



# COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

CDFI Fund • 601 Thirteenth Street, NW • Suite 200, South • Washington, DC 20005 • (202) 622-8662

# Financial Education and Counseling Pilot Program

## FY 2010 Application for Hawaii Applicants

OMB No.

CDFI Form No. 0034

Paperwork Reduction Act Notice

This submission requirements package is provided to Applicants for awards under the Financial Education and Counseling Pilot Program. The Estimated average burden associated with this collection of information is 40 hours per respondent, depending on individual circumstances. Comments concerning the accuracy of this burden estimate and

suggestions for reducing this burden should be directed to the Department of the Treasury, Community Development Financial Institutions Fund, 601 Thirteenth Street, N.W., Suite 200 South, Washington, DC 20005.

All materials are available on the CDFI Fund Website: [www.cdfifund.gov](http://www.cdfifund.gov).

Catalog of Federal Domestic Assistance Number: 21.010

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# FY 2010 FINANCIAL EDUCATION AND COUNSELING PILOT PROGRAM

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# INTRODUCTION AND INSTRUCTIONS

**NOTE:** Capitalized terms (other than titles) are defined in the Notice of Funds Availability (NOFA) inviting applications for the FY 2010 funding round of the Financial Education and Counseling (FEC) Pilot Program which may be downloaded from the CDFI Fund's website at [www.cdfifund.gov](http://www.cdfifund.gov). Certain terms used throughout the Application have definitions unique to the Financial Education and Counseling Pilot Program. Applicants should make sure that they are familiar with these definitions by consulting the NOFA.

## **CDFI Fund: Mission and Programs**

The mission of the Community Development Financial Institutions Fund (the CDFI Fund) is to expand the capacity of financial institutions to provide credit, capital, and financial services to underserved populations and communities in the United States. The CDFI Fund achieves its mission by directly investing in and supporting Community Development Financial Institutions (CDFIs), Community Development Entities (CDEs), and other financial institutions through the following programs and initiatives:

- CDFI Program (includes Financial Assistance (FA) and Technical Assistance (TA)),
- Bank Enterprise Award (BEA) Program,
- New Markets Tax Credit (NMTTC) Program,
- Native Initiatives,
- Capital Magnet Fund (CMF), and
- Financial Education and Counseling (FEC) Pilot Program

Information on the CDFI Fund's programs can be found on the CDFI Fund's website at [www.cdfifund.gov](http://www.cdfifund.gov). From the homepage, click on "What We Do" then "Information for Applicants." Click on the link for the various programs of interest.

## **The Financial Education and Counseling (FEC) Pilot Program for Hawaii Applicants**

Through this FEC Pilot Program focused on the State of Hawaii, the CDFI Fund shall provide a grant to an Eligible Organization headquartered in and serving the State of Hawaii to enable the organization to provide a range of Financial Education and Counseling Services to Prospective Homebuyers, with the goals of:

- (i) increasing the financial knowledge and decision-making capabilities of Prospective Homebuyers;
- (ii) assisting Prospective Homebuyers to develop monthly budgets, build personal savings, finance or plan major purchases, reduce debt, improve financial stability, and set and reach financial goals;

- (iii) helping Prospective Homebuyers to improve credit scores by understanding the relationship between credit histories and credit scores; and
- (iv) educating Prospective Homebuyers about the options available to build savings for short- and long-term goals.

The ultimate program goals of the FEC Pilot Program are to identify successful methods resulting in Positive Behavioral Change for financial empowerment, and to establish program models for organizations to carry out effective Financial Education and Counseling Services to Prospective Homebuyers.

In accordance with the statute, the CDFI Fund will make only one grant of \$3.15 million under this application. Therefore, the CDFI Fund will be evaluating applications based on an applicant's ability to solely, or in collaboration with other entities, create and implement a plan that positively impacts a substantial number of Prospective Homebuyers in the State of Hawaii. Applicants that demonstrate the ability to serve residents across the entire State of Hawaii will be scored more favorably.

Funding can be requested for all expenses related to the administration, operation and implementation of a FEC Pilot Program, which include but are not limited to personnel, professional services, materials and supplies, equipment and capital expenditures, other program expenses, and indirect expenses that support the program and staff - provided that no more than 15 percent of the funds may be used to support such indirect expenses. FEC Pilot Program grant funds are intended to offer financial support for the Applicant to implement the strategies outlined in this Application. Please refer to the FY 2010 FEC Pilot Program NOFA for additional information regarding use of funds.

## **Application Eligibility Factors for FY 2010**

An Applicant must be an Eligible Organization located in the State of Hawaii in order to apply under the FY 2010 funding round. In addition to meeting the criteria as outlined in the FY 2010 FEC Pilot Program NOFA, all Applicants are required to submit an online Applicant Information Questionnaire with their Application via their myCDFIFund account. For reference purposes, a copy of the Applicant Information Questionnaire is included in the Application (see Part I).

As further specified in the FY 2010 FEC Pilot Program NOFA, in order to be deemed an Eligible Organization, the Applicant must be a certified CDFI, a US Department of Housing and Urban Development (HUD) approved Housing Counseling Agency, a Credit Union, a governmental entity (State government, Local government or Tribal government), or a Collaborative Effort of two or more such entities. In addition, the Applicant must demonstrate that it meets certain minimum threshold requirements with respect to its experience and ability to provide Financial Education and Counseling Services resulting in documented Positive Behavioral Changes for Prospective Homebuyers in the State of Hawaii. Specifically, the Applicant must certify that:

- (i) it has provided Financial Education and Counseling Services for a period of at least three years immediately prior to the Application deadline;
- (ii) it has at least two full time equivalent positions dedicated to the development and/or delivery of Financial Education and Counseling Services;
- (iii) it has provided Financial Education and Counseling Services to at least 100 Potential Homebuyers in the past year, or has served an average of at least 150 clients per year over the past three years, and subsequently tracked Positive Behavioral Change outcomes with respect to such services; and
- (iv) it has independent budget resources of at least \$50,000 currently available for the provision of Financial Education and Counseling Services.

These certifications will be made as part of the Applicant Information Questionnaire. Applicants that cannot provide these certifications will be deemed not to have the minimum requisite experience and ability to administer an award under the FEC Pilot Program, and will not be eligible for FEC Pilot Program awards.

