



AFI Coaching Cohort 1 - Session 2

Project Design and Organizational Capacity

May 20, 2015

Speaker 1: This meeting is now being recorded.

Speaker 2: Alright. Let's go ahead and get started with today's call. It sounds like we only have a couple of folks on the line, but I think that this is a topic like I said, of interest to a lot of you, so hopefully, we can have a great robust conversation anyway. Everyone is -- people are not -- no longer on -- are not on mute, so I'm going to ask you as we did last time to put yourselves on mute if at any point you're not the one speaking so that we can -- we don't hear too much feedback or anything. Why don't I go down -- but I'd like to get a sense of who is on the call, and then we'll dig into the topics of program design and operation, trying to get an idea of who is on the call today? Do we have anybody from Catholic Charities Housing Services in Washington? What about from Community Action Council in Howard County, Maryland?

Speaker 3: Yes, Ann Brinker [ph].

Speaker 2: Great. Thanks so much for joining us.

Speaker 3: Thank you.

Speaker 2: What about anyone from the Puerto Rico States? Okay, David from Connecticut? Okay. What about Richard in Florida? Do we have Arlene in South Carolina? Okay. Looking for Tina in Mississippi or Dennis in New Jersey? All right. Looking for Elaine in South Dakota? What about one of the Ohio folks from the Ohio CDC Association.

Speaker 4: Hi. This is Sam, and Lisa is with me as well. Unfortunately, Suzanne won't be joining us because she is in a meeting, but I'm here.

Speaker 2: Okay, great. Glad to have you. Let's see. Patty from Idaho?

Speaker 5: Yes, I'm here.

Speaker 2: Okay, great. Is Shante [ph] there also?

Speaker 6: I'm here.

Speaker 2: Great. Thanks so much. Then what about Trish in Alabama? Okay. Megan in Florida? Laura in California? Okay, great. We've got a good group. Is there anybody whose name I didn't call who is on the line with us? Hi. Who just joined the call?

Speaker 7: Yes. Anna Rodriguez and [indiscernible] from Puerto Rico.

Speaker 2: Great. Thanks so much for joining.

Speaker 7: Sorry we're late.

Speaker 2: No worries. No worries at all. We just have a handful one, two, three, four, five folks on the line right now. That's totally fine -- and we're going to host today's call in kind of the same way we did that last one where I'm going to invite people to ask questions and I'll give some of the background on what the AFI policy and program requirements are in response to those questions, and then open it up to the larger group to talk about it.

Speaker 7: Can I ask you a question?

Speaker 2: Sure, yes.

Speaker 7: Okay. Right now, I'm trying to defend -- we had a universal savings account, and I'm trying to move some money into an IDA program, and we have like half a million dollars there, but I have to make my case really strong because I have to go to the legislation and everything. My question is yesterday, I called the CFED. I have to -- I need a fact sheet where I can tell the mayor of the city and the legislature how many -- I found that over 100,000 IDAs have been opened, but I don't know how much -- I don't know if this number exist. I'm sure you guys have it somewhere. In addition of how many accounts have been opened, how much money they have received, how much savings they accumulated, how they leveraged their money, with all their assets. Is there anywhere I can find that information?

Speaker 2: Yeah.

[Crosstalk]

Speaker 2: Specifically for AFI funded IDAs ...

[Crosstalk]

Speaker 7: That's fine because even if it's for AFI, and I know that a lot of older IDA programs, we never had AFI until I think the third year. We had results, we have 600 accounts. Even if it's only for the AFI account, that will be a good start.

Speaker 2: Okay, yeah. AFI does an annual report to congress. The last one that I know was published -- approved and published was actually 2010, so it's a little bit dated, but that's what we have to work with.

Speaker 7: That's fine.

Speaker 2: If you just Google assets for independent report to congress ...

Speaker 7: Okay.

Speaker 2: You should be able to find that report, and that will have again, like you're saying, the number of grants that have been made, the number of people who've enrolled, the number of people who have made the asset purchases. I'm not sure that it'll talk about the dollars leverage, so -- in terms of ...

