



## **AFI Coaching Cohort 3 - Session 2**

### **Project Design and Organizational Capacity**

**May 21, 2015**

Speaker 2: This meeting is now being recorded.

Speaker 2: Okay. Now the recording is set-up, and so we can dive into today's call. The topic for today's session was supposed to be about program design and organizational capacity, which is great because I know a lot of you had questions about that when we sent out the request for topics. Let's find out who is on the call. I think we have about six people, so I wrote one down the whole list, but can we just maybe take turns telling me who's on the who's on the line?

Speaker 3: Deanne Manuels [ph] here from [inaudible] 0:00:41 of America.

Speaker 2: Great. Deanne, I'm glad you're able to join us?

Speaker 3: Thank you. Quick question, I'm sorry. Well, I'll let you take your roll then I'll ask my ...

[Crosstalk]

Speaker 2: Yeah, let's do the roll first; yeah. It's all right.

Speaker 4: This is Tony Prada [ph]. I'm with The Salvation Army in Williamsport.

Speaker 2: Great, Tony. Good to talk to you again.

Speaker 5: This is Michael Hyvil [ph] of Washington State University.

Speaker 2: Great, Michael. Thanks for joining us.

Speaker 6: Hello. This is Marie Barkersale-Clark [ph] from Tara Green TDC [ph].

Speaker 2: Great.

[Crosstalk]

Speaker 2: I heard the Cath in San Bernardino. Sorry, what was your name at the Cap [ph]?

Speaker 7: Sorry. My name is Judith Barnum [ph].

Speaker 2: Judith, thank you so much. Then there was a man who was introducing himself at the same time?

Speaker 8: Ben from Mercy Corps Northwest in Portland, Oregon.

Speaker 2: Okay, great. I know that -- Judy, you're a returning grantee, and Ben, you're a returning grantee, and Marie, I believe you're a returning grantee, right?

Speaker 8: Yes.

Speaker 6: Correct.

Speaker 2: Okay. Then Tony is also a returning grantee, and then Michael and Deanne, and you two would be the first time applicants, right?

Speaker 3: Exactly.

Speaker 5: That's correct.

Speaker 2: Okay, great.

Speaker 4: This is Tony. I consider myself a first-time applicants, because I really didn't go through the process prior.

Speaker 2: Right.

[Crosstalk]

Speaker 4: I'm a newbie.

Speaker 2: Just tell -- OCS would look at it and how confident you feel about diving into the application. Yeah, I know that's fine. We will obviously talk about both experiences here. The first call was focused on the nonfederal funds and finding those, and it sounds \_\_\_\_ 0:02:48 that

you guys had a great time -- a really robust conversation there, and about the financial institution partners and other kinds of partners who can support your project. Of course, I can answer questions about that during this call, but I want to focus today's call on the program design and the organizational capacity, so that probably means more of your staffing inside the program. Just to get us rolling, is there anybody who had a questions about match rates and target participants and staffing levels and anything like that

Speaker 3: I'm sorry. I have a question. I'm looking for the actual webinar online. Is it the prospected guaranteed webinar number two, or is it the program design checklist?

Speaker 2: We'd probably go -- yeah, you want to start with one of those webinars that are at the bottom. The first one is about understanding the AFI program, so understanding the program requirements. The second one is kind of more about nitty-gritty of applying -- putting together an AFI application. The third one is about developing resources for a project.

Speaker 3: Right, but as I release our call today, exactly what should I be looking at? That's my questions.

Speaker 2: No, this -- today is just a conversation. There's no ...

[Crosstalk]

Speaker 2: For now, you haven't missed anything. Yeah

Speaker 3: Okay. All right. Good then.

Speaker 2: All right. Did we have somebody else join just a moment ago?

Speaker 9: Yeah. [inaudible] 0:04:23 CalState Fullerton.

Speaker 2: Okay, so from one of the -- you said a tribe? I'm sorry.

Speaker 9: No, California State University Fullerton. I was there last week also for the ...

Speaker 2: Yes, okay. Great. I'm looking at your name -- so a returning grantee. Okay, great. This is Emily Apple-Newbie ...

