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## 2014 CED/CED-HFFI Funding Opportunity Announcement Questions and Answers – (as of 6/20/2014)

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### General

#### CED and CED-HFFI Programs Overview

**Question:** What is the purpose of the Community Economic Development (CED) Projects program?

**Answer:** The objective of the program is to support businesses that develop new products, services, and other commercial activities that result in the creation of new positions for low-income individuals that:

- Are ready to implement at the time of award;
- Lead to increased self-sufficiency for low-income individuals and their families;
- Create businesses and jobs in low-income communities that improve the livelihood of not only those who obtain those jobs but the community itself; and
- Attract additional public and private funds to increase investment and quality of life in low-income communities.

**Question:** What is the purpose of the Community Economic Development Healthy Food Financing Initiative Projects (CED-HFFI) program?

**Answer:** The CED-HFFI program's objectives are to support businesses and commercial activities that improve the access to healthy foods and the overall health of community residents while creating long-term jobs in the community that:

- Bring healthy food choices to communities that are in food deserts through the establishment of new healthy food retail outlets or by supporting the offering of a significant number of healthy food choices at an existing retail outlet that lack such choices;
- Develop and enhance distribution systems to increase the amount of healthy food going to healthy food retail outlets in food deserts; Develop strategies that promote or encourage the purchase of healthy foods, including outreach and education to consumers in food deserts about healthy food choices and how they can be integrated into their diet; and
- Provide income to low-income individuals so that they can become self-sufficient.

**Question:** Who is the federal point-of-contact for this grant?

**Answer:** The Program Office Contact is Mr. Gerald Shanklin. He can be reached via the following:

Administration for Children and Families  
Office of Community Services  
OCS Grants Operations Center

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9701 Apollo Drive

Largo, MD 20774

Phone: 1-855-792-6551

Email: [ocsgrants@acf.hhs.gov](mailto:ocsgrants@acf.hhs.gov)

### Construction and Non-Construction Projects

**Question:** What is the Award Ceiling?

**Answer:** CED-funded projects can be non-construction or construction projects. The Award Ceiling for both project types is \$800,000. Non-construction projects will have one 36-month project and budget period. Projects that involve construction will have one 60-month project and budget period.

### Job Creation

**Question:** The grant required creation of jobs for low-income individuals at an average of \$20,000 or \$25,000 based on non-construction or construction. How is the number of jobs added? Is it per year or over the period of grant? For instance if 5 jobs are created in the first year and sustaining them for four years would that amount to 20 jobs - since the payroll has to be met every year.

**Answer:** The cost per position is calculated by dividing the total CED or CED-HFFI funding requested by the number of new jobs to be created over the course of the grant. Each position created counts as only one position throughout the course of the grant for the purposes of calculating and cannot be recounted in subsequent years - it is the expectation that all new jobs created with CED/CED-HFFI grant funds will be sustained in the long term - and for at least one year beyond the end of the grant. Using the example, provided if 5 new, full-time, full-year jobs are created in the first year, they would only be counted in the first year they are created; they cannot be recounted in subsequent years of the grant. The only jobs to be counted in subsequent years would be any new positions created.

### Job Cost

**Question:** Please clarify Appendix A: Sample Chart of Cost per Job. If \$100,000 is spent on 4 employees is, the entire amount \$25,000 for each employee?

**Answer:** The cost per position is calculated by dividing the total grant request by the number of full-time, full-year positions to be created through the project.

[Total Amount of Federal CED-HFFI Funds Awarded] divided by [\$25,000 for construction projects or \$20,000 for non-construction projects] = [Minimum Number of Jobs to be Created].

If the total CED award amount is \$100,000 and it is a construction project, then at least 4 jobs must be created through the project.

$\$100,000 / \$25,000 = 4$ . The cost per job is \$25,000 for each of the 4 jobs.

As outlined in the Funding Opportunity Announcement, the cost per job cannot exceed \$20,000 for non-construction projects and \$25,000 for construction projects.

