Request for Proposals - 2017

I. Introduction

The Ohio CDC Association is announcing the solicitation of applications to receive sub-granted funding from the United States Department of Health and Human Services’ Office of Community Service for an Assets for Independence (AFI) Individual Development Account (IDA) program. AFI is a federally funded project that provides match dollars for Individual Development Accounts (IDA). IDAs help low-to moderate income people become economically self-sufficient by teaching participants about economic and consumer issues and enabling them to establish matched bank accounts to save for a first home purchase, micro-business venture, or higher education tuition assistance. OCDCA administers this program in the Assets Ohio network which is comprised of OCDCA members.

Selected applicants will be awarded a grant that will provide 50% of the IDA savings match for participants. Additionally, funded organizations will receive 13% match for program administration and support and 2% match to cover program evaluation expenses.

Awarded applicants will be required to attend Nutz & Boltz of IDAs, Toolkit to Success workshop and participate in monthly IDA network conference call meetings. VISTA members can be sent to the trainings but permanent staff must attend.

The AFI demonstration requires participation in a national evaluation. This requirement is conducted on an annual basis whereby data is logged into a data
collection application. Further, OCDCA might request the organization to participate in other evaluation activities.

Interested applicants are encouraged to contact Suzanne Parks at 614-461-6392 EXT 206 or sparks@ohiocdc.org about this RFP.

The Ohio CDC Association will give preference to applicants that:

- Propose projects that will enroll individuals 200% at or below the federal poverty guidelines, residing within relatively well-defined neighborhoods or communities that experience high rates of poverty;
- Have secured the non-federal match commitment from private sources;
- Can provide funding for project support from their own organizational resources since the AFI admin support is 13% of the requested AFI funds.

II. Project Considerations

*Applicants for IDA grantee must consider the following IDA project operation requirements:*

a) **Cost Share:**

Applicants are required to meet the non-federal share of project costs in accordance with Section 406(b) of the Assets for Independence Act. Applicants must raise at least 50 percent of the total approved cost of the project through non-federal sources. The non-federal share may be met by cash contributions only. For example, a project requesting $35,000 in AFI funds must provide a match of at least $35,000 (50 percent of the total approved project costs). A strong and competitive application will provide tangible evidence to demonstrate the cost share commitment.

b) **Project Timeline:**

The grantee shall open, provide case management services and close IDAs in accordance with the schedule below:

1. Open a minimum of fifty percent (50%) of the IDAs within the first year of the grant.
2. Open all IDA accounts by the end of the second year of the grant.
3. Match and close all IDA accounts prior to the end of the OCDCA and the AFI grant period.

c) **Participant Training:**
The grantee is required to provide every IDA participant with a minimum of ten (10) hours of financial education. Asset specific training based on the participant’s asset purchase (home, business or education) must also be provided by the applicant. For example:

- Eight hours (8) of asset education training for homeownership
- Eight hours (8) of asset education training for micro-business
- Five (5) hours of technical assistance for education assets

The grantee will provide OCDCA copies of the financial education and asset training curricula that will be used by the grantee or one of its partners prior to commencing the training component.

d) Case Management Services:

The grantee must provide case management services to its IDA program participants through the grant period including, but not limited to, one-on-one counseling services to IDA participants during their saving period. These services will be provided by the grantee, or a designated grantee partner, and will be in place prior to starting the grantee’s OCDCA funded IDA program. Examples of case management services could include:

- Setting up systems for regularly scheduled contact with the grantee’s IDA participants to encourage and reinforce saving using IDA program marketing and participant retention materials provided by OCDCA or other materials of the grantee’s choosing.
- Longer term support that provides social service support for IDA participants. These additional services include helping participants with family, job, or economic challenges that could affect the participant’s ability to save.

e) Reporting and Monitoring:

The grantee must provide all program information requested, in response to a request from the OCDCA, HHS or any properly authorized independent evaluator, in a complete and timely manner. OCDCA reserves the right to request any additional participant, program and financial information as needed for reporting to AFI or other OCDCA funding streams. OCDCA will monitor the grantee for project compliance at any time during the grant period and up to three years subsequent, and may demand fiscal or program audits or conduct site visits at any time.

f) Reserve Account:

The Ohio CDC Association hosts the AFI IDA Reserve Account. The IDA reserve account is the repository for all federal and non-federal funds and will not be co-mingled within the agency main account(s). The grantee must open and maintain participant savings accounts. These accounts must be custodial
accounts which prohibit access by the saver without prior permission from the grantee. All accounts must be FDIC insured.

g) **OCDCA Program Fees:**

OCDCA will provide any combination of IDA training and technical assistance, program support, seek and secure some private funding sources, act as the liaison with AFI, and allow access to information on IDA best practices to the grantee. In exchange for these services, for each calendar year, during any part of which the grantee maintains one or more individual development account, drawn from OCDCA/AFI grant funds, the grantee shall pay an annual fee equal to two percent (2%) of the total amount received by the grantee. This fee shall be paid to OCDCA yearly until the end of the grant cycle. The fee must be paid out of the organization’s general budget and not from the awarded grant.

h) **Submission Information:**

OCDCA accepts applications quarterly. The deadlines in 2016 are Apr. 80, July 14, and December 1, 2017.

