



## **AFI Webinar: Tribal Leaders Consultation July 6, 2015**

**Jeannie Chaffin:** Hello. Good afternoon. This Jeannie Chaffin, and I'm the Director of the Office of Community Services, and we welcome everyone on the call today. We are having this consultation because we are proposing changes to some reporting requirements for our Assets for Independence Program. While the Office of Community Services has participated in ACF Tribal Consultation meetings, this is really the first time we're holding our own consultation and we would really prefer to be doing this face to face, and we know that that would probably be a more beneficial experience for all of those on the phone, timing and feasibility really didn't make that possible for this particular consultation. But just so everyone is aware, I want to let you know that in the future, we'll try to look at timing and feasibility and schedule future consultations maybe in conjunction with other ACF consultations so that we can have more face to face participation.

First off, I want to go over the agenda today. We're going to do some brief welcome and introduction. I would like for you to be aware that we're not going to ask all the participants to introduce themselves upfront here as we get started. Well, there will be an opportunity for that a little bit later after we present the material and before we start into the discussion and the consultation.

I'm going to give a little bit of background on the Assets for Independence Program. AFI is one of many programs here in the Office of Community Services. The Office of Community Services is within the Administration for Children and Families here at Health and Human Services. We'll talk a little bit about AFI to make sure everybody understand some of the background and basics of the program. And then Gretchen Lehman that you heard from as we kicked off, our Program Manager for the Assets for Independence Program is going to talk specifically about the changes that we're making and reporting for our performance and progress report. And then we'll have an opportunity for tribal comments.

So as I said, my name is Jeannie Chaffin and I'm the Director of the Office of Community Services. I will be facilitating and presenting today. But we also have Liz Mueller who's the Vice Chairwoman of Jamestown S'Klallam Tribe and Chair of the ACF Tribal Advisory Committee. So as Chair of the ACF Tribal Advisory Committee, we asked Liz to help us today with this consultation. We want everything to run smooth, want to be able to get as much comment in from the tribe as we can and Liz was very generous and agreed to help us today, so we're very happy to have Liz with us. And we're going to start with Liz to cover some of the housekeeping items that we need to make sure everybody is familiar with before we dig into the meat of this consultation. Liz?

**Liz Mueller:** Yes. Good morning tribal leaders and staff. I'm so happy to be able to be a part of this. When I say good morning, it may not be morning wherever you are, but it is here in the

Pacific Coast. Thank you for joining us today. Before I start on the housekeeping rules, what I wanted to go over was first of all, so that if you understand the Tribal Advisory Committee was made up of a representative from each of the 10 regions. I'm from Region 10 and then I was elected as Chair for the Tribal Advisory Committee that covers all the issues within ACF. So every one of you from the different tribes across the nation have a regional representative on the TAC, the Tribal Advisory Committee. So again, welcome.

So housekeeping rules that we would like to introduce to you is that first of all that the consultation is being recorded and the report on the consultation will be released to the public as required by the ACF Tribal Consultation Policy. Second is please mute your phones while we provide background information on the AFI program and an overview of the PPR proposal. And if you have to go on hold, make sure that there isn't any music on the background that comes in. We've had that happen before. If you do not have a mute button, you can use your phone to help with that code.

**Jeannie Chaffin:** Star six.

**Liz Mueller:** Star six. Okay. So I guess we'll be ready. Oh, I just wanted to mention also too that we will have the tribal representatives on the phone introduce just before we go to the tribal testimony and comment. So thank you for your participation today.

**Jeannie Chaffin:** Great. Thanks a lot Liz. So first off, some of you, I know we have a few tribal AFI grantees that were registered, but some of you may not actually be an Assets for Independence Program grantee. And so we wanted to provide a little bit of background about the program. As I mentioned, AFI is administered here in the Office of Community Services, in ACF, and it is a discretionary program. It was created by Congress in 1998 to demonstrate and support an asset-based approach for increasing the economic self-sufficiency of low-income individuals and families. You might ask what is an asset or what is asset building, it's really about supporting the acquisition of assets and those can be tangible assets such as a home or intangible such as education. And these really help increase the opportunities to build wealth and increase economic stability. So it's the idea that assets are not -- that getting out of poverty and becoming self-sufficient isn't just about income, but about the assets that you develop with that money that you may have.

AFI funds projects that provide individual development accounts or IDAs. And the IDAs are matched savings accounts with a specific goal. In our case, that's to purchase a first home, to capitalize a business, or to fund postsecondary education or training. The Assets for Independence Program is authorized to award AFI grants to the following entities. So nonprofit entities with 501c3 status, state or local government agencies, or tribal governments applying jointly with the nonprofit, financial institutions that are federally certified as either a low-income credit union or a community development financial institution that demonstrate a collaborative relationship with a local community-based organization. These activities are designed to address poverty. And then there are a couple of entities that we indicate or kind of grandfathered in, they're deemed eligible under Section 405g of the AFI Act and there are two entities in this area and that's the Indiana Housing & Community Development Authority and the Pennsylvania

Department of Community & Economic Development that we were doing a lot of IDA work when the AFI Act was passed.