## **Application Submission Requirements**

The deadline for submitting the 2010 FEC Pilot Program Application materials is **June 3, 2010**. The 2010 FEC Pilot Program Application consists of:

- Part I -- Applicant Information Questionnaire/Signature Page (completed online in organization's myCDFIFund account by 5:00 p.m. EDT on **June 3, 2010**.)
- Part II -- FEC Program Proposal, including Sources and Uses of Funds Table (submitted through Grants.gov account as attachments by 11:59 p.m. EDT on **June 3, 2010**)
- Part III - Forms and Certifications: (i) Standard Form 424; (ii) Environmental Review Form; (iii) Assurances and Certifications; (iv) 501(c)(4) Questionnaire (all submitted through Grants.gov account as attachments by 11:59 p.m. EDT on **June 3, 2010**).

Please be aware of the deadlines for the different parts of the application. Parts II and III of the FY 2010 FEC Pilot Program Applications may be submitted only through Grants.gov, the official Federal government-wide website, as required by Public Law 106-107 and Section 5(a) of the Federal Financial Assistance Management Improvement Act. More information on how to apply using Grants.gov can be found at [http://www.grants.gov/applicants/apply\\_for\\_grants.jsp](http://www.grants.gov/applicants/apply_for_grants.jsp).

## Downloading Templates and Other Application Material

Instructions for submitting the Application through Grants.gov can be found on the Grants.gov website (www.grants.gov). To download the complete Application package, including the Application and Application Templates for completing the various submission documents, go to www.Grants.gov, click on “Apply for Grants” and search for the package using the CFDA Number for the FEC Pilot Program (21.010) and the funding opportunity number for the FEC Pilot Program (CDFI-2010-FEC). The complete Application package is also available on the FEC Pilot Program page of the Fund’s website.

## Grants.Gov Registration

An Applicant must have both an individual account and an organization account registered with Grants.gov in order to submit an Application via Grants.gov. The one-time registration process involves several steps and will take several days to complete. The CDFI Fund encourages any organization considering applying to the FY 2010 funding round to start the registration process as early as possible. Detailed registration instructions can be found on the “Get Registered” screen from the Grants.gov home page. The Fund recommends reviewing Grants.gov’s registration instructions located at [http://www.grants.gov/applicants/get\\_registered.jsp](http://www.grants.gov/applicants/get_registered.jsp).

## MyCDFIFund Accounts

All Applicants must register User and Organization accounts in myCDFIFund, the CDFI Fund’s Internet-based interface. The CDFI Fund is unable to process any Application submitted via Grants.gov unless the Applicant has created a myCDFIFund account under the same Employee Identification Number (EIN) as the Applicant’s Grants.gov account. MyCDFIFund is the primary vehicle through which the CDFI Fund communicates with its Awardees and Applicants. It allows users to update contact information, including mailing and email addresses, as changes occur. MyCDFIFund, unlike Grants.gov, is managed and controlled by the CDFI Fund. Data submitted through Grants.gov does not automatically create a myCDFIFund account for an Applicant. An Applicant must establish a personal and organization account by clicking on “Log onto myCDFIFund” from the Fund’s website at [www.cdfifund.gov](http://www.cdfifund.gov). For more information on myCDFIFund accounts, please see the “Frequently Asked Questions” link posted at <https://www.cdfifund.gov/myCDFI/Help/Help.asp>.

The Applicant must ensure that the EIN, Applicant Name, Authorized Representative / AOR (name and contact information), and the Contact Person (name and contact person) identified on the SF 424 submitted via Grants.gov matches that in the Applicant’s myCDFIFund account. If these items do not match, the CDFI Fund will be unable to process the Application. Therefore, it is essential for the Applicant to ensure that the information in the myCDFIFund account is accurate and updates prior to submitting the application via Grants.gov.

The CDFI Fund communicates Award decisions via e-mail to the Authorized Representative listed in the Applicant’s myCDFIFund account. Because an Applicant will be notified via e-mail, it is essential that the email addresses identified in the

Applicant's myCDFIFund account are correct and current. If an Applicant's email system has a spam blocker function, please ensure that the Fund's main email addresses ([cdfihelp@cdfi.treas.gov](mailto:cdfihelp@cdfi.treas.gov), [cme@cdfi.treas.gov](mailto:cme@cdfi.treas.gov)) are listed as acceptable sources. Otherwise, the notification email may never be received.

***Applications submitted to the CDFI Fund in any form or fashion other than through the process described above will be deemed ineligible for consideration.***

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## **Contacting the CDFI Fund**

CDFI Fund staff will respond to questions and provide support concerning FEC Pilot Program funding related to the FY 2010 FEC Pilot Program NOFA between the hours of 9:00 a.m. and 5:00 p.m. EDT, until two (2) business days before the application deadline of **June 3, 2010**. The CDFI Fund will not respond to phone calls or e-mail inquiries received after 5:00 p.m. EDT on **June 1, 2010**, until after the Application deadline.

<b>CDFI Fund Contact List (Not toll-free phone numbers)</b>			
<b>Office</b>	<b>Phone Number</b>	<b>Email Address</b>	<b>Type of Question</b>
<b>Main Office:</b>	(202) 622-8662 (202) 622-7754 (fax)	<a href="http://www.cdfifund.gov">www.cdfifund.gov</a>	General Fund inquires
<b>Program Support:</b>	(202) 622-6355	<a href="mailto:cdfihelp@cdfi.treas.gov">cdfihelp@cdfi.treas.gov</a>	Inquiries regarding the Application
<b>Certification, Compliance and Monitoring Support</b>	(202) 622-6330 (202) 622-7754 (fax)	<a href="mailto:cme@cdfi.treas.gov">cme@cdfi.treas.gov</a>	Questions about the status of compliance of prior awards including outstanding reports
<b>IT Support</b>	(202) 622-2455	<a href="mailto:ithelpdesk@cdfi.treas.gov">ithelpdesk@cdfi.treas.gov</a>	Registering and creating accounts on myCDFIFund inquiries
<b>Legal Support</b>	If you have any questions or matters that you believe require response by the Fund's Office of Legal Counsel, please refer to the document titled "How to Request a Legal Review," found on the CDFI Fund's web site at <a href="http://www.cdfifund.gov">www.cdfifund.gov</a> .		

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# PART I: APPLICANT INFORMATION

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NOTE: The following questionnaire is to be completed by the Applicant online, through the organization's myCDFIFund interface. All questions are contained in the FEC Signature Page; however, the order of questions online varies from the order presented below. Applicants that do not complete and submit their answers using the online form will be deemed ineligible for consideration for a FEC Pilot Program award.

1. Applicant Award Request

Total dollar amount of award requested in this Application: \$3,150,000<sup>1</sup>.