[Crosstalk]

Speaker 9: Okay.

Speaker 2: I just kind of -- I just opened it up -- opened up the floor keep to questions that people have to kick us off about program design and organizational capacity and the products that they're looking to put together. You have any questions in that area?

Speaker 10: I'm saying -- this is Vada [ph]. Program design and organizational capacity. As I said last time, \_\_\_\_ 0:05:29 Oregon -- I don't know. Is anyone from \_\_\_\_ Oregon in today's meeting?

Speaker 2: Not from \_\_\_\_\_. It sounds like we have another group from Oregon though.

Speaker 10: Okay. Yeah, I wonder if they ...

Speaker 8: I'm with Mercy Corps Northwest, but I'm familiar with Casa, at least ...

Speaker 10: Yeah.

Speaker 2: What are your -- what's the question?

Speaker 10: That \_\_\_\_ 0:05:57 I'm very impressed with what are your doing at that Casa, the -- this idea. What I was hoping to put on more about with how they coordinate a high school, community college, and a four-year college throughout their state. I just \_\_\_\_ the way they do this phenomenal -- and they \_\_\_\_ corresponded with them has been very helpful, but when I try to apply it to my own states, which is California, I see some differences. That's what I was hoping to learn more, about how I could do something like that for our state.

Speaker 2: My goodness. Yeah, putting together a statewide project, especially in a state as big as California, that's a -- that would be -- so it would seem kind of daunting.

Speaker 10: What -- yeah, yeah, but I mean, it's not state wide. Just -- actually, statewide would be daunting because it's such a large states, but just regional. Maybe just Orange County or Southern California, which consists of San Diego -- the larger counties would be San Diego, Orange County, and Los Angeles County. That would be a lot. Anyway, that's what I had in mind.

Speaker 2: Okay.

Speaker 10: Just if I'm -- one thing about California which might be different from other states is that we have the boldest governor \_\_\_\_ 0:07:56 for community colleges, which means there is a student who cannot pay the enrollment fees which essentially is the tuition of that community college. There is a form, they fill that form, and if they qualify, they get some BOG waiver, and they don't have to pay the community college enrollment fees. That's the same population that pretty much gets -- is eligible for the AFI [inaudible] 00:08:29 look pretty much the same. What that means is the AFI money and the match could be used for other things other than tuition. That could be books, laptop -- I don't know if parking counts.

[Crosstalk]

Speaker 2: No, I think it has to be more directly related to the class.

Speaker 10: Then all of these items need to be purchased in the bookstore because the money goes to the university, right? Some parts. Maybe financial -- the financial aid office, so it's not that they can go and get a laptop from BestBuy or something ...

[Crosstalk]

Speaker 10: From the campus. Laptop, books, which of course is from the bookstore -- so no parking. What else? Any lab fees or anything ...

[Crosstalk]

Speaker 2: Yes, lab fees, definitely. Then any -- I don't know if there -- if your students are doing something in the -- like nursing students often needs scrubs or stethoscopes or something like that, so that would be.

Speaker 10: That would be materials and supplies directly related to ...

[Crosstalk]

Speaker 10: Maybe they can online purchase of some homework software or something, because all of those add up, but ...

[Crosstalk]

Speaker 2: As you point out, it has to come -- the purchase has to be made at the eligible educational institution, so it will would only be noted ...

[Crosstalk]

Speaker 2: From the book store.

Speaker 10: Rather than -- okay, yeah. Yeah. That could get an access code for the bookstore.

Speaker 2: Right, right. Okay. One of the questions that I -- when I asked for a topic ahead in time, Marie, one of the interest that you wrote back is that you weren't sure about institutions of financial -- relationships with financial institutions, which you probably you talked about last time, and you said that your capacity is growing and you want to figure out how to talk about that. You also said you're just now realizing what your true target market is. That's sounds pretty interesting. What are your still -- what are your questions there and do you have questions about maybe how to portray that in your application?