Speaker 7: That's fine because I can do that with an average of mortgage received or something, I don't know. I'll find a way, but at least I have something. You said it should say assets report or asset for independence act report?

Speaker 2: Right. Assets for independence -- so the program name.

Speaker 7: Okay.

Speaker 2: Then you're looking for the report to congress.

Speaker 7: Okay, perfect. Okay.

Speaker 2: Okay, cool. Great.

Speaker 7: Thank you.

Speaker 2: Yeah. That's kind of I guess more you're getting support for the funding for the project, but that's definitely a first ...

[Crosstalk]

Speaker 7: It's a little bit of uphill because the economy here in Puerto Rico is really bad right now. Everyone even within the municipality, we're all competing for the same money. No one knew that we had \$515,000 in a trust for the children's universal account program. I knew it, so I brought it to the attention to the mayor, "Hey, we have this money. Can we use it for an IDA?" Now, all the people found out that we have that money, so everyone wants it now.

Speaker 2: Right. Sorry, who just joined the call?

Speaker 8: Hi. This is Eedy [ph] from Community Action Council of Howard County.

Speaker 2: Great. I'm so glad you're able to join.

Speaker 8: Yes. Thank you so much. I'm sorry I'm a couple minutes late.

Speaker 2: No worries. No worries. We're just digging right in to the conversation because Ana had a question about how they could talk about the impact of IDAs and the size of the field across the country. Today, we wanted to focus the conversation on project design and organizational capacity, but of course, I'm happy to answer questions that you have in other areas, too. We're thinking we would focus on designing a project because likely, the IDA participants, the Achieving Economic Self-Sufficiency including articulating in the project viability, the staff and partner capacity, and a project management. Do any of you have questions about what your project design should look like, or who you want to target with your project? Is that something you've got figured out?

Speaker 8: I definitely have questions -- this is Eedy.

Speaker 2: Sure, yeah. Let's dig into it.

Speaker 8: I would love to hear how other organization's structure, who in the organization handles this. Like do they have specific case workers that that's their job, is they take care of this particular project and work intensively with the clients, and arrange the classes and counsel them on their progress. That was part one, is how -- are there structure their agencies. Then part two is where people have had the best success finding that match part.

Speaker 2: Definitely. You are actually a returning grantee, is that correct?

Speaker 8: Yes. We have then what we call a beta test mode where we've had a very small amount, and we've had a like 10 to 15 families go through it, and we've had one graduate and two more about to graduate. It's kind of not that ideal in that it's -- there's no one person who this is their responsibility, so it's not as strategic as we hope to make it, so we just wanted to learn how others are doing it rather than reinvent the wheel.

Speaker 2: Yeah. Could some other grantees on the phone, either in Ohio or Idaho, talk about how they staff it? It's perfect since you guys are CDCs and Community Action Agencies, so it's probably very similar structure.

Speaker 5: Patty Dill [ph], and I'll let her know how.

Speaker 2: Sorry. Who was that? Who -- did we have some somebody who just joined the call?

Speaker 9: Hello. This is Marlene White [ph].

[Crosstalk]

Speaker 9: The Kado [ph] Cooperative Ministry.

Speaker 2: Okay, great. We were just getting into a question from one of the folks about how the project is staffed as current grantee organization. Yeah, Patty or Shante, would you mind telling us about what it looks like in Idaho?

Speaker 5: Okay. As far as -- this is Patty. As far as the staffing that we have, I'm pretty much the one that does the implementation, they go through me for all of the meetings and paperwork, and I go to the bank with them to sign up for their account. Then we have like financial people on board that helps with some of the credit counselling and stuff like that. Then my Program Director also kind of oversees what I do, and then the CFO takes care of the financial part of it.

Speaker 2: May I ask you, how -- who funds -- what type of organization funds, your position to be able to do this?

Speaker 5: What type of position fund like for my wages?

Speaker 2: Yes. Like how are you be able -- because as far as I know, the Dream Saver [ph] program doesn't pay for any capacity of staff to do this, or is there an opportunity for that?

Speaker 5: Yeah. That's a question I am not sure of.

Speaker 2: Okay. Within your organization, you're not sure where the organization gets the funds to compensate you to run this program.