2. Applicant Information<sup>2</sup>:

(a) Applicant Name: \_\_\_\_\_

(b) Applicant Employer Identification Number: \_\_\_\_\_

(c) Applicant DUNS Number: \_\_\_\_\_

(d) Applicant Eligibility Criteria (check all that apply):

Housing Counseling Agency (HUD-Approved agency, in active status as of Application Date)

CDFI (currently certified by the CDFI Fund of the U.S. Department of the Treasury)

Credit Union (as defined in the FY 2010 FEC Pilot Program NOFA)

State, Local or Tribal governmental entity (as defined in the FY 2010 FEC Pilot Program NOFA)

A Collaborative Effort consisting of two or more of the above four entities (as defined in the FY 2010 FEC Pilot Program NOFA)

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<sup>1</sup> The CDFI Fund will make one award of \$3,150,000 in FY 2010. All Applicants are therefore required to apply for a \$3,150,000 award. The CDFI Fund reserves the right to fund, in whole or in part, any, one or none of applications submitted.

<sup>2</sup> An Application submitted on behalf of a Collaborative Effort must select one organization to serve as the primary administrator of the FEC Pilot Program award. This lead organization should be identified as the Applicant, and must be able to assert that it can satisfy each of the minimum threshold criteria necessary to be deemed an Eligible Organization.

**NOTE:** As specified in the FY 2010 FEC Pilot Program NOFA, an Applicant must be: 1) located in the state of Hawaii; and, 2) able to be classified as at least one of these five entity-types in order to be deemed eligible to apply. Applicants that cannot be so classified will not be reviewed under the 2010 FEC Pilot Program. The CDFI Fund reserves the right to collect additional information (e.g., articles of incorporation; charter information; Agency documentation) to verify that the Applicant is properly classified as satisfying at least one of these designations.

- (e) Applicant's date of incorporation or formation (month/day/year):<sup>3</sup>  
\_\_\_\_\_
- (f) Applicant's fiscal year end (month/day): \_\_\_\_\_
- (g) Applicant's total assets as of the date of this Application: \$ \_\_\_\_\_
- (h) Applicant's total budget resources dedicated to the provision of Financial Education and Counseling Services<sup>4</sup>: \$ \_\_\_\_\_
- (i) Applicant's total number of FTEs<sup>5</sup>: \_\_\_\_\_
- (j) Applicant's total number of FTEs that are dedicated to the provision of Financial Education and Counseling Services<sup>6</sup>: \_\_\_\_\_
- (k) Total number of Potential Homebuyers receiving Financial Education and Counseling Services provided by the Applicant in:
  - Calendar Year 2009: \_\_\_\_\_
  - Calendar Year 2008: \_\_\_\_\_
  - Calendar Year 2007: \_\_\_\_\_
  - 3-YEAR TOTAL<sup>7</sup>: \_\_\_\_\_

**NOTE:** As specified in the FY 2010 FEC Pilot Program NOFA, and reiterated in the footnotes accompanying certain fields above, Applicants must demonstrate that they meet certain minimum threshold requirements with respect to their experience and ability to provide Financial Education and Counseling services in order to be deemed eligible to apply. Applicants that have not satisfied these minimum requirements will not be reviewed under the 2010 FEC Pilot Program. The CDFI Fund reserves the right to collect additional information (e.g., audited financial statements; organizational charts; articles of incorporation; staff rosters; client records) to verify that the Applicant has, in fact, satisfied these minimum threshold requirements.

<sup>3</sup> In order to be deemed eligible to apply for a FEC Pilot Program award in 2010, the Applicant must have been in existence as a legal entity since at least June 1, 2007.  
<sup>4</sup> In order to be deemed eligible to apply for a FEC Pilot Program award in 2010, the Applicant must have at least \$50,000 of budget resources dedicated to the administration of Financial Education and Counseling Services.  
<sup>5</sup> FTEs may include the time of more than one staff person, board member, volunteer, or outside contractor. For example, if two staff persons share responsibility, their combined work must total at least 37.5 hours per week to constitute one FTE.  
<sup>6</sup> In order to be deemed eligible to apply for a FEC Pilot Program award in 2010, the Applicant must have at least two FTEs dedicated to the provision of Financial Education and Counseling Services.  
<sup>7</sup> In order to be deemed eligible to apply for a FEC Pilot Program award in 2010, the Applicant must have served at least 100 Potential Homebuyers in 2009, or an average of 150 Potential Homebuyers over the past three years.

3. Does the Applicant have any Affiliates that are applying for an award under the FY 2010 funding round of the FEC Pilot Program?  
(check one):  Yes  No

**NOTE:** The answer to question 3 must be "No." An Applicant and its Affiliates may collectively submit only one Application under this round of the FEC Pilot Program. If separate Applications are received from multiple Affiliated entities, the CDFI Fund reserves the right to reject all such Applications. For purposes of this requirement, in addition to assessing whether Applicants are Affiliates or Subsidiaries, the CDFI Fund will consider whether Applicants constitute a common enterprise. A common enterprise may exist: (i) where the activities described in Applications submitted by separate entities are, or will be, operated and/or managed such that, in fact or effect, they may be viewed as a single entity; (ii) where the Applications submitted by separate entities contain significant narrative, textual or other similarities; or (iii) where the strategies and/or activities described in Applications submitted by separate entities are so closely related, in fact or effect, they may be viewed as substantially identical Applications. In such cases, the CDFI Fund reserves the right to reject all Applications received from all such entities, to select a single Application as the only one that will be considered for an award, and/or, in the event that an Application is selected to receive an award, to deem certain activities ineligible.

4. Please indicate the Applicant's predominant targeted program participants: **(check only one)**:

- Low-Income/Low-Wealth  
 Minorities (please identify): \_\_\_\_\_  
 Residents of rural communities  
 Native populations  
 Other targeted populations (e.g., military personnel; disabled populations) (please identify): \_\_\_\_\_  
 Other providers of Financial Education and Counseling Services  
 None of the above

5. Please indicate the Applicant's predominant anticipated delivery strategy described in its Application: **(check only one)**:

- Classroom  
 Internet/Distance Learning  
 One-on-One Financial Counseling  
 Other (please identify): \_\_\_\_\_

6. Estimate the number of hours required to complete the entire Application package (the Application package includes the Part I: Applicant Information

completed through the myCDFIFund account Signature Page; Part II: FEC Program Proposal (including Sources and Uses of Funds Table); and, Part III: Forms and Certifications: \_\_\_\_\_ hours

**NOTE:** For the purpose of estimating hours, Applicants should focus only on the amount of time it took to complete the questions asked in the Application materials. Other activities that are carried out in the normal course of business and are only indirectly related to the completion of this Application (e.g., developing a business strategy or marketing plan; etc.) should not be included in this estimation.