Speaker 6: We have a number of significant relationships that I know with the banks that have invested or that are currently planning to invest into us, and for one, it's really exciting, but we are also new at building those types of relationships and really understanding how to best present that in the applications or highlighted in a way that's beneficial just to [inaudible] 00:11:51 selected for an award, and we really had to go through a number of really identifying our target audience, and really survey to really hone in on what we really needed to do, which we have realized that the market that we were predominantly addressing was used better \_\_\_\_ 0:12:20 between 16 and 24 years of age that are \_\_\_\_ that have previously been incarcerated, and those that are chosen are veterans. That is our target market. We just want to be better at really connecting and getting access to funds that will be beneficial to our target market.

Speaker 2: I see. Yeah, that's a -- first of all, very specific -- not just talking about youth, but also talking about the previous incarceration history, or children of veterans. That's great, too. Did you start off the floor? You have kind of a broader population and you really -- and you're trying to narrow in?

Speaker 6: We definitely had a broader audience. It's where we were in charge of it. We were just really taking in applicants that were \_\_\_\_ 0:13:25 from undeserved communities, and there

was really -- that is the target audience that is not designed, and now, we have to design our targets. I think that we weren't really so focused on really understanding how to target \_\_\_\_ 0:13:43 because the need was so great, but we originally thought that we could just \_\_\_\_ a number of needs, and that just really didn't work. It took a while for us to really understand and fine-tune it. It really comes down to how we operate it, being able to identify that.

Speaker 2: Yeah, definitely. That's -- I think that's a reality of a lot of the AFI projects that they -- you have to figure that out kind of as you go. I mean definitely, OCS wants you to do a community needs assessment as much as you can before you start your first project, but there's that kind of on the ground testing that is just very real. Does anybody else on the call have any challenges with how you feel like you are defining your target population? What you want that to look like?

Speaker 5: Well, this is Rhoda [ph] [inaudible] 0:14:48 again in California. I started off with eighth grade students, and someone mentioned last time that that probably was not a great idea. We were doing the five-year [inaudible] 0:15:03 these students are graduating next year at this time of the year during 2016. What I noticed was that when they started off in eighth grade, they were not that motivated. Now, as they are approaching graduation, the same students are more motivated. I don't think it's a bad idea to start off at eighth grade. I should just -- now you said you learned on the ground, and that's some -- one of the things that I learned was I need to have some kind of a [inaudible] 0:15:43 save early. All the research indicates that you should start saving early. I still like the idea of starting in eighth grade, but have to address better ways how these students should be motivated.

Speaker 2: Yeah. If you had -- if you enrolled a student in eighth grade, how do they spend the money within five years?

Speaker 5: They -- that's the thing. They don't spend it until -- so it just keeps accumulating, and that's why the person last time -- she said something and it didn't make sense. I had a bad cellphone connection so I didn't take that point further. That was what my grant was for, from 8th grade to 12th grade. That's five years. They just keep saving, and the asset purchase happens when they graduate from high school, so that's next year.

Speaker 2: Is your grant still going to be going at that point?

Speaker 5: No. Then it's over, so that's how it's going to be [inaudible] 0:17:02 but they say ...

[Crosstalk]

Speaker 2: Yeah, let's talk offline. I'm a little bit -- I'm not really seeing this, but I don't want to spend everybody's time delving into ...

[Crosstalk]

Speaker 5: Right.

Speaker 2: Specifics here, but why don't you and I connect a little bit more maybe early next week about sort of the timing and all that kind of good stuff, because the others that come to my mind is -- I don't know the status of your particular grant, but with returning grant his OCS is definitely looking at how much of the federal grant you've drawn down and how much of it you've spent on your current grant. That's what I -- something that I would have all of you think about -- all of you who are returning grantees, is to think about what does that look -- what do the feds -- what do I report on my financial report at the end of last year? What did it say? Did it say I'd drawn down 100% of the grant, did it say I have spent 50% of it and I'm 50% through my grant period? If so, that's great. If it says that you've only drawn down 25% of your grant and you haven't spent any of it on allowable asset purchases, then that's probably something that you want to -- you will need to be able to explain on your application and why you're coming back for additional funding when you -- if you haven't made as much progress as you probably should have on your first grant. There is a specific section of the funding opportunity announcement that talks about how current and previous grantees will be looked at during the review process -- during the federal review process. I'd encourage you to check that out, and if you don't see where that is, send me an email and I can point you to that. I think we may have had ...

