

Tips for Writing & Submitting a CED Grant Application



This document will provide you with tips and best practices to consider as you write and submit a Community Economic Development (CED) program grant application. The Office of Community Services (OCS) within the Administration for Children and Families (ACF), a subcomponent of the Department of Health and Human Services (HHS) publishes an annual Standing Notice of Funding Opportunity (SNOFO). The application must be submitted within the open application period and respond directly to the requirements in the SNOFO. ***This document does not detail the requirements or serve as a replacement for closely reading the SNOFO. Program applicants should read the SNOFO in full to complete their grant application.***

Project Funding

- Ensure that your project can be funded by the CED grant. Each SNOFO includes a minimum and maximum grant amount.
 - ❖ If your project exceeds the maximum grant amount, you can use additional funding from other organizations. Include detailed information about which organizations will provide funding and how much funding will be provided.
- Ensure that CED funds are connected only to eligible activities. Eligible activities include startup capital for operating expenses as well as loans, equity, or stock investments in participating businesses.
- Your application will include a budget justification narrative where you will describe the budget and its uses in detail, but you may also reference the budget items throughout the application. It is a best practice to confirm that any references to budget items and amounts remain consistent throughout the application.
- Ensure the application provides evidence of all funding necessary to implement and complete the proposed project. Matching funds are not required for CED grant, but if additional funding is needed, ensure you show that funds will be available to cover all expenses during the project period.

Business Creation and Expansion

- Your project may work with one or more business. It will strengthen your application to have selected a specific business to create or expand. If your project is a revolving loan fund, select the business(es) that will receive the first loan(s).
- Your application should clearly describe the businesses you are working with by:
 - ❖ Naming the business,
 - ❖ Providing the business location,
 - ❖ Describing what the goods or services are being sold,
 - ❖ Connecting the businesses' goods or services to a need in the market or community, and
 - ❖ Stating whether the business is new or being expanded.
- If the business is being expanded, explain how it is being expanded. For example:
 - ❖ Is it moving to a bigger building or new location?
 - ❖ Is it adding a new product or service?
 - ❖ Are new customers being served?
- You may want to include a signed agreement with the business that they will create 75% of the new jobs for individuals with low income.
- For CED business investment of any kind, all documentation and/or agreements necessary to support evidence of the investment should be included in the application. Documentation may include executed lease, loan, or participatory agreements to protect the government's investment and assure CED program compliance.

Job Creation

- The focus of CED projects is job creation for individuals with low income, not training, placement, or technical assistance.
 - ❖ Low income is defined by the HHS poverty guidelines.



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- Job creation is the creation of new full-time, full-year positions for the project that did not exist prior to the start of the project and came about as a direct result of the investment of CED funds in project activities.
- Confirm that your proposed job creation numbers meet the SNOFO requirements and are consistent throughout the application. Best practices include:
 - ❖ Check your proposed job numbers meets the cost per job requirements, meaning that you will propose a minimum number of jobs to be created based on your requested funding amount. You must propose to create a minimum number of jobs using the funding formula and requirements from the SNOFO. Please note - an applicant's score will not increase by proposing jobs above the required minimum.
 - ❖ Confirm the number of jobs proposed for individuals with low income is at least 75% of the total jobs proposed. For example, if your project proposes 60 total new jobs, your application should propose at least 45 jobs for individuals with low income.
 - ❖ Review the application to ensure the job numbers are the same in all parts of the application.

Project Implementation - Strategy

- Your CED project may include multiple businesses and partners, so it is important to make sure your project strategy is clear to reviewers. You can do this by clearly stating your project strategies such as loan, equity investments, or construction.
 - ❖ For loans, describe if it is a loan to a single business or a revolving loan fund.
 - ❖ For loans and equity investments, clearly share the terms of the agreement.
- If the project has funding from multiple sources, share how the CED funding will specifically be used. For example, if CED funds are used in a large construction project, is the CED funding used for development costs, construction itself, or equipment once construction is complete?
- If construction is being completed for the project, but the CED funds are being loaned to the organization for construction. Clearly state that a loan is being used to facilitate the construction.

- Write a clear project timeline with milestones to ensure your project is completed and positions are created within the project period.

Project Implementation - Staffing

- To ensure your project will be successfully implemented, share your organization's staff and capacity in the application. State who at your organization will have responsibilities in implementing the project. Include resumes to demonstrate your team's experience and capacity.
- If your organization will be implementing the project with a partner, it is a best practice to obtain partners' commitment to the project and commitment to the CED program goals through a signed project partner agreement submitted with the application.

Project Implementation - Reporting

- You should consider how you will recruit, verify, track, and report on job creation and employment of individuals with low income to ensure that a minimum of 75% of the new positions are filled by individuals with low income.
- It is a best practice to describe how you will maintain records about your job positions for the purpose of semi-annual reporting.

Application Layout and Submission

It is important to consider how the application layout helps reviewers to best understand your project proposal.

- The Project Summary should clearly describe the participating businesses, project strategy, and proposed outcomes for the project. You may consider the summary as a short pitch, where the reviewer gains a full understanding of the project through a single reading.
- When providing information on your community development corporation's eligibility, a specific designation is not required. However, you should provide your organization's articles of incorporation or by laws that reflect your primary purpose meeting the requirements.
- Tips for laying out a clear application include:
 - ❖ Using clear headings,
 - ❖ Bolding key points,



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- ❖ Writing in short, concise, and plain language, and
- ❖ Confirming the page numbers in the Table of Contents and page references throughout your application are correct.

For your application to be considered, it must be submitted by the specified deadline and through the submission method described in the SNOFO. Prior to the application due date, you should have all the required accounts and permissions set up to ensure you can submit the application.