7. Applicant Mailing Information<sup>8</sup>:

Mailing address (provide nine-digit zip code):

\_\_\_\_\_  
\_\_\_\_\_

Address for overnight deliveries (if different from mailing address, include 9-digit zip code):

\_\_\_\_\_  
\_\_\_\_\_

8. Authorized Representative Information:

Name, title, and mailing address, if different from Applicant:

\_\_\_\_\_  
\_\_\_\_\_

Telephone  
number: \_\_\_\_\_

Fax  
number: \_\_\_\_\_

E-mail address: \_\_\_\_\_

9. Contact Person Information (if different from Authorized Representative):

Name, title, and mailing address, if different from Applicant:

\_\_\_\_\_  
\_\_\_\_\_

Telephone \_\_\_\_\_

Fax \_\_\_\_\_

<sup>8</sup> Hawaii Applicants are required to be headquartered in the State of Hawaii.

number: \_\_\_\_\_ number: \_\_\_\_\_

E-mail address: \_\_\_\_\_

By signing this Application, the Applicant makes the Assurances and Certifications, set forth in the Assurances and Certifications (pages vi-ix) of the Application, which Assurances and Certifications are made a part hereof and will continue in effect until the Applicant enters into an Assistance Agreement with the CDFI Fund.

I hereby certify that all of the information provided by the Applicant in this Application and in the supporting documentation, Assurances and Certifications in support of this Application is true, correct, and complete. The execution and submission of this Application has been duly authorized by the governing body of the Applicant and, in the case of an Application submitted as part of a Collaborative Effort, the governing bodies of the other members of the Collaborative Effort.

Applicant  
Name: \_\_\_\_\_

Authorized Representative  
Signature: \_\_\_\_\_

\_\_\_\_\_  
Name (print) Title

Date: \_\_\_\_\_

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# **PART II: FEC PILOT PROGRAM PROPOSAL**

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- The Applicant will use the specified MS Word template provided in the Application documents available from the CDFI Fund’s website to respond to the FEC Pilot Program Proposal questions. No Applicant will be provided an opportunity to provide supplemental information for the FEC Program Proposal unless the CDFI Fund explicitly requests clarifying information during the review phase.
- Each section in the Application has suggested page limitations. FEC Pilot Program Proposals must be single-spaced and use a 12-point font with 1-inch margins, and may not exceed 25 total pages.

<b>Suggested Application Page Limits</b>	
<b>FEC Program Proposal Sections</b>	<b>Suggested Maximum Number of Pages</b>
Executive Summary	One (1) page
Implementation Plan	Six (6) pages
Proposed Impact and Effective Use	Seven (7) pages
Organizational Capacity	Eight (8) pages
Budget and Program Funds	Three (3) pages

- The Applicant should number each page of its proposal, and should also include its name in the upper right corner of each page.
- Do not submit additional materials that are not specifically requested in this Application. The CDFI Fund will read only the information it requests. It will not read attachments that have not been specifically requested (such as organizational strategic plans, marketing plans, or letters of support).

## **EXECUTIVE SUMMARY**

Suggested Length: No more than one (1) page

- Provide a narrative describing the Applicant’s mission, its proposed activities, its target market or population, its track record, and impacts to date. The summary should specifically address the Applicant’s work in the State of Hawaii.
- Include a paragraph that details the exact amount and intended use of funds. The total must be indicated on the Sources and Uses Form (see the Budget and Program Funds section within the Application.)
- Summarize the key elements of the FEC Pilot Program Proposal, including any innovations, and the expected outcomes and impacts.

# IMPLEMENTATION PLAN

Suggested length: no more than six (6) pages

Applicants will be rated based upon their ability to demonstrate a demand for its FEC services amongst its target audience; the quality and innovation of the FEC services it intends to offer; and the quality of its marketing, outreach and delivery strategy. Applicants that can demonstrate an ability to serve the entire state of Hawaii, including rural communities and populations that may be hard to serve due to geographic isolation, language and cultural barriers, or other reasons, will be scored more favorably.

## 1. Describe the Applicant's target audience.

- Provide an overview of the target participants' principal characteristics (such as demographic, economic, or household characteristics). Please limit response to the Applicant's target participant population in the State of Hawaii.
- Discuss and quantify the demand for Financial Education and Counseling Services by the proposed participants. Explain how the Applicant ascertained demand. Discussion should include indicators of demand such as market studies for specific programs, trends in financial education, and/or the number of applications and inquiries per month.

## 2. Describe the Financial Education and Counseling Services that will be provided to Prospective Homebuyers.

- Briefly describe, for each proposed FEC Program activity in the state of Hawaii: the curriculum and course content, qualifications of instructors, format (i.e., one-on-one vs. group); frequency of offerings, fees/costs, etc.
- Discuss how the proposed program activities compare with what is currently offered by the Applicant, and how the proposed program will address a specific unmet need among the targeted Prospective Homebuyers. This section should describe any innovative or unique aspects of the Applicant's proposed FEC program. Please limit response to activities being conducted in the State of Hawaii.
- Describe your plan to serve the entire State of Hawaii, including rural communities and populations that that may be hard to serve due to geographic isolation, language and cultural barriers, or other reasons.

## 3. Describe the Applicant's marketing, outreach, and delivery strategy. Discuss the Applicant's collaboration, coordination, and partnerships.

- Describe how the Applicant markets, or intends to market, its FEC services.
- Discuss methods the Applicant uses to expand the reach of its marketing. Discuss efforts to reach out to marginalized or isolated populations.
- Discuss how the Applicant will sustain its delivery mechanisms.



- Describe the Applicant's collaboration, coordination, and partnerships at the community or state level (including with banks; credit unions; CDFIs; local, state and tribal government agencies; local or national initiatives; and other relevant entities).

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## PROPOSED IMPACT AND EFFECTIVE USE

Suggested length: no more than seven (7) pages

Applicants will be rated based upon:

- 1) The Applicant's ability to identify, track and monitor output and impact performance measurements that result in Positive Behavioral Changes for Prospective Homebuyers, which may include:
  - (i) increasing Prospective Homebuyers' financial knowledge and decision-making capabilities;
  - (ii) assisting Prospective Homebuyers in developing monthly budgets, building personal savings, financing or planning for major purchases, reducing debt, improving financial stability and setting and reaching financial goals;
  - (iii) instructing Prospective Homebuyers on methods to improve credit scores through understanding the relationship between credit histories and credit scores; or
  - (iv) building Prospective Homebuyers' savings to achieve short- and long-term goals.
- 2) The extent to which the Applicant's program model can be replicated by other providers of FEC services.