[Crosstalk]

Speaker 2: Join the call since Rhoda, during the call -- has anybody joined call and you -- I haven't gotten your name yet?

Speaker 11: Yes. My name is Rita Curtis [ph].

Speaker 2: Great. What group are you at?

Speaker 11: I'm with Community Housing Development Corporation.

Speaker 2: Great. Are you a first time grantee, or first time applicant?

Speaker 11: No, but I knew -- I've only been with the organization for a year and a half, so I'm new to the process, but we run the [inaudible] 0:19:23 funding previously.

Speaker 2: Okay, sure. We have a couple other people in that situation. Is there anybody else on the call who I haven't heard their name?

Speaker 12: Yes, this is Mark Burnt [ph], and I'm with Richard Baker, from Community Action Partnership of Riverside County.

Speaker 2: Okay, great. I recognize that as a returning grantees name, I believe, right?

Speaker 12: Yes

Speaker 2: Yeah, yeah. Okay, great. Thank you so much for being on the call. We've talked about a couple issues in terms of defining your -- the target population that you want to serve and how that takes some time in reality. What about some of the people who are running their first -- or starting new projects that are not continuing. Michael and Deanne, are you -- do you feel like you know who your target population is, or like you still need to figure that out?

Speaker 5: Yeah, I think we're still trying to figure that one out. I don't think it's going to be hard to do. Denise [ph] and I were having a conversation around that, but it's hard for me to answer that directly though, but we're still discussing it though.

Speaker 2: Okay

[Crosstalk]

Speaker 5: We have a pretty good idea. I mean, we have a growing population of low income students that we're hoping to help with this program.

Speaker 2: Great. I don't remember -- are you partnering with that trio program to do kind of like intake through them or anything?

Speaker 5: Kind of. It will be -- we'll do financial literacy and that kind of thing through the \_\_\_\_ 0:21:10 office which is under student affairs, so yeah.

Speaker 2: Okay. Okay, great. Then let's see. Another question that I saw -- I think was for me and Michael, about -- was about staffing levels for AFI IDA projects. I'd love to hear from the groups on the call about how they staff their -- that have current projects, about how they staff the call -- or staff their project in terms of do you have a one full-time employee who works on it, or do you have it spread out across a couple different people's responsibility. What about in the - - what about the Caps [ph] that are on the call?

Speaker 8: As far as staffing, we have a program manager, and then we have another -- our colleague of ours who works actually directly with the program.

Speaker 2: Do they do that full-time just on AFI IDAs, or do they do other stuff as well?

Speaker 8: Just the IDA.

Speaker 2: Wow. Okay.

Speaker 12: Can I ask a follow-up question about that?

Speaker 2: Yeah.

Speaker 12: I know that there's 15% allowed for this administration. Can you dedicate all that to personnel and say, "Okay, this person is -- their responsibility is financial literacy and this

person is the -- responsibility is data collection and analysis, and the rest is administration." Can you -- essentially, can you use that whole 15% for personnel and divvy up their responsibilities?

Speaker 2: Yeah, that's my understanding is that ...

Speaker 12: Okay.

Speaker 2: It can all be staff as long as it's under -- as long as it's aligned with those restrictions. I mean, the only one might be administrative. I don't know if that's hard to -- no, I guess its program management. Yeah.

[Crosstalk]

Speaker 12: I was just making sure that when it says financial literacy, that doesn't mean you have to -- that that fund has to be used on purchase of like financial literacy software or something like that. It can be ...

[Crosstalk]

Speaker 12: Okay.

Speaker 2: Okay. What about in San Bernardino? How do you staff your project?

Speaker 7: Basically, we're -- the way we're running the IDA program right now currently, we do have a program manager and the coordinator -- that would be me. On occasion, we do have some volunteers, but it's pretty much me and my supervisor who is the manager.

Speaker 2: Okay. What about in -- what about Rita, your program -- I'm not sure where you're located actually.