## Match Requirements

**Question:** Are matching funds required for award?

**Answer:** There is no cost match required for CED projects.

## Exemption from Electronic Submission

**Question:** How do we request an exemption from electronic submission?

**Answer:** Applicants may request and receive the exemption from required electronic application submission by either:

- Submitting an email request to [electronicappexemption@acf.hhs.gov](mailto:electronicappexemption@acf.hhs.gov), or
- Sending a written request to the Office of Grants Management via

Katrina Morgan

Administration for Children and Families

Office of Grants Management

OCS Grants Operations Center

9701 Apollo Drive

Largo, MD 20774

Exemption requests must be received by ACF no later than two weeks before the application due date, that is, 14 calendar days prior to the application due date or July 7, 2014.

## Awards Announcement

**Question:** When will funding awards be announced?

**Answer:** Awards will be made no later than September 30, 2014.

**Question:** When would grant funds “be available to implement projects for grants” submitted in 2015 and 2016?

**Answer:** Awards will be made no later than September 30, 2015 and September 30, 2016. The starting date for the project period cannot be negotiated.

## Funding Restrictions

**Question:** Are there any restrictions on how CED funds can be used?

**Answer:** Costs of organized fund raising, including financial campaigns, endowment drives, solicitation of gifts and requests, and similar expenses incurred solely to raise capital or obtain contributions, are considered unallowable costs under grants or cooperative agreements awarded under this FOA. Note:

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Costs incurred for grant application preparation are not considered allowable costs under an award and may not be included in the project budget or budget justification.

Additionally:

- Grant awards will not allow reimbursement of pre-award costs.
- Subawards are not permitted under projects receiving funds under this announcement.
- Grant awards will not allow reimbursement of pre-award costs.
- Grant awards may not be used to capitalize loan loss reserve funds.
- Grant awards may not be used to make a loan with a balloon payment that will be paid after the end of the project period.
- Organizations may receive a maximum of one new CED award per year.

### Equity Fund Projects

**Question:** It appears that for an equity fund, the applicant is only required to identify the first investment. What if that investment does not expend all of the funds allocated for equity investments? Does the applicant need to identify investments that equal the amount allocated for investments? If the applicant does not need to identify additional investments, then how should the applicant provide details on the positions to be created (salary, benefits, etc.)?

**Answer:** We cannot provide details on how to address the detail on the positions to be created if your project identifies only the initial equity investment.

Keep in mind, an equity investment is the provision of capital to an identified for-profit business entity for a specified purpose in return for a share of ownership evidenced by a formal equity investment agreement. This may involve the issuance of stock as in an equity stock investment. An equity investment may be either in a subsidiary for-profit corporation of the applicant or in an unaffiliated business. Meanwhile, a loan is money provided to finance an eligible business borrower evidenced by a promissory note and loan agreement for a specified purpose to be repaid, with a stated rate of interest and within a specified period. Loans made to eligible businesses must be at or below market rate (or what commercial lenders would offer). A common use of CED funds is a distinct loan fund established exclusively for CED projects as a resource for loans, to finance eligible business development and operational activities that, when the principal is repaid, are used to make new loans that support a similar purpose. In all instances involving a loan, the first borrower must be identified along with the standards used to select the borrower and interest accrued on CED funds must be used to continue or expand the activities of the approved project. Projects don't generally utilize CED funds for an equity investment funds as they do for loan funds.

Regardless of your strategy, your application and related budget must outline the approach that will be used to implement the project. Additionally, your budget should show the need for all funds requested and how funds will be used to implement the project. The application must provide an acceptable financial plan for the project demonstrating that the project is ready to be implemented, will be economically feasible by the conclusion of the grant period, and will continue to be so for at least 1 year thereafter. The financial plan and budget must clearly demonstrate that the proposed costs are

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reasonable and necessary to carry out the activities proposed in the application. For example, if your project will identify only the first equity investment, then your application should provide details on how the remaining investments will be identified and what budget funds will be used for.