1. **Select Metrics.** Awardees will be required to collect information and evaluate the impact of their FEC programs using five (5) metrics - two (2) output measures required by the CDFI Fund, and three (3) impact measures which may be chosen by the Applicant based upon the impacts that it hopes to achieve for its program participants.
  - a. The two output measures required to be collected by all Awardees are:
    - The number of participants served annually in Hawaii; and
    - The total hours of class time/instruction/counseling provided, per person, on an annual basis
  - b. The three impact measures may be chosen by the Applicant. The following list is provided for illustrative purposes. The Applicant may choose impact measures from this list below, or may submit its own impact measures. All Applicants must submit three impact measures.
    - Percent change in average household savings levels
    - Total number/percentage of participants that established long-term savings goals
    - Average point change in participant credit scores
    - Total number of participants that improved their credit scores
    - Total number/percentage of participants that increased the use of budgeting tools

- Percent change in average household debt outstanding
- Total number/percentage of participants that established a bank relationship/opened an account with a bank or credit union-
- Total number/percentage of participants that improved bill payment history
- Total number/percentage of participants able to qualify for or obtain mortgages

**2. Describe the Applicant's method of evaluating and documenting Positive Behavioral Change in its program participants as a result of the FEC program as captured by the above measures:**

- Identify which impact measures the Applicant intends to track.
- For each of the five measures selected (two outcome measures and three impact measures), provide a brief narrative describing:
  - the type of data that will need to be collected;
  - how that data will be captured;
  - what quantitative measurements will be used to document any Positive Behavioral Changes on the part of the program participants over time;
  - the ranges of results that will be used to classify outcomes as “highly successful,” “successful,” or “less than successful;” and the basis for determining these thresholds;
  - the timeline for implementation and impact measurement; and
  - the procedures and systems in place (or that will be developed) allowing the Applicant to track the FEC program impact measures over time.

**4. Discuss the extent to which the Applicant believes that its program model can be replicated by other providers.**

- Discuss specific program design features, outreach methods or other aspects of the Implementation Plan that the Applicant believes increases the likelihood that the program can be readily adopted by other providers in the state of Hawaii, other localities or states, or at a national level.
- Discuss the extent to which the Applicant’s methodologies for documenting and evaluating Positive Behavioral Changes, as described above, can be replicated by other providers.
- Discuss Applicant’s strategy for sharing program outcomes, including both “best practices” and “lessons learned,” with other service providers at the conclusion of Applicant’s FEC Pilot Program grant.

# ORGANIZATIONAL CAPACITY

Suggested length: no more than eight (8) pages

Applicants will be rated based upon: (i) the capacity, skills, size and experience of the Applicant's management team and key staff; (ii) the Applicant's track record of providing financial education and counseling services; (iii) the Applicant's track record of administering grants and Federal funding; and (iv) the overall financial health and viability of the organization.

## 1. Describe the capacity, skills, and experience of the Applicant's management team and key staff that will be instrumental in the Hawaii activities.

- Identify up to five persons (from the management team, the governing board, staff, consultants, or contractors) who are integral to implementation (e.g., instructor, content developer or marketing professional). For each person identified, provide a brief (1-2 paragraph) description of: (i) the position held by the individual including role and responsibilities; (ii) the individual's capacity, skills, and experience as it relates to his or her position; and (iii) the individual's role in carrying out the FEC activities.
- If the Applicant uses consultants, contractors, volunteers, or other non-staff individuals to carry out key roles in its FEC activities, describe (i) how such individuals are selected; (ii) their time commitment and length of involvement with the Applicant; and (iii) their role in the proposed FEC activities.
- For any vacancies or new positions, describe the status of filling the position and the strategy for doing so, as well as the expected date of filling the position.

## 5. Discuss the Applicant's track record of successfully providing Financial Education and Counseling services to Prospective Homebuyers, and documenting Positive Behavioral Changes.

- Describe the Applicant's track record of creating and delivering FEC services, including the number of clients served. Be sure to address, in particular, experience in working with isolated or marginalized populations in Hawaii, including rural communities and populations that that may be hard to serve due to geographic isolation, language and cultural barriers, or other reasons.
- Describe how this track record relates to the activities proposed with the FEC Pilot Program grant; how it informed the Applicant's development of this proposal; and how it will increase Applicant's likelihood of introducing successful FEC services to Potential Homebuyers.
- Describe Applicant's experiences in collecting and analyzing outcome data from Applicant's program participants, tracking these results over time, and reporting findings.

**6. Discuss the extent to which the Applicant has been successful in using grants and Federal funding to provide financial education and counseling.**

- Provide a list of all federal government awards that the Applicant and/or any Affiliates have received over the past three years. Include the name of the award, the amount of the award, the name of the awarding entity or agency, the date in which the award was made, and, if applicable, the control # of the award.
- Describe the extent to which the Applicant has been successful in administering these awards. If the Applicant failed to meet a performance measure or financial requirement with respect to any award, describe what caused the failure and whether issues leading to the failure have been addressed or resolved.
- Discuss any other experience that the Applicant has in administering awards from other entities (e.g., state or local governments, foundations), particularly large monetary awards with substantial compliance requirements.

**7. Discuss the Applicant's financial health.**

- Discuss whether the Applicant conducts annual audits. If it does, have any of the Applicant's completed auditor reports within the past three years (or, if shorter, for the period from inception) indicated any of the following:
  - An opinion other than qualified?
  - A going-concern paragraph?
  - Repeated findings of reportable conditions?
  - Material weaknesses in internal control?

If yes to any of the above, indicate the fiscal years of the occurrence and describe the circumstances and corrective action taken.

- Have the Applicant's financial statements shown negative net income (or if a non-profit, negative change in net assets) in any of the past three years, or if in business for less than three years, for the period of time it has operated? If yes, please explain and describe when the entity expects to achieve profitability. Non-profit organizations should provide an explanation if annual contributions and revenues do not exceed expenditures.
- Has the Applicant ever filed for bankruptcy or otherwise defaulted on financial obligations to a third party? If yes, please explain the circumstances, indicate the fiscal year in which they occurred, and describe the corrective action being taken.

**NOTE:** The CDFI Fund reserves the right to contact other governmental organizations to review an Applicant's award status, and will request audited financial statements from an Applicant to review its financial conditions, prior to making an award determination.

# BUDGET AND PROGRAM FUNDING

Suggested length: no more than three (3) pages

Applicants will be rated based upon their ability to demonstrate that the FEC Pilot Program funding is necessary and appropriate in order for the Applicant to provide critical FEC services.

1. **Complete Table - Sources and Uses of Funds. The Applicant may add more rows/items as necessary.** The table must include the FEC Pilot Program grant of \$3,150,000 as a source of funds and include all activities and items that will be funded with the \$3,150,000. The Applicant may include other sources of funds and the corresponding uses of those funds. In the Description column, be sure to indicate specific the use within each category such as: personnel, consulting and/or contractors, equipment, materials, etc.
  