[Crosstalk]

Speaker 11: We're in Richmond, California. We have a full-time person that was over the program, and had to kind of cut back, and so now everything is falling in my lap. We also have a part-time person that's working on the IDA program.

Speaker 2: Okay. Yeah, I mean that's why I see -- there's something in the 2010 report to congress on the AFI program where they've broken it out above the average number of full-time employee staff per project based on the number of IDA account holders that the project have. For the very smallest program, we have under 25 account holders. It's actually only about .5 FTE that's spent on the project. If not -- and so you get to program that are over 75 people, we a full FTE or more on the project. I didn't ask [inaudible] 0:25:17 the size of your project, but really helpful, it's on page 3021 of the like I said, the AFI's info report to congress. The last one was in 2010. That kind of gives you an example of where it's at -- that really reinforces what we're hearing that most AFI programs projects are smaller and they don't have a full-time

employee who's specifically dedicated to the project, but rather multiple people whose time is kind of coming together who were funded across multiple grants.

Speaker 11: Okay, okay. That make sense.

Speaker 2: Were there any other questions from the group about organizational capacity?

[Crosstalk]

Speaker 7: It's Judith and I'm over Community Action San Bernardino. I just wanted to ask if we could backtrack just a little bit. You were mentioning earlier during the -- for the grant application, what they'll be looking at is how much of the current grant has been drawn down, and what other point?

Speaker 2: Yeah. let me pull that open so that I have it ...

Speaker 7: I was trying to look through the FOA really quick. I just couldn't find it right at this second.

Speaker 2: It's towards the end. After the evaluation criteria. All right, give me a second here. It's on page 38 of the funding opportunity announcement, under a section called AFI program review and results. This is the stage that happens after the objective review by the review panel, and it's an AFI program review. They look at five things. Ability to meet project's target, IE the number of assets purchased, compliance with reporting requirements, so turning in your reports, timely draw down a fund, return the subs from prior AFI awards, and compliance with \_\_\_\_ of expired AFI grants. Again, that's on page 38 of the funding opportunity announcement.

Speaker 7: Thank you, Emily.

Speaker 2: Yeah. Then for people who are returning grantees, other things that are -- that I would highlight that are new in this year's funding opportunity announcement, and this is not an exhaustive list. I would definitely -- you need to read the \_\_\_\_ 0:28:37 yourself thoroughly, but these are just some things that came up that I noticed. On page nine, it talks about how awards are made in whole dollar amounts only, and so you should request award amounts in whole dollars only. Not like however much and 15 cents. It's got to be a round dollar number. The second one is about how -- instead of specifically laying out that you have to do financial education and asset specific training, it refers to it a little bit more broadly as skills and information necessary to achieve economic self-sufficiency, so that could include other things like financial coaching or credit building. Really, it's all about defending -- it's all about designing a suite of services that are going to be relevant for your target population, and what's going to be -- what's necessary in order for them to be successful with the IDA. Then those are the kinds of services that you would want to offer and would fund. Another thing for returning applicants under project viability. It says if you're implementing an ongoing AFI project serving the same target population and the same project service area, then your application has to

demonstrate that there is sufficient need and demand for new AFI project. Again, this is only for returning grantees, so we're doing follow-up projects. If you haven't changed your target population or service area but you're serving the same group of people as before -- I think a waiting list would be a really clear -- would probably show that. Yeah, you got to show that there's need and demand for additional funds. Then another thing that looks new to me was something -- also under project viability list, that you have to demonstrate the viability of the \_\_\_\_ 0:30:35 project with regard to the asset purchases included in the design, and the example they give is if first-time home purchases are planned, then you have to demonstrate there's affordable housing stock in the geographical area. That would be something that applicants have to demonstrate that this can be feasible for people to make those asset purchases. Then it -- in the staffing plan section, it does ask you to talk about the total number of full-time employees for the project and identify the roles and responsibilities for project staff. Then it have to -- and then you talk about the relevant skills and experience, but in this case, you do not have to include resumes for proposed staff and position descriptions for vacant positions. That used to be a required thing to put in the appendices, and that's not a requirement this year. The other I would point out is in their plan for oversight of federal award funds. It talks about how you have to demonstrate that you have a plan for oversight of federal funds, which of course I think that was part of it last year, and -- but then you also have a detailed plan for compliance with the AFI act, so the AFI legislation. Then for the 45CFR which is the code of federal regulations, and those are pieces that deal with management of federal grants basically, and we've included links on our website to those -- to that code of financial regulations that are .2 in particular. Those are the big things that I would say are different. Those are the things that I noticed immediately as being different from previous years funding opportunity and announcement. The of course it's the categories for the approach and for the project description of the whole are slightly different. Okay. Anyone else have questions about the -- any questions about the FOA and how it's put together, or just responding to the FOA in general?