### Loan Funds

**Question:** If an applicant is applying for a loan fund, do they have to identify every borrower that will be provided a loan from the loan fund?

**Answer:** If an applicant is applying for a loan fund, they do not have to identify every borrower in the application. In all instances, the first borrower must be identified along with the standards used to select the borrower, and interest accrued on CED funds must be used to continue or expand the activities of the approved project. Additionally, the application must demonstrate that re-payment of all loans funded with CED funds will begin during the course of the funded project period and a balloon payment (if any) must be made before the end of the project period.

**Question:** If we loan someone money and they pay us back, where does the loan repayment money go?

**Answer:** As outlined under Project Implementation in the CED and CED-HFFI Funding Opportunity Announcements:

- 1) Loan projects must use any repaid principal or interest accrued on loans to continue or expand the activities of the originally approved project during the grant period
- 2) Any repaid principal on such loans that is no longer needed for the originally authorized purpose of the CED program will revert to ACF (see 45 CFR Part 74.36 for additional information pertaining to the use of intangible property).

**Question:** How long can a loan be?

**Answer:** There is no requirement for the length. However, as noted in the definition of loan in the CED and CED-HFFI Funding Opportunity Announcements, repayment of all loans funded with CED funds must begin during the course of the funded project period and a balloon payment (if any) must be made before the end of the project period. As is outlined under Project Implementation in the CED and CED-HFFI FOAs, loan projects must report a repayment schedule.

**Question:** If a project has a loan architect, is this paid directly from the grant or is it to be paid from newly created business? If it can be paid for by the grant, then it must be a subaward since it will be providing a service?

**Answer:** As a part of your project design, you must determine whether the loan architect will be paid for from the grant or the newly created business. Paying for salaries and services are an allowable use of grant funds as are other costs related to construction and would not be considered a subaward.

## Application Formatting

### Spacing/Font Requirements

**Question:** Can font size in tables, such as the projected financials and line-item budget detail, be in Times New Roman 11 or 10?

**Answer:** The FOA requires all documents be in 12 point, Times New Roman font. However, we recognize that there may be some instances where an applicant might use a smaller/different font and/or single spacing for acceptable normal writing standards (e.g., footnotes, charts, pre-existing documents, etc.). In those instances, applicants should ensure that the font size and formatting on any documents is large enough so that it is readable.

**Question:** Can you confirm whether Resumes must be in 12 point font? Some resumes are three pages and in order to condense them to two pages, a lower font is necessary.

**Answer:** The 12-point Times New Roman font requirement applies for resumes. As stated under the Formatting Requirements in the announcements, resumes must be no more than two pages in length. However, resumes are exempt from the double-spacing requirements and may be singled-spaced.

### Supporting Documents in Appendices File

**Question:** Is it OK to include Financial Documentation/Projected Statements in the Project Description vs the Appendices in order to meet the page limitations for a project that already has a lot to fit in the Appendix?

**Answer:** Applicants may include supporting documents in the "Project Description" file if they prefer as long as they are clearly labeled and organized within the file and meet page limit requirements as outlined in Section IV.2. Content and Form of Application Submission. Remember, the Project Description file is limited to 75 pages, while the Appendices file is limited to 125 pages.

### Financial Statements

**Question:** While Audited Financial statements are listed in the FOA under Section IV.2. Content and Form of Application Submission, the years of the financial statements required are not. Can you please provide the number of years of Audited Financial statements that are required to submit with the application?

**Answer:** The number of years Audited Financial Statements are required for is not outlined in the Funding Opportunity Announcement - that is left to the discretion of the applicant. However, applicants should provide the most recent Audited Financial Statements available in the application. Remember to also consider page limitations: the "Project Description" file is limited to 75 pages; while the "Appendices" file is limited to 125 pages.