2. **Describe how the FEC Pilot Program grant will support the operations of the proposed FEC program.**
  - Include a brief summary of the listed sources and describe how the funds listed will be used to deliver the proposed FEC program. The narrative should explain how the FEC Pilot Program grant will be use to support the development and delivery of Financial Education and Counseling Services, the tracking and monitoring of participant performance and the evaluation of program effectiveness.
  - Discuss the extent to which the Applicant’s activities will effectively leverage other resources (public and private) to achieve greater impact relative to expenses.

<b>Sources and Uses of Funds</b>			
Proposed Time Line	Services Start Date:	Completed Date:	
<b>Source of Capital</b>			
<u>Source of Funds</u>	<u>Type of Funding</u>	<u>Expected Amount</u>	<u>Estimated Date of Receipt</u>
FEC Pilot Program	Grant	\$3,150,000	8/1/2010
Total Sources of Capital:		\$3,150,000	
<b>Use of Funds</b>			
	<u>Description</u>	<u>Expected Amount</u>	<u>Estimated Date(s) of Expenditure</u>
	Curriculum Development		
	Program Marketing		

Participant Recruitment			
Program Delivery Expense: Materials			
Outcome Measurement			
Compliance and Monitoring			
Indirect costs			
	Total Use of Funds	\$3,150,000	

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# PART III: FORMS AND CERTIFICATIONS

## INSTRUCTIONS FOR COMPLETING THE SF- 424

Required fields are prefaced with an asterisk (\*).

Field	Instructions
*1. Type of Submission:	Select Application.
*2. Type of Application:	Select New.
*3. Date Received:	Automatically filled by the system upon submission - no entry necessary.
4. Applicant Identifier:	Automatically filled by the system upon submission - no entry necessary.
5a. Federal Entity Identifier:	Not Applicable - leave blank.
*5b. Federal Award Identifier:	Enter 21.010
6. State use only: Date Received by State:	Not Applicable - leave blank.
7. State use only: State Application Identifier:	Not Applicable - leave blank.
*8a. Applicant Information: Legal Name:	Enter the legal name of the Applicant.
*8b. Employer/Taxpayer Identification Number (EIN/TIN):	Enter the Applicant's EIN/TIN.
*8c. Organizational DUNS:	Enter the Applicant's DUNS.
*8d. Address:	Complete all fields with Applicant's mailing address. Include 9-digit zip.
8e. Organizational Unit:	Not Applicable - leave blank.
*8f. Name and contact information of person to be contacted on matters involving this Application:	Enter a Contact Person, other than the AOR, who can answer questions about the submission. The Contact Person (name and contact information) identified here must match the Contact Person information in the Applicant's myCDFIFund account. Organizational Affiliation: leave blank.
9. Type of Applicant:	Select the most appropriate description from list of dropdown options.
*10. Name of Federal Agency	US Department of Treasury, The CDFI Fund
11. Catalog of Federal Domestic Assistance Number / CFDA Title:	Financial Education and Counseling Pilot Program 21.010
*12. Funding Opportunity Number / Title:	Pre-filled with CDFI-2010-FEC. Title: enter FEC Program 2010.
13. Competition Identification Number:	Not Applicable - leave blank
14. Areas affected:	Not Applicable - leave blank
*15. Descriptive Title of Applicant's Project:	Enter Applicant's Name and FEC Pilot Program Application.
*16. Congressional Districts of Applicant / Program/Project:	See <a href="http://www.house.gov">www.house.gov</a> to find congressional district. Use same for both boxes.
17. Proposed Project	Not Applicable - leave blank.
*18. Estimated Funding \$:	Enter total award request for Federal and Total, enter zeroes in other boxes.
*19. Is Application Subject to	Select option C.



Review by State:	
*20. Is the Applicant Delinquent:	Answer and provide Explanation if Yes selected.
*21. Applicant Certification / Authorized Representative:	Click the "I agree" button. Complete all fields for AOR information. AOR (name and contact information) must match the Authorized Representative's information in the Applicant's myCDFIFund account.

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# ENVIRONMENTAL REVIEW FORM

Applicant Name: \_\_\_\_\_

The Fund’s environmental review requirements are set forth in 12 CFR Part 1815. The Applicant should review such regulations carefully before completing this section. In order to assure compliance with those regulations and other requirements related to the environment, the Applicant shall provide the following information:

	YES	NO
1. Are there any actions proposed in the Application that do not constitute a “categorical exclusion” as defined in 12 CFR 1815.110?	<input type="checkbox"/>	<input type="checkbox"/>
If YES, would any of these actions normally require an environmental impact statement (see 12 CFR 1815.108)?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are there any activities proposed in the Application that involve:		
(a) Historical or archeological sites listed on the National Register of Historic Places or that may be eligible for such listing?	<input type="checkbox"/>	<input type="checkbox"/>
(b) Wilderness areas designated or proposed under the Wilderness Act?	<input type="checkbox"/>	<input type="checkbox"/>
(c) Wild or scenic rivers proposed or listed under the Wild and Scenic Rivers Act?	<input type="checkbox"/>	<input type="checkbox"/>
(d) Critical habitats of endangered or threatened species?	<input type="checkbox"/>	<input type="checkbox"/>
(e) Natural landmarks listed on the National Registry of Natural Landmarks?	<input type="checkbox"/>	<input type="checkbox"/>
(f) Coastal barrier resource systems?	<input type="checkbox"/>	<input type="checkbox"/>
(g) Coastal Zone Management Areas?	<input type="checkbox"/>	<input type="checkbox"/>
(h) Sole Source Aquifer Recharge Areas designated by EPA?	<input type="checkbox"/>	<input type="checkbox"/>
(i) Wetlands?	<input type="checkbox"/>	<input type="checkbox"/>
(j) Flood plains?	<input type="checkbox"/>	<input type="checkbox"/>
(k) Prime and unique farmland?	<input type="checkbox"/>	<input type="checkbox"/>
(l) Properties listed or under consideration for listing on the Environmental Protection Agency’s List of Violating Facilities?	<input type="checkbox"/>	<input type="checkbox"/>

**If YES to any of the above questions, attach a detailed description of each action, clearly identifying the category in which the action falls.**

## NOTIFICATION

As stated in 12 CFR 1815.105, if the CDFI Fund determines that the Application proposes actions which require an environmental assessment or an environmental impact statement, any approval and funding of the Application will be contingent upon:

1. The Applicant supplying to the CDFI Fund all information necessary for the CDFI Fund to perform or have performed any required environmental review;
2. The Applicant not using any CDFI Fund Financial Assistance to perform any of the proposed actions in the Application requiring an environmental review until approval is received from the CDFI Fund; and
3. The outcome of the required environmental review.