Speaker 5: Well, there's -- part of the funding that we get for it is allocated for admin.

Speaker 9: Okay. Right. Yeah, that makes sense.

Speaker 2: Yeah. I think I have some -- I think there's a lot of projects make it work the way that they're talking about in terms of layering definitely funding sources from other projects that have time for -- I mean, it's definitely -- especially things like case management and then straight up time to administer the program. That is probably where you're going to need to access some of that 15%. The folks in Ohio, Sam? Did you have -- what is it -- how does the staffing look like there?

Speaker 10: Given that we -- Hi. This is Lisa from Ohio. Given that we are a network project, it might be a little different. I'm not sure if that's how you would want us to answer this.

Speaker 2: Yeah. Maybe what are your -- how do your sub-grantees -- how do they fund the staff -- kind of, I guess maybe.

Speaker 10: How do they fund it? I'm not certain if our sub-grantees would fund their staff time. I presume it's -- yeah, I really don't know.

[Crosstalk]

Speaker 9: I guess maybe the better question for me to ask. Are -- do most agencies that have -- or organizations that run this program have a dedicated person that's really managing the caseload and ranging the classes, touching base with their clients and just really a more intensive management of the program?

Speaker 4: Hi. Here in Ohio, our sub-grantees do have one person doing that here

Speaker 7: Okay. Here in Puerto Rico, even though we haven't been a grantee, we had a Vista worker designing all the program materials, so we already have the -- all the curriculums and all the forms that will be needed for the IDA program. We have that going. She's also going to be in charge because the American Vista can be crew volunteers. She's going to be recruiting volunteers so they can facilitate the financial allocation classes, and maybe do one-on-one with the IDA participants.

Speaker 2: Okay. Eedy, does that give you some ideas about what you are looking for? Then have you looked again at the --that report that I mentioned earlier, the report to congress, actually does talk about the average number of full-time employees per -- and then it's segmented out by the size of the program. Like if you have 0 to 20 -- like 1 to 20 savers. On average, this is the number of full-time employees they have working on this project?

Speaker 8: That's wonderful. I'm sorry. I joined the call late. Where do I find this report to congress?

Speaker 2: It's on the ACF website, but I think the fastest way to get to it would be just to Google Assets for Independence Report to Congress.

Speaker 8: Okay.

Speaker 7: That has always been a challenge. I know when I use to run IDA programs in the late 90s, that was always -- we have to get funds from [indiscernible] and from the city, and we had funds from everywhere because we couldn't provide all the one-on-one that was needed, and even when you had organizations that partner with you to do the financial allocation, you ended up doing it yourself. That has always been a challenge.

Speaker 2: Yeah. I mean, I think -- I definitely get the impression that it's not a matter of having one full-time employee that's dedicated to AFI IDA project in most cases, but yeah -- but definitely, I think what you were saying about somebody taking responsibility and ownership of it.

Speaker 8: Right. Yeah.

Speaker 2: It's probably pretty key for making sure that the project is healthy and move forward. I mean I think that the reviewers are definitely going to want to see that, when they talk about -- there's that section called Plan for Management of Federal Funds?

Speaker 8: Right.

[Crosstalk]

Speaker 8: Well, yeah. I mean I think we've done a good job of having folks to have this be the main person to do it, but they have other tasks as well. We we're trying to identify if this should be just the only task or a dedicated -- hire a new employee just for this, rather than an employee that's hitting on multiple things because this warrant that much attention.

Speaker 2: I mean, I think ideally yes, but I think ...

[Crosstalk]

Speaker 8: Yes. Sure, sure. Yeah, thank you. Thank you.

Speaker 2: Was there a second part to that -- did you have a second question?

Speaker 8: Right. We were also curious as to how others have had success in generating that matching contribution and donations. Like are they finding banks are willing, are they finding certain types of folks that are coming on board. That's continually a challenge for us to create together that match money.

Speaker 2: Definitely, yeah. Well, we spent the first session talking about the funders and the financial institution so I don't want to spend too much time on that here, but we're actually going to post the transcript hopefully today or tomorrow from our first call. You could go on the website and pull that out and see what the conversation looked like. It's going to be on the section of our web page around applying for an AFI grant, and then there's the section about the cohort in particular.