### Two-file Requirement

**Question:** What is the two-file requirement?

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**Answer:** In FY 2013 ACF implemented a new application upload requirement. All Applicants must adhere to the Two-File Requirement. No more than two files will be accepted for the review. Applications with additional files will be amended and files will be removed from the review. SFs and OMB-approved forms will not be considered additional files.

- File One: Must contain the entire Project Description, and the Budget and Budget Justification (including a line-item budget and a budget narrative).
- File Two: Must contain all documents required in the Appendices.

The deadline for electronic application submission is 11:59 p.m., ET, on July 21, 2014. The deadline for receipt of paper applications is 4:30 p.m., ET on July 21, 2014.

### Technical Issues

**Question:** I was trying to fill out an application for a grant with your organization. I tried several attempts to complete the form online but it gets to the budget form and freeze up. I wanted to know is there something I am doing wrong? Did you receive some information from my organization?

**Answer:** We regret to hear that you are experiencing technical difficulty with your application submission. Please contact the Grants.Gov Contact Center directly for technical support. They can be reached:

- 24 hours a day, 7 days a week. We are closed on federal holidays (see Office of Personnel Management Federal Holidays).
- By Phone: 1-800-518-4726 (local toll free). For International callers, please dial 606-545-5035 to speak with a Contact Center representative.
- By Email: [support@grants.gov](mailto:support@grants.gov)

If the problem cannot be resolved please remember to get your Helpdesk Ticket Number and contact the Office of Grants Management.

Applicants that do not have an Internet connection or sufficient computing capacity to upload large documents to the Internet may contact ACF for an exemption that will allow the applicant to submit applications in paper format. Information and the requirements for requesting an exemption from required electronic application submission are found in Section IV.2. Content and Form of Application Submission of the Funding Opportunity Announcement.

Applicants may request and receive the exemption from required electronic application submission by either submitting an email request to [electronicappexemption@acf.hhs.gov](mailto:electronicappexemption@acf.hhs.gov), or sending a written request to:

Katrina Morgan

Administration for Children and Families

Office of Grants Management

370 L'Enfant Promenade SW

Washington, DC 20447-0001

## **Project Description Elements & Program Requirements**

### **Project Integration**

**Question:** The section on Project Integration is not listed in the Table of Contents on page 19 of the CED announcement or pages 20-21 of the HFFI announcement. Does this mean that OCS does not expect/want a narrative for this section, and that the criteria will be used to evaluate what is already included in the application?

**Answer:** You are correct – Project Integration is not included in the Table of Contents. A separate narrative is not necessary for this section, as when scoring this section reviewers will consider how well all the application criteria are aligned, i.e., how effectively the components of the application (Objectives and Need for Assistance, Business Plan, and Budget and Budget Justification) relate to each other to form a cohesive, carefully planned project. Please refer to pages 46-47 of the CED-HFFI announcement and page 44 of the CED announcement for the criteria in which reviewers will evaluate this section.

### **Project Implementation and Project Viability**

**Question:** In the Table of Contents on page 19 of the CED announcement, Project Implementation is listed before Project Viability. The order is switched in the HFFI Table of Contents. The point sections of both announcements lists Project Viability first, then Project Implementation. Please clarify the correct order of these sections.

**Answer:** Although "Project Implementation" is listed first in the table of contents in the CED announcement, we recommend the order of the sections follow the order of the points section with "Project Viability" listed first and "Project Implementation" listed second. Keep in mind, however, points will not be deducted for applications that have "Project Implementation" listed first as long as all required components are included and clearly labeled/organized.

### **Third Party Loans**

**Question:** If the grant is being used as a low-interest amortized loan does OCS require principal payments to begin during the 3 or 5 year grant period? Or is it OK to structure it as interest-only for years 1-7, then starting in year 8 is fully amortized over 20 years, for example.

**Answer:** As outlined in both funding announcements, repayment of all loans funded with CED or CED-HFFI funds must begin during the course of the funded project period and a balloon payment (if any) must be made before the end of the project period.