Speaker 5: Hi. This is Michael. I have a question about indirect actually.

Speaker 2: Yeah. Our institution does have a \_\_\_\_ 0:33:14 but when you're looking at like the instructions for the budget form, the FF425, whatever, it says that indirect's not allowed or isn't used for this project. I'm wondering if just -- I would -- I'd prefer just to say indirect's not allowed and light it that way. If it's not stated that was specifically within the FOA, then it's just not going to allow that. Which direction should I head here? My understanding is that you can include indirect costs if you have that agreement letter with the Department of Health and Human Services, if your HD already has that.

Speaker 5: Okay.

Speaker 2: It would have to be part of -- it would come from your 15%.

Speaker 5: Yeah, from the -- yeah, the 15%. Is that a ...

[Crosstalk]

Speaker 2: I think there is a place that -- sorry?

Speaker 5: Is that going to be a competitive disadvantage to include indirect?

Speaker 2: I mean, I don't see anything in the evaluation criteria that would address that one way or the other.

Speaker 5: Okay.

Speaker 2: I don't think that it would be.

Speaker 5: All right.

Speaker 2: Are there other questions that people have about any of the topics that we wanted to talk about program design, responding to the funding opportunity announcement? Okay, then I think we'll go ahead and wrap up today's call a little bit early. Thanks so much to everyone for joining, and thank you for returning grantees for sharing your knowledge and your experience with our new applicants, and I will -- and we will have our next -- our next call will be in about two weeks, so it will be in June. We'll be very, very close to the application deadline. Actually, can I run through the list and hear who is definitely planning on applying for the -- under the June round just so we have kind of a better idea. It sounds like -- Deanne, it sounds like you're still just getting your feet wet, so you're probably not looking to apply in the June round. Is that right?

Speaker 3: What did you say? I'm sorry.

Speaker 2: Deanne?

Speaker 3: Yeah. That's a good question. We were talking about that. I don't know if we're going to make the gym.

Speaker 2: Yeah, okay.

[Crosstalk]

Speaker 3: Don't count us out though. I mean ...

Speaker 2: No, this is -- right. This is not binding. This is ...

Speaker 3: Okay, okay.

[Crosstalk]

Speaker 3: I'll say we are, but -- yeah. Just go ahead and say that we are.

Speaker 2: Okay. All right, and it sounds -- it sounded like everybody else on the call was probably working towards the -- a June application. Is there anybody who may be thinking they need to push back to October? Okay ...

Speaker 8: Hey, Emily. What's the timeframe for like June and October? I'm -- for Mercy Corps Northwest, we're planning on doing the June, but I was just curious timeframe was, how that plays out.

Speaker 2: They did not put anything in this year's FOA about committing to make the funding decision within whatever they said -- before 90 days? That doesn't appear in this year's FOA, so I would read into that, that the -- after the deadline for federal funding announcements is September 30th of the year, so I would safely assume that the June round, that's probably when that's going to happen because that's three months anyway. Then the October round, I think the October 2014 round got announced in March of this year.

Speaker 8: Okay.

Speaker 2: That was about six months, I guess.

Speaker 8: Okay. Good to know. Thank you.

Speaker 2: Yeah. Okay, great. If you think of any questions after this, definitely reach out to me and I can work with you one-on-one. Thanks so much and have a good afternoon.

[Crosstalk]

[Inaudible remark]

[END]