Speaker 8: Okay.

Speaker 2: Then we also have some recorded webinars about the most common sources of where people are getting their non-federal cash contribution.

Speaker 8: You do? Okay.

Speaker 2: Yeah. Again, look at the apply for an AFI grant section of the website.

Speaker 8: Okay. I'll stop talking in just a minute. I just had one [indiscernible] gentle question from the first session. It's -- I'm a little puzzled what -- so it seems like the general conversation and sentiment is that you really need a dedicated person to run this program well, but is there -- is AFI considering in the future to add -- like staffing to help agencies do this more effectively, or people are just on their own to get that capacity money to pay for people to run the program?

Speaker 2: Yeah, I ...

Speaker 2: By run, I bet you're also thinking case management because this is not just about saving, but it's about a multitude of systems working to benefit the client's capacity to save. It's not just making sure the dollars are going where they need to, but working with a client for the time period of the commitment to make sure they're following through with actions in order to be successful in the program, and ultimately more self-sufficient.

Speaker 8: Exactly. That's exactly -- yeah

Speaker 2: Yeah. Now, I definitely see that. I would refer to that in general as case management, and I definitely see that as a big part of what facilitating the behavior change that we're hoping to see ...

Speaker 8: Yeah. You're not hearing any rumors of the recognition of the need for that to really fully run the program?

Speaker 2: Right, I've not heard any indication that that is going to change.

Speaker 8: Okay.

Speaker 2: Go ahead.

Speaker 4: Sam from Ohio. If you don't mind, could we take the conversation to another direction, if that's okay?

Speaker 8: Absolutely.

Speaker 2: Yeah.

Speaker 4: I have a question about creating viability? It says you have to demonstrate the viability of asset purchases in the areas that you will be operating in. For housing that's obviously pretty easy. You have to prove that there's a housing market that's available for a lot of [indiscernible] but I'm curious about how you would demonstrate viability for education IDAs and for micro-IDAs.

Speaker 2: I thought about this a little bit for education IDAs, and what I'm thinking of -- I mean that they don't specify how you're supposed to do it, but the idea that came to my

mind was to think are there degree programs as -- do I have enough study degree programs, but are there programs at eligible educational institutions in your area that people could enroll in -- that your target population could enroll in. I think it would be neat to specifically tie those to jobs that are indicated that are in demand in your community for the coming future. But is it okay they are being based on your workforce demand, or it could be based on whatever your [indiscernible] tend to be interested in. I mean I know what I -- really, IDA project, I have a lot of people who are interested in training for nursing, and that would -- and I think that's probably aligned with demand, but it wasn't something I was looking at the time. You can say these are the places where they get their entry BSN. Does that make sense?

Speaker 4: Yeah, it does. Thank you.

Speaker 2: In terms of small business, I am kind of at a loss to think about what that would look like. Is there anybody else in the call who's thinking about doing business IDAs, and they've thought about how they might address that question?

Speaker 7: Here in Puerto Rico, we have a very high unemployment sometimes it gets to like 10% unemployment rate. The only viable option for most of our youth is to start their own business, so the corporation that I run, its vision and mission is to create jobs for youth through agriculture, and because we import 85% of the food that we consume. That's the way I'm looking at it, and that's how I -- that is how I am going to do it in the proposal because we import most of the food because of the high unemployment rate, people need to get into microbusinesses, and they're going to do it in the agriculture business, and one goes with the other.

Speaker 2: That makes sense. You're tying it to a specific industry, so you can talk about the demand there, them with their particular industry that your ...

Speaker 7: Well, the industry will be agriculture because of where we are and the way we import 85% of the food that we consume. Also because -- and another way that you can use that for micro business, and because of the high unemployment rate. Our kids don't have options to work anywhere. They have to create their own jobs. There is a demand for nursing, and there is a demand for -- if they study culinary arts, they can start their own -- now, in Puerto Rico, everyone -- instead of opening restaurants, they get wagons, like those wagons and they have like their own little restaurant there. That's a viable business to get into and that's a good use for -- by the asset.