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Projects that use funding to provide loan(s) that have balloon payments that will be paid after the end of the project period are ineligible activities under these announcements.

### Loan Repayment

**Question:** How does OCS define "repayment" - does it mean loan principal or loan interest or either?

**Answer:** Repayment can refer to loan principal and/or loan interest reflected in a third party agreement.

### Project Location

**Question:** On the SF for Project/Performance Site Location(s) does OCS only want the grant applicant's address on where the grant project will be managed/implemented, or do they also want the address of the business or project site where the business (or businesses) creating the jobs are located?

**Answer:** As stated under the Formatting Requirements in the CED Funding Opportunity Announcement, in the SF for Project/Performance Site Location(s) (SF-P/PSL), applicants may cite their primary location and up to 29 additional performance sites. This may include all the businesses where project implementation/job creation is taking place.

**Question:** Can an applicant have a proposed site for operation without a formal lease of the premises existing at the time of the application?

**Answer:** Yes - an applicant may have a proposed site for operation without a formal lease at the time of application. However, applicants must demonstrate control of the site and/or facilities required to operate the project or that site control is conditioned only on the receipt of the grant award. Proof of site control includes all of the following documentation: documentation of the specific property location (address, city, state); documentation of a signed and dated deed or lease agreement between the applicant and property owner; and documentation in the agreement of the terms of the agreement, use of premises, and description of the site (prior use or new property, square footage, use of space for the project).

## Eligibility Requirements

### Applicant Eligibility

**Question:** Who is eligible to apply for a CED grant?

**Answer:** To be eligible for the CED program, an applicant must meet three conditions:  
Applicant must be a private, non-profit CDC with 501(c)(3) or non-501(c)(3) status;  
Applicant must have articles of incorporation, bylaws, or other official documents demonstrating that the CDC has as a principal purpose the planning, developing, or managing of low-income housing or community economic development activities; and  
The Board of Directors must have representation from each of the following: community residents, business leaders, and civic leaders.

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NOTE: The CDC designation does not need to be specified on any official documents as long as the three requirements stated earlier in this section are met.

**Question:** Can applications for restaurants, grocery stores, and other food-related businesses be submitted for CED grants?

**Answer:** CED funds may be used for business start-up or business expansion activities, as consistent with the cost principles, as implemented in 2 CFR Part 230, provided that the expenditures result in the creation of positions that can be filled with low-income individuals. Applications for CED funding can be submitted for food related businesses, provided the project is not aimed at addressing food deserts and improving access to healthy, affordable foods. Applicants wishing to obtain funding for a project that addresses food deserts through improved access to healthy, affordable food can apply under the CED Healthy Food Financing Initiative Projects Funding Opportunity Announcement (HHS-2014-ACF-OCS-EE-0819).

**Question:** You mentioned in the webinar on the 2014 CED and CED-HFFI Funding Opportunity Announcements that to be eligible to apply for the CED-HFFI grant you must be a Non-profit or CDC qualified. I work for a federally recognized Indian tribe; does the tribe qualify for this grant?

**Answer:** As outlined in Section III. Eligibility Information: to be eligible for the CED/CED-HFFI program, an applicant must meet three conditions:

- Applicant must be a private, non-profit CDC with 501(c)(3) or non-501(c)(3) status;
- Applicant must have articles of incorporation, bylaws, or other official documents demonstrating that the CDC has as a principal purpose the planning, developing, or managing of low-income housing or community economic development activities; and
- The Board of Directors must have representation from each of the following: community residents, business leaders, and civic leaders.

Note: The CDC designation does not need to be specified on any official documents as long as the three requirements stated above are met.

Tribes are not eligible to apply. However tribal organizations that meet the criteria outlined AND have a separate and distinct EIN are eligible to apply for this grant. If the organization does not meet the criteria above or does not have its own EIN, OCS recommends that tribes and other entities serving Native American communities consider establishing a CDC or collaborating with an experienced CDC to implement job creation programs and support economic self-sufficiency among Native Americans.