In addition, as stated in 12 CFR 1815.106, if the CDFI Fund determines that an Application, or any part thereof, is not sufficiently definite to perform a meaningful environmental review prior to approval of the Application, final approval and funding of the Application shall require supplemental environmental review prior to the taking of any action directly using CDFI Fund Financial Assistance for any action that is not a categorical exclusion.

# ASSURANCES AND CERTIFICATIONS

SIGNING THE CERTIFICATION ON THE SF 424 CERTIFIES THAT THE APPLICANT WILL COMPLY WITH THE ASSURANCES AND CERTIFICATIONS LISTED BELOW IF AN AWARD IS MADE. CERTAIN OF THESE ASSURANCES AND CERTIFICATIONS MAY NOT BE APPLICABLE TO THE APPLICANT. AN APPLICANT MAY NOT MODIFY ANY OF THE ASSURANCES AND CERTIFICATIONS.

## **A. Standard Form 424B: Assurances -- Non-Construction Programs**

As the duly authorized representative of the Applicant, I certify that the Applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of the project described in this Application.
2. Will give the Awarding agency, the Comptroller General of the United States, and if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the Award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
4. Will initiate and complete the work (activities in Application) within the applicable time frame after receipt of approval of the Awarding agency.
5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. 4728-4763) relating to prescribed standards for merit systems for programs funded under one of the nineteen statutes or regulations specifies in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 CFR 900, Subpart F).
6. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L.88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C.1681-1683, 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C.794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C.6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L.91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) Sections 523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. 290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C.3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which Application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statutes which may apply to the Application.
7. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
8. Will comply with the provisions of the Hatch Act (5 U.S.C.1501-1508 & 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
9. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. 276a to 276a-7), the Copeland Act (40 U.S.C. 276c and 18 U.S.C. 874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. 327-333),

regarding labor standards for federally assisted construction subagreements.

10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L.91-190) and Executive Order 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. 1451et seq.); (f) conformity of Federal actions to State Implementation Plans under Section 176(c) of the Clear Air Act of 1955, as amended (42 U.S.C. 7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended, (P.L.93-523); and (h) protection of endangered species under the Endangered Species Act of 1973, as amended, (P.L.93-205).
12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. 1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
13. Will assist the Awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. 470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. 469a-1 et seq.).
14. Will comply with P.L. 93-348 regarding the protection of human subjects involved in research, development, and related activities supported by this Award of assistance.
15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. 2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research,

teaching, or other activities supported by this Award of assistance.

16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4801 et seq.) which prohibits the use of lead based paint in construction or rehabilitation of residence structures.
17. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act of 1984.
18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations and policies governing this program.

#### **B. Additional Certifications**

In addition to the assurances and certifications provided by the Applicant pursuant to OMB Standard Form 424B, the Applicant hereby assures and certifies that:

1. It is duly organized and validly existing under the laws of the jurisdiction in which it was incorporated or otherwise established, and is (or within 30 days will be) authorized to do business in any jurisdiction in which it proposes to undertake activities specified in this Application;
2. Its Board of Directors (or similar governing body) has by proper resolution or similar action authorized the filing of this Application, including all understandings and assurances contained herein, and directed and authorized the person identified as the authorized representative of the Applicant to act in connection with this Application and to provide such additional information as may be required;
3. It will comply with all applicable requirements of the Community Development Banking and Financial Institutions Act of 1994 (the Act) [12 U.S.C. 4701 et seq.], regulations implementing the Act and all other applicable Department of the Treasury regulations and implementing procedures (and any regulations or procedures which are later promulgated to supplement or replace them);
4. It will comply, as applicable and appropriate, with the requirements of OMB Circulars (e.g., A-110 and A-133) and any regulations and circulars which are later promulgated to supplement or replace them, including standards for fund control and accountability;
5. It has not knowingly and willfully made or used a document or writing containing any false, fictitious or fraudulent statement or

entry as part of this Application or any related document, correspondence or communication. (The Applicant and its authorized representative should be aware that, under 18 U.S.C. 1001, whoever knowingly and willfully makes or uses such document or writing shall be fined or imprisoned for not more than five years, or both); and

6. The information in this Application, and in these assurances and certifications in support of the Application, is true and correct to the best of the Applicant's knowledge and belief and the filing of this Application has been duly authorized.

### **C. Certification Regarding Debarment, Suspension, and Other Responsibility Matters -- Primary Covered Transactions: Instructions for Certification**

1. By signing and submitting this Application, the prospective primary participant (the Applicant) is providing the certification set out below.
2. The inability of a person to provide the certification required below will not necessarily result in the denial of participation in this covered transaction. The prospective Applicant shall submit an explanation of why it cannot provide the certification set out below. The certification or explanation will be considered in connection with the Fund's determination whether to enter into this transaction (approval and funding of the Application). However, failure of the Applicant to furnish a certification or an explanation shall disqualify such person from participation in this transaction.
3. This certification is a material representation of fact upon which reliance is placed when the Fund determines to enter into this transaction. If it is later determined that the Applicant knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government, the Fund may terminate this transaction for cause or default.
4. The Applicant shall provide immediate written notice to the Fund if at any time the Applicant learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.
5. The terms "covered transactions," "debarred," "suspended," "ineligible," "lower tier covered transaction," "participant," "person," "primary covered

transaction," "principal," "proposal", and "voluntarily excluded," as used in this clause (certification), have the meanings set out in the Definitions and Coverage sections of the rules implementing Executive Order 12549. You may contact the Fund for assistance in obtaining a copy of those regulations (31 CFR part 19).

6. The Applicant agrees by submitting this Application that, should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier covered transaction with a person who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the Fund.
7. The Applicant further agrees by submitting this Application that it will include the clause titled "Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion-Lower Tier Covered Transaction," to be provided by the Fund, without modification, in all lower tier covered transactions and in all solicitations for lower tier covered transactions (see 31 CFR part 19, Appendix B).
8. A participant in a covered transaction may rely upon a certification of a prospective participant in a lower tier covered transaction that it is not debarred, suspended, ineligible, or voluntarily excluded from the covered transaction, unless it knows that the certification is erroneous. A participant may decide the method and frequency by which it determines the eligibility of its principals. Each participant may, but is not required to, check the Nonprocurement List.
9. Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a participant is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.
10. Except for transactions authorized under paragraph 6 of these instructions, if a participant in a covered transaction knowingly enters into a lower tier covered transaction with a person who is suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal Government, the Fund may terminate this transaction for cause or default.

