and their foundations are still at the top, in terms of being the most common sources of funding followed by state and local, and tribal governments, and then United Way and other foundations. Those are just the most common cases.

In these next couple of slides, I'm going to go over some of those common sources of funding for AFI-IDA projects and how you can invest make the case to them that supporting your AFI projects is going to be smart investment for promoting their goals. For some groups like local foundations and faith-based organizations, you could talk with them about the value you hope to create not just for individuals but for the larger community. On the individual level, an AFI project can be expected to help foster self deficiency among the low-income individuals, start the habit of savings and of course build assets. Individuals with more education can have higher income and more job opportunity. On the community level, an AFI project can reinforce other programs that the foundation supports. Incorporating stronger attention to strengthening financial capability, it helps family succeed economically, and can help human service programs better accomplish their goals.

And indirectly AFI projects can foster partnerships among non-profit service providers. I know of an AFI project in this area that had a funder that specifically ear marked the non-federal funds that they committed to an AFI project, that they had to be used for IDA savers that were referred to the AFI projects from their other grantee organization. For example, if the foundation, if grantee A is an AFI grantee, as well as a grantee of this local foundation, they can only enroll people with this pot of money who had been referred to them from other grantees of the local foundation that provided a very direct incentive to the AFI grantee to talk with the other grantees of the foundation about the services that they provide, and where they overlap is between their program. You could suggest something like that if you're working the foundation that is particularly entrusted in fostering collaboration between non-profit. That might be a good way to get their interest.

One thing you should be aware of, if you're having conversations with donors that want to put restriction on their funds though, is that your project must not violate federal civil rights law. That means you cannot exclude people from your project based on race, color, national origin, disability, age, and in some cases, sex and religion. But there are so many ways to work within this law for example you can certainly target your project to students, to a particular college or people in a specific geographic area, there's enough protected classes, and just be prepared to serve anyone who technically goes to that school or live in a geographic area.

The next group is a financial institution, for this group you can talk about the value from the business case point of view as well as from the philanthropic point of view. The business case is that they may be able to increase their costumer-based on earnings through the acquisition of new knowledgeable costumers. Of course these costumers, your IDA savers are going to be in the market for a loan to support their asset purchase such as small business or mortgage loan. In

fact, I heard from a grantee recently about how she recruited a mortgage officer from a local bank to teach a financial education class, He passed out his card at the end of the class. He was very professional and didn't push his services, but because he was there in front of people who are in the market for mortgage loan, he got some new business that way. Of course you couldn't promise to a financial institution that this would happen, but I just want to share the story so that you know that we do see a workout like that.

In addition to loans for their asset purchases, your IDA savers may also be in the market for other types of loans, like consumer loans or smaller dollar loans, that is they have this relationship with the financial institution they might go there first. With the new costumers that you were referring were often unbanked or underbanked. It's not just the connection to one individual, it's the connection to a whole family even the new community who may join the financial institution because of word of mouth referrals. Beyond the business case for supporting an AFI project for a financial institution, there's the possibility of a boost to their community reputation in public relation for supporting a very admiral law project like AFI-IDAs that help low-income people establish self-efficiency.

Then finally, for banks in particular they may be enticed because supporting your project can earn them credit in the Community Reinvestment Act evaluation by the federal financial institution regulators. Under the CRA, Community Reinvestment Act, they may be evaluated in the areas that services provided, lending or investments made. We'll talk a little more about financial institutions before we go on since they are the number one funder of AFI projects, and important as a non-funder partner, too. In looking for a financial institution partner, I would have you consider the range of financial institutions in your area not just the big national banks whose commercials you see on TV, they can be great partners too. Also consider approaching credit unions and small and regional banks who often have a mission to serve their communities. Credit unions can set the AFI requirement of being a federally insured financial institution if they are regulated by the National Credit Union Administration and their website shown here as a map of all their insured credit union. Many types of financial institutions can be certified as a CDFI, a Community Development Financial Institution, a designation which is given by the US Department of Treasury. CDFI is a specialized in financial institution that work in markets that are under served by traditional financial institutions. CDFI provide a range of financial products and services that may be relevant to your AFI projects such as mortgage financing for low income and first time home buyers and technical assistance, commercial loans and investments for startup or extending businesses in low-income areas.