Speaker 2: How do you prove that that's a viable business to get into?

Speaker 7: Because of the economy right now, there is a big boom I would say for those wagons, and now they have festivals, and the number of businesses in that industry is

measured, and so you can see the increase. At the same time that you don't see the increase on the number of restaurants open because they need permits and licenses, you see the increase there.

Speaker 2: Okay. Yeah, that's an approach. Does that seem like something that would work for you, Sam?

Speaker 4: It could. I'm -- I think one of the issues with proving it would be proving that there's no saturation of those already in the area. I'm wondering if you know if there's some kind of like index for that. I don't know if there is a statistic that I could look at that's already out there that's collected by the government or something, that is like a business saturation index, you know anything about that kind of thing

Speaker 2: My gosh, I have to say that is beyond my scope of knowledge. Is there maybe a local small business development corporation that you could work with to try to get some information about...

[Crosstalk]

Speaker 2: Yeah.

Speaker 4: Yeah. Okay, thank you though.

Speaker 2: Maybe the -- your local FDA .

Speaker 7: Yeah.

Speaker 4: Yeah.

Speaker 2: Yeah, I have to say that's beyond my area of knowledge, sorry.

Speaker 4: Thanks though.

Speaker 2: All right. Hopefully it will get you somewhere. Let's see the folks in Idaho. Did you have any questions about program design that you wanted to try to look at today?

Speaker 6: I don't. This is Shante.

Speaker 2: Okay.

Speaker 9: This is Marlene from Georgia -- Atlanta, Georgia.

Speaker 2: Yeah, definitely. Yeah.

Speaker 9: I was -- I actually don't have any questions. I was listening in, we are not a grantee, we were just considering this as we have a transitional housing program and kind

of identify this as a possible benefit to the families we serve. Having -- talking with our local housing authority, and they recommended that we take a look at it and consider it, and so we have been considering this and saw the webinar and all the opportunities to learn more, and so I was really listening in. I don't know enough to have any focused questions at this point, so I appreciate all what was said in terms of the staffing and understanding that there is no dollars associated for staffing, the case management, which for us that's very critical to ...

Speaker 2: Well, no -- just to jump in here. There is actually limited -- it's 15% of the project reserve fund ...

Speaker 9: That's the admin dollars that you were talking about?

Speaker 2: Right. Well, it's -- there's a couple different uses of that 15%, but right it's around that.

Speaker 9: Okay. Okay. Well, thank you. I appreciate the sharing there.

Speaker 2: Yeah, yeah. Definitely for getting you are a first introduction to the Assets For Independence program. I would definitely again encourage you to take a look at the website in terms of the recorded webinars. There's one that one that we just posted called understanding the AFI program, and another one called the introduction to the funding opportunity announcement, but I think -- a really great place for you to get started. Then again, those are recorded webinars. You can listen and then call us back if you have specific questions that you want to follow up on.

Speaker 9: Okay. I'll do that. Well, thank you so much.

Speaker 2: Were there any more questions from the Idaho group? Okay. Let me take a look at some of the questions that were sent in before.

Speaker 6: We -- I went to that link that -- this is Shante in Idaho -- to that link that you sent, and I'm still not finding anything that provides those codes that I was referencing.

Speaker 2: Okay, yeah. Let me catch everybody else up on that conversation. Shante had a question specifically about filling out the 424, and so it's -- and so I sent her to a document that we have posted on the website about filling out the standard federal forms. Are you looking at the section of the document that's about the 424 or the 424A?

Speaker 6: This is the 424.

Speaker 2: Okay, great. For question number 16, what does it say?

Speaker 6: It says the national districts of, and then A -- 16A is applicant and 16B is program project. From what I can tell in the instructions on it is it needs to be a two digit code dash and then another three digit.

Speaker 2: Yeah, I'd always thought we're to do like GA02.

Speaker 6: Yeah, and I noticed in the past, the last person who completed this application just listed the number two, but then again -- I mean, that was almost five years ago, so the requirements might have changed.

Speaker 2: Right, the way that it's validated. Let's continue this conversation offline because I don't want to necessarily keep everybody, but yeah, we'll circle back to this as soon as we can.