I mentioned that AFI is a discretionary grant program and what that really means is that these funds are competitively awarded. We can do multiple competitions a year, I think we're doing three this year and the program has to be implemented by one of the eligible grantees that I mentioned just previously. Many of the grantees that we have in our cohort right now have more than one AFI grant at a time. In 2015, AFI was appropriated at \$18.9 million and in 2014, AFI made 44 grants totaling approximately \$10 million. You might be interested in knowing that the maximum award is \$1 million and the minimum is \$10,000. And because it takes some time for low-income people to save, to buy a home or go to school, grants have a five year period. Typically, the participants that our grantees serve do save over many years and get that savings matched before they purchase their asset. So that's kind of the basics about the Asset for Independence Program.

You might be interested in knowing that we have a webinar scheduled tomorrow for prospective grantees. This webinar introduces AFI program requirements. It would go much more in-depth from what I just did and talk about, kind of the context and project design of an application. If you're not able to join us tomorrow from 1:30 to 2:30 Eastern Time at the link that is showing on the screen, then that webinar would be recorded and you can listen and visit it any time. So if you are on the call even if you're not a current grantee, please consider applying for Assets for Independence money. We're very interested in adding more tribes to our grantee pool. We know there is a big need in tribal areas and so we're very interested in helping to increase the number of tribes in the AFI program.

With that, I'm going to pass it off to Gretchen Lehman. Gretchen is one of two Assets for Independence Program managers that we have here in ACF who are responsible for helping to implement and make AFI a success. And I'm going to hand it over to Gretchen and she's going to talk about the proposed change in reporting that really is driving the consultation today and make sure that we get good feedback from our tribal representatives on the proposal. So with that, Gretchen?

**Gretchen Lehman:** Thanks Jeannie. So the Office of Community Services is going through a process of getting Paperwork Reduction Act or sometimes called PRA approval from the Office of Management and Budget, also called OMB. For an AFI program-specific performance progress report or PPR, the process of getting this PRA approval goes through several stages which is sort of demonstrated in the graphic at the bottom of the screen. The first phase of the OMB approval process is a 60-day open comment period in which comments are sent directly to OCS. We're currently in the midst of this comment period which ends on July 18th. The second phase of the OMB approval process, OCS will submit the revised AFI PPR forms to OMB and there will be a second open comment period of 30 days in which comments are sent directly to OMB. And then OMB will review these comments, they'll review our proposal and then they'll get back to us about whether or not we have been approved.

So what is it that we're proposing? Currently, up to this point, AFI grantees have been submitting three reports. Their semiannual or two times a year, every six months, federal

financial report using the SF or Standard Form 425, and the semiannual Performance Progress Report using the standard form SF PPR, and then the annual...once a year, AFI data report. The proposed AFI PPR would replace the current annual AFI data report and the semiannual SF PPR. The semiannual federal financial report is not affected by this proposal, that would continue to be a requirement. If approved by OMB, the AFI PPR would be a change to our reporting requirements and therefore, we're holding this consultation.

The proposed AFI PPR consists of two forms. The AFI PPR long form submitted once per year which is similar to the annual AFI data report and the AFI PPR short form submitted three times per year and consisting of 10 data elements or indicators of grant performance. On the screen is a chart showing a chart of the proposed PPR reporting schedule with the long form due -- going through the end of the fiscal year. And the deadline for that is November 30th. And then three other times during the year, the short form. Three months after this, the long form due December 31st, the short form will be then due through December 31st, due January 30th and then through March 31st due April 30th, and then through June 30th due July 30th. So three times a year, the short form would be submitted and once a year, the long form would be submitted. And these dates adhere to the OMB standard quarterly reporting period ending.

The AFI Act requires that organizations operating AFI projects submit annual progress reports and this AFI PPR that we're proposing would fulfill this requirement. OCS would use the data collected in the AFI PPR to prepare the annual AFI report to Congress to evaluate and monitor the performance of the AFI program overall and of individual projects and to inform and support our technical assistance effort. The proposed PPR forms are available for download from the files box on your screen, it's on the left hand side next to the presentation. If you want to download that directly from the webinar or at the link at the bottom, and for some reason, it's in the blue section at the bottom, so I apologize with that, but it's [idaresources.acf.hhs.gov/afippr](http://idaresources.acf.hhs.gov/afippr).

The proposed AFI PPR does have some changes from its annual AFI data report particularly more questions about withdrawals, in particular, emergency withdrawals as well as more detailed race and ethnicity demographics. The reason why we propose these changes is that we think that more information about withdrawals should provide a better understanding of why some participants do not make asset purchases and we propose the changes to the race and ethnicity demographics to better align with data from other programs.