Another way to identify a financial institution partner in your area that is committed to working with lower income household is by seeing if there's a Bank On initiative in your city, county, or state. Bank On initiatives are locally led collisions of government agencies, financial institutions and community organizations that help improve the financial futures of unbanked and underbanked individuals and family. In addition to connecting unbanked individuals to low cost bank accounts, think on programs involve effort as you raise public awareness, targeted outreach,

and expand access to financial education. The link shown here is a directory of Bank Ons across the country.

Finally another tribute you might look for in a good financial institution partner is one that offers safe alternative financial products like credit building loans. There are obviously many tools for building financial security besides IDAs and financial institutions can offer many of them.

For the next group, I would have you look at as potential funders are, would be, local businesses. Again this stems from asking yourself who benefits from people making this asset purchases? With home buyers as for example, this is a source of income for realtors, appraisers, home furnishing companies, home repair companies, they're all going to benefit from having new and more home buyers out there in your community. The way we've seen AFI projects glean support from this group is by approaching associations like the local association of realtors, not individual specific realtors. As a group, they may support philanthropic efforts related to low-income home ownership. Another way of looking at businesses, at local business is in taking them as employers of your local workforce. In that role, they may be attracted to education IDAs as a way to help deliver a more educated workforce to their company and their communities. They may want to promote AFI-IDAs within their workplace especially for careers with a clear ladder where additional education can help employees moved up. Partnering to deliver your classes on site could be an important employee benefit. We know from research that personal financial management skills influences worker productivity and that might be an argument you could use with them.

The next funding source that I would have you think about is, one I referred to you earlier which is scholarship funds and we're seeing a trend of USEF scholarship fund as non-federal cash contribution for an AFI project. This could include private, corporate, local or state fund and they could either be committed from an educational institution like a college or university or from a college access program that provides scholarships. You can talk about AFI project with the scholarship program manager as a way that -- how they help participants obtain the skills and information necessary to achieve economic self-sufficiency. This could help educational institutions access financially literate student who may be better able to balance financial obligations, both in terms of paying tuition while they're in school and in terms of paying back student loans after they graduate. An AFI-IDA can help fill the gap like after grant and scholarships which turns to otherwise have to pay out of pocket or take out loans to cover. For a scholarship program, AFI funds can effectively double the amount of funding they have available for students. For each \$1 scholarship fund, they commit to a project, they leverage an additional \$1 federal AFI fund. Also we hear from AFI projects about how AFI IDAs appeal to donors because each dollar of scholarship fund committed to the project leverages a dollar of federal AFI funds and some amount of student saving, their donor's investment goes even further. One note to consider when talking with an educational institution or college access program about using their scholarship funds as a non-federal cash contribution as with all other sources, the non-federal cash has to be deposited into then grantees reserve fund before you can

draw down on the federal AFI award and begin enrolling participants. They have to feel comfortable with making the donations to you as grantee so the funds can be held in account for the benefit of their students and clients. That may take the negotiations of a specific MOU or even a deeper partnership, but it all has been achieved in many places.

The last funding example that I want to speak to you -- how you can connect with them is a local government, as another common source of funding for AFI projects. They may be expending for your AFI project as a way to leverage federal funds, bring in more money to invest in account and its population. They may also see benefits from the increased investment in homes, businesses and people's education. All of these types of investment could result in neighborhoods being revitalized and maybe even a better economy. In terms of tax revenue, there may be increased tax revenue from rising property values as more homes are sold and resold. Higher earnings from a better educated work force could mean income tax increase, income tax revenue. There could be increased revenue from business licenses and fees. On a very broad level an education workforce may attract new businesses to the community which is an economic development goal. Another economic development goal that ideas could play into is having an increased commercial infrastructure from new businesses in low income neighborhoods.

Finally, if you're in an area that is struggling with a foreclosure rate, AFI IDAs could be part of the solutions. It's important to build a pipeline of individuals, who can buy those properties and get them back in shape, benefiting in the entire neighborhood and housing prices. As you can talk about how the education and matched savings that you're providing under the AFI projects, it tells, prepares people for home ownership and potentially reduces the potential of future foreclosures. For this you can bring to a study that was done by CFED and the Urban Institute in 2010 called Weathering the Storm which shows that IDA savers have the lower foreclosure rate than some of their peers, and I have a link to that on the foot on these slides. This last bullet is a link to an article we did about the Central Vermont Community Action Council and their process for securing state-wide funding for their AFI project. They did a thorough job, step by step in terms of building support and raising public awareness and finding champions. I'd really encourage you to take a look at that, and see how you can learn from their approach.