**Question:** In the webinar on the 2014 CED and CED-HFFI Funding Opportunity Announcements, the presenter stated that ineligible projects include those projects that primarily support training and TA centers without directly creating jobs. Are job training and technical assistance programs that do directly create jobs eligible to apply for this funding opportunity?

## 2014 CED/CED-HFFI Funding Opportunity Announcement Questions and Answers – (as of 6/20/2014)

**Answer:** You cannot use CED funds to support training and technical assistance activities. However, if your project will use CED and CED-HFFI funds for costs associated with business start-up or business expansion activities that will result in the creation of new, full-time, full-year positions in a viable industry that can be filled with low-income individuals, then it is eligible to apply under the CED program. Keep in mind that CED funds may not be used solely for training and technical assistance as a means to create jobs. Limited job training and job placement activities can be supported only in the context of modest training that may be provided specifically for the new positions created. For example, funds can be used to train a cashier for a specific position that has been created, but cannot be used to operate a general job training and placement program.

**Question:** Could an organization apply for the Community Economic Development Projects grant with the intent of providing business start-up loans to the businesses with the most viable plans of action?

**Answer:** CED funds may be used for business start-up or business expansion activities, as consistent with the cost principles, as implemented in 2 CFR Part 230, provided that the expenditures result in the creation of positions that can be filled with low-income individuals.

However, keep in mind, as outlined in Section III. Eligibility Information of the 2014 CED Funding Opportunity Announcement, to be eligible for the CED program, an applicant must meet three conditions:

- Applicant must be a private, non-profit CDC with 501(c)(3) or non-501(c)(3) status;
- Applicant must have articles of incorporation, bylaws, or other official documents demonstrating that the CDC has as a principal purpose the planning, developing, or managing of low-income housing or community economic development activities; and
- The Board of Directors must have representation from each of the following: community residents, business leaders, and civic leaders.

Note: The CDC designation does not need to be specified on any official documents as long as the three requirements stated earlier in this section are met.

If your organization does not meet these conditions, then it is not eligible to apply for a CED or CED-HFFI grant.

**Question:** May a United States 501 (c) (3) organization apply for community economic development project grant in which it invests in a foreign company which will locate a plant in the U.S. to conduct shipping and manufacturing operations in the U.S. and hire legally present documented individuals in the U.S. as the basis for the grant funding?

**Answer:** As long as the organization applying for the CED grant in the U.S. is a qualified Community Development Corporation (CDC) as defined in the Funding Opportunity Announcement and the project will be located in and create new full-time, full-year jobs in the U.S. that will be filled by low-income residents within the U.S., we do not see an issue with this approach.

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Keep in mind, CED funds may only be used by a third-party partner in the form of a loan (made at or below market rate) or equity investment awarded by the CED grantee organization. In-kind contributions to a third party are not an allowable use of CED funds. If the applicant proposes to use the CED funds as a loan or revolving loan fund, additional loan agreements are required. Such agreements must demonstrate how the applicant will ensure compliance with all the terms of 45 C.F.R. Part 74.36 concerning intangible property. If the applicant proposes to use the CED funds as an equity stock investment, the application should demonstrate that any equity stock investment agreement will be in compliance with 45 C.F.R. Part 74.36 concerning intangible property. See Section IV.2. Content and Form of Application Submission of the Funding Opportunity Announcement for more specifics about these relationships.

### Eligible Activities

**Question:** We are a CDC planning to develop an incubator. The next step is to develop an incubator with a business model of production and sales within the low income community. Does the above fit into the grant eligible requirements?

**Answer:** While we cannot comment on the idea behind your proposed CED-HFFI project, please note the following from the FOA:

Funds can be used for costs associated with business start-up or business expansion activities, as consistent with the cost principles found at 2 CFR Part 230, provided that the expenditures result in the creation of positions in a viable industry that can be filled with low-income individuals and improve access to healthy, affordable foods.