Speaker 6: Okay.

Speaker 2: All right. Well, it sounds like we might be -- we've been on the call for about half an hour, so I think we might be running out of questions that people have about their ...

Speaker 10: I have one more question.

Speaker 2: Yes, please.

Speaker 10: I'm sure it's in the guidance and I'll be refreshed on it when I go to look at it, but what are the main content area for the classes that you're seeing as most common or most defective? Is that something you can talk about? Also, the setting -- like our people doing creative things with the setting of the classes, like we were thinking, "What if we offered it at a restaurant and folks that would never get to go out to that restaurant got to come there and it makes it more appealing," or ideas like that ...

[Crosstalk]

Speaker 10: Topic of the classes and incentivizing folks to come to the classes.

Speaker 2: Yeah, I definitely want to hear what the other folks on the call have to say about this one resource -- or two resources that I would point you to. One is again, this report to congress to see what they say what people are offering around financial education and asset specific training. Those are the two areas where traditionally, AFI grantees have focused their education and training on, but now, it's been broadened a little bit to look at skills to build economic self-sufficiency. It can be a little bit broader. It can include things like credit and financial coaching, if that that's a better approach for your population.

Speaker 10: Okay. What were the first two keywords you said?

Speaker 2: Financial education and assets specific training. Asset ...

Speaker 10: Asset specific, such as how to buy a house or ...

Speaker 2: Right, or putting together a business plan. Some of the training that's specific to whatever asset the people are investing in. There is a little about ideas about delivery of those, like you're asking about in what we call the AFI project builder which again, is available on the -- apply for an AFI grant section, and that's just -- it's kind of like a narrative document and -- So there is a section called participant oriented component, and so it definitely talks about financial education and asset specific training, and then weaving in things like tax services and other asset building strategies. It's more -- it has considerations like asking you to think about like, "Do you need each to provide child care?" Behind it, there's more prompt -- more questions and prompts than it is ideas about necessarily what other grantees are doing. It would be great to hear from some of the other groups on this call about how they are delivering their skills and education to develop economic self-sufficiency. What do you in -- the Ohio folks, what do you -- how do you deliver those classes, or how do your members I should say, deliver those classes?

Speaker 11: Emily. This is Susan. I'm on the call now and I apologize for calling in late. How are you doing?

Speaker 2: No worries. I'm glad you could join.

Speaker 11: Okay. Well, I don't know if it was brought out because I am just now joining, but we do -- we're a network grantee so we have a lot of staff, clients throughout the state, and we allow them the flexibility to design their own training, on how they are going to deliver the training and when they deliver the training. One of the models that I've seen after out there that I think is real effective is that a few of us like require that participant saver complete the financial education training before they even enroll into an IDA program. The reason why that kind of works for them is it kind of -- it gives the participant saver and the organization a general idea where that person is at prior to opening up an IDA especially if they want to do a housing -- home ownership IDA because then you can kind of grapple with -- so while they're in that training, they also get some of those other pieces and parts to the new trend, then necessary skills and information for economic self-sufficiency like they might get some credibility services, they might get some help with other things, like -- so they get the coaching and they might go to the tax preparations, or the tax -- how to use your tax credit so on and so forth. It's all incorporated into that curriculum, and then they sign them up into the program, but one of the things that their option is that either the organizations themselves offer those services, or they outsource it to another partner organization in the community that's maybe already doing that. Also like with the assets specific training. Not all of our sub-sites are able to teach first time homeownership class, but they are able to outsource to another organization or housing organization that that's what they do. They work out that agreement between them, and

likewise with financial education, maybe the banks already have a program that's already in place. Maybe that same bank is going to be your bank that's going to hold your IDA account. That is a good collaboration between the two organizations to make it happen. As far as the incentivizing is concerned, I don't think any of them have to do that. It's in the participant savings plan agreement that they have to attend the classes before they can receive the match money. That's incentive right there, that have to complete this training and then you'll get your match money. That is my quick answer to that question.

Speaker 2: Right, exactly. That is a requirement that's set by the grantee. It's not necessarily set by AFI, but it's something that they put in their savings plan agreement.