When you are working with potential funders you want to see it as relationships building, one that will last over the course of years. A great way to make friends, we all know, is through mutual friend, so why not use that approach with funders too. After network, who they know in other sectors, and who they can introduce you to. This could be your network of employees, your board members, a set of volunteers or even current funders. Think about using vocal intermediaries such as United Way, Federal Reserve Bank or Chamber of Commerce as conveners, then, when you know who you will be meeting with, get to know their priorities and what will interest them in your AFI project. Do your research, do they have an annual plan on their website? Start with the win-win, what's the value for them? Don't start with what you want them to do for you, but what you can do for them. If applicable, show how the entire

community benefits from AFI projects not just the individuals, and learns how to talk to potential funding partners in their language, or find partners who can do so. For example, if you're not comfortable speaking with the community affairs officers of the bank, about the Community Reinvestment Act, do you have someone on your board or staff who is? Another great option here is the community affairs representative at your Regional Federal Reserve Bank, things will be motivated to meet with them and they can speak with authority.

Finally, try to set up the meeting face to face so that you can build that relationship and trust. Following up on these themes of relationship building, of course when you get together with them in actual funding you should support your ask with a budget and a plan, so that's putting together hard numbers of open numbers people you want to serve, the match rate you want to offer, and what's it going to cost on the administrative side, so they can see that you've put a good deal of thought into this and are prepared to successfully execute the project. Obviously this is a step you're all going to have to do for your AFI application so it's a good investment of time. You can also offer them other opportunities for support that are non-financial. This maybe a good way to start a conversation with the new funder, perhaps they can send some of their employees to be volunteers to do coaching, or to teach financial education classes. That can be a way to engage them, and get them bought into the project, and eventually down the line maybe they would want to support the projects financially.

You should definitely mention the other funders that you've already signed on to support in your project. Funders like to know that it's a good idea that has already been endorsed and that it's getting interest among the funding community. Especially if your own agency is putting some of the funding to support the project and then that shows that you have scheme in the game. To the degree that you can demonstrate your result that makes it a more appealing investment for them as funders. If you've been running an AFI project for a while, you can talk about the result you've seen to date, or you can refer to the results of the AFI program overall since the program has been running for over 10 years, or you can talk about your agency's track record with getting people into homes, businesses, and education, and how you think the ideas will boost these numbers. This also demonstrates that you have the skills and capabilities that will translate into running a strong AFI-IDA program.

Another approach is to run your first AFI project as a pilot, to go small at first, enroll some particularly well positioned motivated savers and build your success record in organizational experience. This maybe appealing to a funder whose only willing to commit a small amount until they see proof of contract and AFI is totally okay with this approach.

Then finally, I want to encourage you to thank your funders often and publicly. Some of the top performing AFI projects in the country have some very good strategies for doing this. For example, creating a monthly e-newsletter with the highlighted number of graduates and maybe show a picture of a saver with their new house, and then send that out to the funders to have an addition to the quarterly or biannual report that are required deterrent to the funders. This is the

way to keep their program top and center on their funders mind. I guess reference, but if you don't have experience operating an AFI project, you can refer to the experience of the AFI program as a whole over the past 10 years. According to the most recent reports of congress for the AFI program, which is from 2010, between 1999 and 2010, participants have deposited about \$65 million in earned income into over a 68,000 IDAs. You can also refer to an impact study done by AFI associates in 2008 which founded after three years in the program, AFI participants were 35% more likely to be home buyers, 84% more likely on businesses, and 95% more likely to pursue post-secondary education than the comparison group of similar individuals who are not AFI participants. You can see the link to both of those evaluations shown here. Then, anecdotally referred from grantees across the country about their experience with minimal foreclosures, sustained businesses, educational achievement, and sustained savings habits. Again, I would refer you to the CCD and Urban Institute Publication called Weathering the Storm about lower foreclosure rates among IDAs savers and some of the early research on IDA, it's called the American Dream Demonstration. This is all in a page of the Center for Social Development at Washington University of St. Louis. Finally, I've included the link for the organ state-wide IDA initiative for evaluation of their IDA program which we have done every year since 2011 with Portland State University.