Additionally, incubator development is allowable as long as the focus of the incubator is healthy food; it demonstrates substantial and specific job creation for low-income individuals; and the incubator is located in a geographic location within the community. Incubators that are established without a geographic location in the community are not supported by this announcement.

### Board of Directors

**Question:** Does the Board of Directors have to be from the 'food desert' location(s) or just representations from community?

**Answer:** As outlined in the Definition of Terms Sections of the CED and CED-HFFI Funding Opportunity Announcements, the Board of Directors of the organization must have representation from community residents, business leaders, and civic leaders.

If the project is located in a food desert, then the Board of Directors should have representation from residents in that service area.

### Applying with a More Experienced Partner

**Question:** Is there a list of all CED-HFFI awardees within the last five years so that we may choose, ourselves, a more experienced partner who has completed two or more CED-HFFI projects?

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**Answer:** The first year CED-HFFI funding was awarded was in FY 2011. A complete list of FY 2011, FY 2012, and FY 2013 CED-HFFI grantees can be found on the ACF website at this URL: [www.acf.hhs.gov/programs/ocs/programs/community-economic-development/healthy-food-financing](http://www.acf.hhs.gov/programs/ocs/programs/community-economic-development/healthy-food-financing).

As outlined in the Funding Opportunity Announcement, the definition of a more experienced partner is one who meets all of the following requirements: is a CDC; has completed two or more CED-HFFI projects; has completed one or more projects involving activities similar to the proposed project; and has experience with collaborative programming.

### Applying with a Non-Profit Subsidiary

**Question:** Can an organization that is for profit, create a subsidiary to apply, and would they need their own DUNS # and create a new SAMS ?

**Answer:** Yes, a non-profit organization can be created that meets the eligibility criteria in the Funding Opportunity Announcements to apply for a CED or CED-HFFI grant. In order to apply, this organization would need its own: DUNS Number registration; SAM.gov registration formerly the Central Contractor Registry (or CCR); and Grants.gov. Additionally, the organization must show that there is no conflict of interest and it is completely separate and distinct. Applications submitted by an authorized organizational representative (or AOR) that do not have a current registration with the System for Award Management (SAM) or a valid DUNS number will be rejected by Grants.gov.

However, keep in mind, applications are required to demonstrate the applicant has past experience with two business creation or business expansion projects undertaken by the applicant within the past 10 years that are substantially similar to the project for which CED funding is being requested and were successful in creating full-time, full-year positions that lasted for at least 1 year beyond the project period.

### Applying for Multiple Grants

**Question:** As a current grantee currently starting year 2 of 3 of our CED grant, we have another project that we would like to seek funding for that is completely separate from our current project. Are we eligible to apply for another grant while we have an award under this same program?

**Answer:** Yes, you may apply for another CED/CED-HFFI grant as long as the funding will be used for a separate project that is different in scope from your current CED or CED-HFFI project.

**Question:** If we are doing the same CED project in a different state, is that considered a “different project (i.e., are we eligible to apply for another grant while we have an award under this same program?)

**Answer:** Yes, you may apply for another CED or CED-HFFI grant as long as the funding will be used for a separate project that is different in scope from the your current CED or CED-HFFI project, including a different jurisdiction.

## 2014 CED/CED-HFFI Funding Opportunity Announcement Questions and Answers – (as of 6/20/2014)

For example, if your current CED-HFFI project opened a farmer's market in California and you would like to create or expand another farmer's market in Texas, that project would be eligible.

**Question:** My organization is interested in pursuing the Community Economic Development Healthy Food Financing Initiative Projects Grant. Are we eligible to receive this grant while we have an award under the Community Economic Development grant?

**Answer:** You may submit applications under both CED and CED-HFFI Funding Opportunities in 2014. However, as outlined in Section III. Eligibility Information: applicants will not be eligible for funding under both the CED and CED-Healthy Food Financing Initiative program announcements sponsored by OCS in FY 2014.