To apply please complete the application. The application contains three parts: (1) project narrative, (2) project budget and cost-share certification, and (3) attachments. Each section contains a description of the criteria the application will be evaluated on.

To submit, email the application and the attachments to Suzanne Parks (sparks@ohiocdc.org) with the subject line: “Attn: AFIA RFP Grantee Submission” or mail to:

Attn:  Suzanne Parks  
33 N. Third Street  
Suite 200  
Columbus, OH 43215

**To be eligible for program funding or support, all applicants must be members in good standing with the Ohio CDC Association. Members are considered in good standing if they are current with their membership dues and have been consistently compliant with other Ohio CDC Association program requirements and regulations.**

For OCDCA membership information contact: Melissa Miller at (614) 461-6392 EXT 209.

### III. Application Components
Project Narrative

Organizational Profile:

Applicants will be evaluated on the extent to which the applicant provides clear and convincing information that it has the capacity and relevant experience in developing and operating successful programs or initiatives, including but not limited to efforts for addressing the causes and effects of poverty.

Organization Name:
Address:
Phone:
Fax:
Employer Identification Number:

Executive Director:
Email:
Project Director:
Email:

1. Describe the organization’s history, emphasizing previous or current success with programs or initiatives that address the effects of poverty and prepare the organization to run a successful IDA program.

2. Discuss the organization’s current partnerships that will enhance an IDA project. Please include a description of any partnerships with financial institutions.

3. Identify the project director and the roles of any relevant staff (i.e. executive director, finance director, program and administrative support staff). Discuss specific experience the project staff has working with the target population, building partnerships with other organizations and financial institutions, and implementing successful asset-building approaches and IDA programs.

4. Provide proof that the organization is in possession of theft insurance or has bonding to cover the AFI funds.

Objectives and Need for Assistance:

Applications are evaluated on the extent to which the applicant presents clear program goals supporting asset-building in general and IDAs in particular, provides clear objective statements that describe anticipated targets or results of the project, and the extent to which the applicant proposes a project that will meet the needs of the target population.

1. Identify the target population that the IDA project will assist. Clearly define the population’s geographic area and describe the demographics of this population,
including information on poverty and employment rates. Describe the needs and strengths of the target population.

2. Based on the needs and strengths, identify the goal(s) and objectives of the planned IDA program.

*Program Design:*

*Applicants will be evaluated on the extent to which they create a feasible IDA project that addresses the needs of the target population and provides assistance for claiming refundable tax credits, creates partnerships in the community, and demonstrates innovative strategies for asset building.*

Describe the proposed IDA project design including the IDA savings match rate that will be offered, maximum savings amount, time participants will be given to complete the program and other relevant information on the proposed program design. Additionally, include a brief description on how the organization will:

1. Demonstrate the non-federal IDA account match and funding to operate the program has been secured.

2. Establish relationships with project financial institution(s). Include a brief description on participant account protocols for establishing, maintaining and allocating program and participant funds;

3. Illustrate the system for the delivery of services. Describe the training component including financial education, credit repair and asset specific instruction. Include a description of participant case management services.

*Implementation Plan:*

*Applications will be evaluated based on the extent to which the applicant provides a clear work plan for day-to-day operations, including responsibilities of the applicant and those of all participating organizations and financial institutions and the extent to which the work plan describes all significant activities anticipated for the entire project period.*

1. Outline a plan of action that describes the scope and detail of how the proposed work will be accomplished. Include thoughts on mapping a timeline of what resources will be needed and what activities will be conducted.

2. Provide quarterly projections of the goals and objectives to be achieved. If applicable, quantify the objectives and proposed outcomes.

*Partners and Collaborations:*

*Applications are evaluated on the extent to which the applicant provides a thorough and realistic plan for collaborating with an array of public and private organizations and the extent to which the applicant presents a well conceived*
partnership, including documentation, of a strong relationship with one or more federally insured financial institution(s) and the extent to which the applicant will secure cost-share funds from private sector sources.

1. Describe any partnerships that the organization currently has, or will seek, for the IDA project. If partnerships are not in place, describe the process and timeline for establishing partnerships.

2. Include discussion of the financial institution where the participant individual development accounts will be established and maintained.

3. Briefly describe additional potential cost-share, non-federal match sources. Illustrate ways the project could be used as a component of other significant and comprehensive neighborhood improvement projects being lead by the organization.

Evaluation Narrative:

Describe how the organization will evaluate the success of the IDA program. How will it communicate its results not only to OCDCA, but to other funders?

Project Budget and Cost-Share Certification

Budget Narrative:

_Applicants are evaluated on the extent to which the applicant presents a clear and realistic budget and provides documentation that the project will be supported with substantial amounts of non-federal cash funding._

Explain and justify the project budget. Discuss amounts allocated for essential outcome-oriented activities such as match, program administration, financial education and other training and services for project participants. Include a breakdown of any funding partners committed to the IDA project and the amount of the contribution. Include operating expenses for personnel, supplies, and other outflow categories.

Attachments

Please include all of the following attachments, and any other documentation needed to support the program and budget narratives. Attachments must be submitted electronically or by mail.

1. Proof of Non-Profit Status.

2. Other documentation of professional accreditation (optional).
3. Provide letters of support from a minimum of two (2) proposed IDA partners. These letters should detail the type of support provided in relationship to the IDA project.