Now, let's talk about other partners your AFI project may engage besides the funding partners. For an AFI project, project partners defined as any individual organization or other entity involved in the implementation of the AFI project other than the official applicant grantee excluding project participant. The follow up list typical project partners including, one or more financial institutions that hold the reserve fund, and this is a partner you can't do without unless you yourself are a financial institution. That may be a good place to start along with looking for funding. Other typical partners include organizations that assist with recruiting participants for the AFI project, an organization that provides complementary support services such as down-payment assistance programs. Other areas where partners can contribute is in assisting participants in obtaining the skills and information necessary to achieve economic self-sufficiency such as through financial education as a specific training and credit counseling.

Also, please note that if you're offering business capitalization as an asset purchase in your project, you will need to line up a financial institution or a microenterprise development organization or non-profit loan fund that approves participant business plans for purposes of the business capitalization asset purchase. Also note, some grantees work with several project partners to implement the AFI project in a large geographic area with the partners operating in different sites. This is what we referred to as an AFI network project. The road to identifying project partners is similar to the question you does to identify funders who out shares these goals, who already have funding to do this work.

This slide show some of the types of organizations that often act as partners to current AFI grantees in terms of the type of asset goals they support. For example, they include a link, it takes you back to an article, on the AFI resource center about an example of such a partnership.

Again, developing and nurturing relationships with non-federal funders is similar partners, is similar to what you do with funders. You want to show the benefit of AFI projects in ways that are applicable to your partner organization. You want to create an MOU with responsibilities which is not required but it's a very good practice. You want to offer quantifiable outcomes for use for planning, for them to use with their funders and for their planning. You want to give partners incentives to generate outcomes by tying incentives to participant and project success. For example, maybe if they're particular fruitful referral partner, they'll be some extra participant slots in your project as opposed to a less fruitful partner where you might give them fewer slots and again thank them publicly. I want to point out that contracted partners are okay too, meaning that if you as a partner, you have a paid contract which provides certain services to participants. If that's how you want to set it up, that's okay.

I also want to mention that non-funder partners can also open the doors to funding as well. One grantee has told me a story about how she partnered with a local university and did a business plan competition for their student. Then, they had partner and there's a referral partner but in one of the universities events, they overheard how the university had been awarded several million dollars from a local corporation to be used for a scholarship, so that showed the grantee that that corporation was interested in supporting education and maybe interested in supporting education IDAs. She can ask for university partner for an introduction.

The fill-in list on several expectations in terms of partnership management that I want to touch on here. In terms of project oversight, remember that grantees are responsible for the implementation and oversight of their AFI project. AFI grantees working with project partners must actively monitor the partners and ensure compliance with AFI program requirement and HHS requirements. There are places in the application where you have to describe your plan for partnership management. For example, in the partnership project management section, the polo states that applicants must demonstrate capacity to develop and maintain collaboration with appropriate partners. If the proposed project involve project partners, the application must demonstrate the capacity of the project partners to successfully fill their roles under the proposed project. You do have to talk about their capacity as well as yours.

The project viability section of the FOA asks about one partnership in particular which is the financial institution. It asks the applicants to provide information on how they will establish and/or maintain effective working relationships with one or more federally insured institution. It states that applicants are encouraged to establish a relationship with one or more of them prior to award and submit evidence of these relationships in the form of signed third-party agreement. When you're thinking about putting together this third-party agreement which often takes the form of a memorandum of understanding or MOU, keep this suggestions in mind. You want to define your goals and objectives, define each organization's role. You want to set realistic expectations, and be specific regarding the responsibilities and functions.

You want to address reporting and data collection. In terms of data collection, you want to be very specific about the information you'll share which depends on the role of your partner. For example, if you have a partner and it's delivering financial education classes, you will need to know individually who went to the financial education and completed the whole series if it's a series of classes. They're okay. Brandon attended classes 1 and 3 but not 2 and 4, and Tyron went to them all. Of course, if they do any pretest or posttest to show knowledge or behavior change, you want to get that data too so you can keep in your saver's file. You can be confident in knowing that they did complete the program requirements that your partner is offering.