Speaker 10: Right, yeah. We certainly have to have them attend the classes, but we just always look for ways to just improve the whole customer service and experience and -- yeah. Okay, thank you.

Speaker 2: Okay, yeah. I mean the other route I would go is maybe to reach up to your OCS program specialist, to ask them about what they are seeing among the other grantees that are in their portfolio.

Speaker 10: Okay, thank you.

Speaker 2: Definitely. Were any other questions from the folks on the line?

Speaker 3: Nope.

Speaker 2: Okay, great. Well, thanks so much for joining. Let's see. If any of you want to set up one-on-one calls with me to the schedule -- to talk about the status of your application or any other questions that you have about moving forward with your application, definitely reach out to me by phone or by email. You received an email from me this morning obviously, with the -- it also had my phone number in it as well. I want to hear how many of you are planning on submitting an application for June 15th of this year, and how many of you are thinking extending further down the road?

Speaker 7: Puerto Rico is planning to do it by June.

Speaker 2: Okay. Great.

Speaker 3: We applied for our 501C3 because the municipality can be the grantee. We are waiting -- we asked for an expedite and we are waiting for that.

Speaker 2: Why can't be the municipality be the grantee?

Speaker 7: That is what we understood when we read the RFP [ph]. Is that not true?

Speaker 2: Not the way that I read it. I saw that ...

Speaker 7: That's great.

Speaker 2: Right. In terms of illegible entities, it says that state and local government agencies.

Speaker 7: They can be the grantee, and we can be -- we're going to be the ones operating the program, but that will be through a contract.

Speaker 2: Okay. When you say we're going to be the ones, what is your organization?

Speaker 7: It's -- we are a nonprofit organization that creates jobs for youth through agriculture.

Speaker 2: Okay.

Speaker 7: Because I'm the person that run the IDAs in the 90s, and now I'm here in Puerto Rico, I've been trying to start this program for the last 10 years.

Speaker 2: Right. Well, good. It feels you're almost -- you're getting closer every day.

Speaker 7: Yeah,

Speaker 2: The state or local government agency that apply would need to do so in conjunction with a 501C3.

Speaker 7: Well, that's where I -- that's why I need the 501C3.

Speaker 2: Yeah. Okay, great. What about the folks in Maryland? Are you shooting for June also?

Speaker 3: Absolutely, yeah.

Speaker 2: Great.

Speaker 8: I have one other question. What is most the common match request? Do most people do to the 2 to 1 match, or is there another level that is most common?

Speaker 2: The most common is 2 or 3 to 1.

Speaker 8: Two or three. Okay.

Speaker 11: This is Suzanne. Can I just piggyback onto that question because I was just pretty much asked that same question, and also find out if you do a different match rate like an 8 to 1. Will that be weighed against you in the application?

Speaker 2: No, definitely not. Not weighed against you. The one thing that I would point out in the current funding opportunity announcement is there is something in there that

encourages grantees to design their projects that people receive the maximum available matching funds. That's -- per individual, can be \$2,000 of federal fund and \$2,000 of nonfederal fund. So them receiving the \$4,000 match, but that doesn't matter whether it's a 1 to 1, so they're saving 4,000 and receiving 4,000, or it's a 4 to 1, they're saving 1,000 and receiving 4,000 in match. It's not about what the match rate is. It's about the fact that OCS is looking for projects that are giving people the full amount if possible. Not -- there's not points associated with that but it's kind of a nudge in there.

Speaker 11: Okay. Thank you.

Speaker 2: Okay, great.

Speaker 11: Thanks.

Speaker 2: Suzanne, I assume you're going for the June round as well, is that right?

Speaker 11: Yes, that's correct, Emily.

Speaker 2: Yeah. Okay, great. Thanks. Well then I look forward to working with you all, and we'll have our next call in about two weeks, and so hopefully, you all will have made a lot of progress with these things that you're working on now in terms of your partners and the match rates and those kinds of things, and will really be focusing on, hopefully the last minute details, when we talk in early June. Hopefully, it will be just putting the finishing touches on your applications. Of course, if you have any questions before then, don't hesitate to reach out to me.

Speaker 3: Thank you so much.

[END]