**Question:** I'm looking at the funding opportunities for both the Community Economic Development Projects and Community Economic Development Healthy Food Financing Initiative Projects. These are both listed as eligible for construction or non-construction projects. I am interested in applying for a project that provides a food source and jobs to the community through raising livestock. As best as you can tell, would either/both of these grants be able to fund this type of project?

**Answer:** As is outlined in CED-HFFI Funding Opportunity Announcement, the CED-HFFI program's objective is to support businesses and commercial activities that improve the access to healthy foods and the overall health of community residents while creating long-term jobs in the community for low-income individuals. The CED-HFFI program represents ones of the Federal Government's coordinated efforts to increase healthy food access in low-income urban and rural neighborhoods and communities with limited access to affordable and nutritious food. This includes increasing and distributing agricultural products. If your organization is a qualified Community Development Corporation (CDC) as defined in the Funding Opportunity Announcement and you are addressing access to healthy, affordable foods in areas that currently lack these options and your project will create new full-time, full-year, permanent positions to be filled by low-income individuals, then your organization is eligible to apply for a CED-HFFI grant.

Similarly, as outlined in the CED Funding Opportunity Announcement, the objective of the CED program is to support businesses that develop new products, services, and other commercial activities that result in the creation of new positions for low-income individuals. If your organization is a qualified CDC as defined in the Funding Opportunity Announcement and your project will create new full-time, full-year, permanent positions for low-income individuals, but will not address access to healthy, affordable foods, then your organization is eligible to apply for a CED grant.

If your organization is not a qualified CDC and the project will not create new full-time, full-year, permanent positions for low-income individuals, then your organization is not eligible to apply for either grant.

## Application Criteria

### Objectives and Need for Assistance

**Question:** Is there an unemployment rate eligibility requirement, and if so, what is it?

**Answer:** As outlined in both Funding Opportunity Announcements, the CED and CED-HFFI programs require that all businesses and positions created support a service area with unemployment and poverty rates that are at or above the state or national levels.

NOTE: As stated under the Objectives and Need for Assistance under Application Criteria, projects must provide recent evidence that the project serves an area with an unemployment rate and poverty rate that are at or above state or national levels. This evidence must come from the U.S. Census or federal, state, county, city, or other government bodies and be published within the last 5 years.

You can find unemployment rates by state at this URL: [www.bls.gov/web/laus/laumstrk.htm](http://www.bls.gov/web/laus/laumstrk.htm).

**Question:** We are considering submitting an application for a project that is located in a city that doesn't meet the equal or higher rate of unemployment /poverty of the state or the nation. Even though the sponsoring agency supports those who represent the people in the lowest income brackets in the city and the project would create jobs for low-income people, would our application be deemed ineligible? Or would our application be eligible, but just not scored as high?

**Answer:** As outlined in V.1: Criteria in the CED and CED-HFFI Funding Opportunity Announcements, the Objectives and Need for Assistance scoring criteria is worth a maximum of 5 points. One sub-criterion under the Objectives and Need for Assistance is that applicants provide recent evidence that both the unemployment rate and the poverty rate within the project's service area are equal to or greater than the state or national level.

Applications that do not meet all sub-criteria under the Objectives and Need for Assistance will not be deemed ineligible, but will not be able to score the maximum of 5 points under this scoring criteria.

**Question:** We are a non-profit agency and we have articles of incorporation and bylaws, but we are unsure if they “demonstrate principal purpose of planning, developing or managing of low-income housing; or other CED activities.” How can we verify this?

**Answer:** Prior to submission, we cannot review your organization's bylaws or articles of incorporation, an eligible organization's articles of incorporation and bylaws should be closely aligned with the objectives of the CED or CED-HFFI program and activities.

The CED program's objectives are to create and support business development opportunities that create employment for low-income individuals located in geographic areas with a demonstrated need for the proposed project. The CED program also seeks to fund projects that address the personal and community barriers that must be overcome to help low-income individuals become self-sufficient.