Alright so, the final section I want to walk you through is I want to walk to some of fund raising resources that we have available on the AFI resource center website. The website address that I am referring to is [www.idaresources.acf.hhs.gov](http://www.idaresources.acf.hhs.gov). And the three resources that I want to highlight are the AFI Project Builder, the AFI Grantee Toolkit, and the E-Learning series on Fundraising. The Project Builders are great resource to help you think about what your AFI project should look like. It contains a lot of learnings from the AFI field over the past 10 years. These are the topics covering in the Project Builder. One way to help with fundraising is the budgeting piece I talked about early on. This will help you think of your project roles that your staff and partners need to play, and how much time is that going to take. Then along with the Projects Builder, there's also the Projects Builder Toolkit where kits, samples, and template documents that you can use as starting places as templates for designing your own project. This is at the same link as the AFI Project Builder. Next is the AFI Grantee Toolkit which is different from the Projects Builder Toolkit.

These are some good resources for running your AFI program. These are just the ones that I think are most relevant shown here to the fundraising side. These are meant for current grantees that I think they are helpful also to prospective applicants as well. Many of these are recorded presentations and some also have associated templates and worksheet. They address topics like creating a powerful message for your AFI program, then measuring, and communicating program impact. These are all good ways to think about how you can make the strongest case to your funders. The last resource I want to specifically point out is the E-Learning series on Fundraising. It's an online learning series that goes into much more depth than I been able to talk about here about the types of funders that are commonly used and the methods you can use with each. For example, when you're meeting with an educational institution partner in your area, it might suggest some questions. You might want to ask them. Are they accommodating of low-income working students? Do they have TRIO programs that you can partner with? Do they currently partner with community agencies? It's basically a drilling down into messaging with potential partners.

This site is just reminding you that you can access the AFI funding opportunity announcement through either of the links that shown here. The next application due date is June 15<sup>th</sup> but the FOA also less several due dates expected in October 2015 and April 2016 depending on funding availability. Now, you think that you're interested on applying for AFI, here are some next steps.

First would be the contact the AFI resource center for a copy of the AFI application kit which includes the full funding opportunity announcement and we'll get you on the mailing list so you can learn about new TA offerings and updates. Next, you can search securing the non-federal cash contribution because that often takes some time and start to establish MOUs with partner organization. Of course, you should view the other perspective grantee webinars on the topics of understanding the AFI program in the 2015 FOA and preparing an AFI application. There's a link at the bottom of the slide. We can get the recorded and upcoming webinars as well. Finally, here's the contact information for the AFI resource center which is the access point for the AFI program technical assistant. The website is <http://idaresources.acf.hhs.gov> it includes information for potential applicants as well as a grantee locator to see if there are any products in your area. Just because there are already products in your area though does not mean you cannot support and you cannot submit an application to start a new one. You can reach the AFI help desk with questions during business hours at 1-866-778-6037 or by email at [info@idaresources.org](mailto:info@idaresources.org). Thank you so much and I hope you learned from this webinar about developing resources and partners for supporting your AFI project. I'm not going to turn it over to the Q&A and see if there are people with any question. It looks like someone has a question and I will ask you to type it in to the Q&A box that you just see on the right hand side of your screen.

Alright, it looks like we have one question about the non-federal cash commitment and does it have to be that you have to have the cash on hand at the time of application or can you wait until later. Yeah, but the great question we feel at to, you do not have to have the cash on hand at the time of application but if you do, that's certainly okay and you can document yourself as one of the funders of your AFI project. Or really, you just need that letter of commitment from your non-federal funder at the time of application and that what you're going to include in your application.

Let's see, I see a few people have raised their hands but I'm going to ask you to go ahead and used the Q&A box and go ahead and submit a question to me. Someone has asked which website do you access the webinar material and the one that's shown here at the top the <http://idaresources.acf.hhs.gov> and at the top you can click on the link that says apply for an AFI grant. And so, that's where all the resources for potential applicants can be found including these recorded webinars about the topics like the funding opportunity announcement.

It looks like those are the only questions that I've received so far. I take it that all the questions have been answered. Of course, I want to reiterate that the AFI resource center is here and we have technical assistance providers that are available to answer your questions about preparing an application. I know that putting together the nonfederal cash contribution is often a challenge for new and returning grantees so we're definitely here to help you think through what the options you have there. Thank you so much everyone and have a great afternoon.