**D. Certification Regarding Debarment, Suspension, and Other Responsibility Matters -- Primary Covered Transactions**

1. The prospective primary participant (the Applicant) certifies to the best of its knowledge and belief, that it and its principals:
  - (a) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
  - (b) have not within a three-year period preceding this Application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
  - (c) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph (1)(b) of this certification; and
  - (d) Have not within a three-year period preceding this Application had one or more public transactions (Federal, State or local) terminated for cause or default.
2. Where the Applicant is unable to certify to any of the statements in this certification, such Applicant shall attach an explanation to this proposal.

**E. Certification Regarding Drug-Free Workplace Requirements**

1. The Applicant certifies that it will provide a drug-free workplace by:
  - (a) publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employee for violations of such prohibition;
  - (b) establishing a drug-free awareness program to inform employees about:

- (i) the dangers of drug abuse in the workplace;
  - (ii) the Applicant's policy of maintaining a drug-free workplace;
  - (iii) any available drug counseling, rehabilitation, and employee assistance program;
  - (iv) the penalties that may be imposed upon employees for drug abuse violations occurring in the workplace
- making it a requirement that each employee to be engaged in the performance of the Award be given a copy of the statement required by subparagraph (a);
- notifying the employee in the statement required by subparagraph (a) that, as a condition of employment in such grant, the employee will:
- (i) abide by the terms of the statement; and
  - (ii) notify the employer of any criminal drug use statute conviction for a violation occurring in the workplace no later than five calendar days after such conviction;
- notifying the granting agency in writing, within ten calendar days after receiving notice of a conviction under subparagraph (d) (ii) from an employee or otherwise receiving actual notice of such conviction;
- taking one of the following actions, within 30 days of receiving notice under subparagraph (d)(ii), with respect to any employee who is so convicted:
- (i) taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - (ii) requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency; and
  - (c) making a good faith effort to continue to maintain a drug-free workplace through implementation of subparagraphs (a), (b), (c), (d), (e), and (f).

2. The Applicant may insert in the space provided below the site(s) for the performance of work (activities carried out by the Applicant) to be done in connection with the Award (Place of Performance (Street Address, City, County, State and zip Code)): Not Applicable

**F. Certification Regarding Lobbying**

1. The Applicant certifies, to the best of its knowledge and belief, that:
  - (d) No Federal appropriated funds have been paid or will be paid, by or on

behalf of the Applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the Awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

- (e) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Application, the undersigned shall complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying, " in accordance with its instructions; and
  - (f) The Applicant shall require that the language of this certification be included in the Award documents for all sub-awards of all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.
2. This certification is a material representation of fact upon which reliance is placed when this transaction is made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.



# 501(C)(4) QUESTIONNAIRE

This questionnaire is necessary for the CDFI Fund to determine whether an Applicant with a 501(c)(4) designation from the IRS is eligible to receive an award from the Fund (see 2 U.S.C. 1601 et al). Please read all definitions before responding to the questions and continue to refer to such definitions in responding to this questionnaire. If the answer to any question is yes, please describe in detail the facts and circumstances, subject matter, date(s), names and titles of all individuals and their employers and their organizations on a separate sheet(s) of paper. The CDFI Fund reserves the right to seek follow-up responses from an Applicant. Failure to complete this questionnaire and, if applicable, respond timely to follow-up questions, will delay the Fund's processing of the Application, and may result in the disqualification of the Application from further consideration. After submitting responses to this questionnaire, the Applicant is under a continuing obligation to: (1) supplement its responses upon a change in circumstances; and (2) revise or modify its responses within 10 business days of having actual or constructive knowledge that the responses previously submitted and certified are no longer complete, accurate, or true. You may call the CDFI Fund's Office of Legal Counsel at (202) 622-8662 if you have any questions about this form.

**Scope:** The scope of this questionnaire is limited to activities on or after January 1, 1996.

## Questions

1. Has any officer, employee, director, partner, proprietor, or board member contacted <sup>1</sup> a Covered Executive Branch Official <sup>2</sup> with regard to the formulation, modification, or adoption of Federal legislation (including legislative proposals)	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Has any officer, employee, director, partner, proprietor, or board member contacted a Covered Executive Branch Official with regard to the formulation, modification, or adoption of a Federal rule, regulation, Executive Order, or any other program, policy, or position of the United States Government?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the administration or execution of a Federal program or policy (including the negotiation, award, or administration or a Federal contract, grant, loan, permit, or license)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the nomination or confirmation of a person for a position subject to confirmation by the United States Senate?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Has any officer, employee, director, partner, proprietor, or Board member engaged in efforts supporting and coordinating the contact by others of a Covered Executive Branch Official including preparation and planning activities, research and other background work that was intended, at the time performed, for a purpose described in Questions 1-4?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the formulation, modification, or adoption of Federal legislation (including legislative proposals)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the formulation, modification, or adoption of a Federal rule, regulation, Executive Order, or any other program, policy, or position of the United States Government?	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Has any officer employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the administration or execution of a Federal program or policy (including the negotiation, award, or administration of a Federal contract, grant, loan, permit, or license)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the nomination or confirmation of a person for a position subject to confirmation by the United States Senate?	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Has any officer, employee, director, partner, proprietor, or Board member engaged in efforts supporting and coordinating the contact by others of a Covered Legislative Branch Official <sup>3</sup> including preparation and planning activities, research and other background work that was intended, at the time performed, for a purpose described in Questions 6-9?	<input type="checkbox"/> Yes <input type="checkbox"/> No

## Signature

Signing the certification on SF 424 certifies that the answers to the 501(c)(4) Questionnaire and the written explanations attached thereto are true, accurate, and complete to the best of its information, knowledge, and belief and that, since January 1, 1996, the Applicant has not engaged in Lobbying Activities as defined in Section 3 (7) of the Lobbying Disclosure Act of 1995, P.L. 104-65, as amended.

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“Contacted” means any oral or written communication including an electronic communication.

<sup>2</sup> “Covered executive branch official” means: (a) the President; (b) the Vice President; (c) any officer or employee, or any other individual functioning in the capacity of such an officer or employee, in the Executive Office of the President; (d) any officer or employee serving in an Executive Level I-V position, a “Schedule C” position, or any official in a Senior Executive Service position; (e) any member of the uniformed services serving at grade 0-7 or above; or (f) any officer or employee serving in a position of a confidential, policy-determining, policy-making, or policy-advocating character.

<sup>3</sup> “Covered legislative branch official” means: (a) a member of Congress; (b) an elected officer of either House of Congress; and (c) any employee of the House or Senate, including employees of Members, committees, leadership and working groups or caucuses organized to provide legislative services or other assistance to Members of Congress.