Now, I'm going to go over very briefly the sections of the PPR form, sort of highlight what's in each one. Everyone should download the forms and look at them in more detail, but this will give you a sense of what's in each one. And there's eight sections. So first off, the cover page is what both forms start with and this looks basically exactly like the SF PPR the AFI grantees have been completing semiannually. So if you're an AFI grantee, this should look very familiar. Section B is called contact information and project scope, and this section collects some basic information about the grantee and grantee contacts as well as any project partners that independently open and administer AFI IDAs. Section B also asks for information on project scope including information on geographic service area, poverty rates, other statistical information and information about the types of nonfederal match funds that fund the projects along with the amount of funds for each type of source. For grantees that have completed the

annual data report and years past, Section B would look similar to the grantee update form that was part of the annual data report.

Section C, project elements, has questions about whether and how the AFI grants offers each type of eligible asset purchase under the AFI program. For example, a grantee that offers IDA for business capitalization would identify the max rate, maximum savings matched and other requirements and limitations related specifically to IDA for business capitalization. Many of these questions correspond to questions asked in Section C of the annual data report.

Section D of the AFI PPR long form focuses on account activity. Questions in this section cover account openings, account closings, matched withdrawals and unmatched withdrawals. Similar questions were asked in Section F and G of the annual data report.

Section E, training, services and assistance offered, collects data on the ways that grantees support AFI IDA holders beyond the IDAs themselves. For example, this section asks about financial education offered to AFI IDA holders. This section of the AFI PPR long form asks similar questions to Section C of the annual data report.

Section F, participant demographics at the time of enrollment, has two columns to collect demographic data. Column A asks about all participant demographics, asks for all IDA holders at the time of enrollment similar to Section D of the annual data report. Column B asks about participant demographics as collected in enrolment but only for those IDA holders who actually make an asset purchase. The purpose of asking for this information is to help identify trends regarding which AFI IDA holders actually complete asset purchases. Grantees may find this information useful themselves for managing their performance.

Section G, participant demographics at the time of asset purchase, asks just about that. It asks about educational attainment, home ownership, business ownership and receipt of Temporary Assistance for Needy Families or TANF at the time of asset purchase. The purpose of asking for this information is to see if these key attributes have changed during the time spent of the participant in the AFI project. We would expect obviously that participants who purchased a first home with their IDA would go from not owning a home at enrollment to owning a home at time of their asset purchase or some first home participants may also move from receiving TANF to not receiving TANF or increase their level of education and this would help capture that information.

Finally Section H, the last section asks about the project and participant's fund, asks about financial institutions holding AFI participant IDAs including details on AFI IDAs at each institution and the combined current balances of AFI IDA holder account. This section also asks some questions about the API project reserve fund similar to this Section E of the annual data report.

Now, let's take a look at the proposed AFI PPR short form which will be completed three times each year. The purpose of this form is to monitor grant performance on key indicators throughout the year such as key indicators such as the number of IDAs opened, the amount of savings, the number of participants making withdrawals. So this form is only 10 key metrics

plus the standard cover sheet. You'll notice that these metrics, the numbers on these are not -- it doesn't go chronologically, they're not sequential because the numbers here match the numbers on the long form. We pulled out 10 key metrics from the long form so that they're not 10 different questions, they're 10 of the same questions that just are updated throughout the year.

Finally, a word about how we would collect data if we get approval. If approved, the AFI PPR will be submitted through the Online Data Collection system, or OLDC. The OLDC system was designed to allow HHS grantees to submit grant form and other data over the internet. Where possible, OCS will incorporate field pre-population and calculation into the AFI PPR online data collection form in order to minimize grantee burden and prevent errors. Additionally, OCS will provide grantees with training and support on using the OLDC system and on this transition overall. So this concludes the overview of the AFI PPR proposal. Heidi, if you can unmute participants, I'm going to hand things back off to Liz Mueller to facilitate tribal comment.

**Heidi:** All guests have been unmuted.

**Gretchen Lehman:** Liz?

**Liz Mueller:** All right, I'm back. What I would like is if I could have each tribal leader and then staff name -- what's your name and title and tribe is. So tribal leaders? If there's no tribal leaders, then we'll move on to the tribal staff.

**Jessica Payne:** This is Jessica Payne from the Jamestown S'Klallam Tribe and I'm the new Tribal Government Policy Associate.

**Liz Mueller:** Thank you Jessica.

**Sue Mapes:** And this is Sue Mapes from Jamestown S'Klallam Tribe, and I'm the Social Community Services Supervisor.

**Liz Mueller:** Thank you, Sue.

**Dawn Hix:** This is Dawn Hix with the Choctaw Asset Building Program, Choctaw Nation of Oklahoma.

**Liz Mueller:** Thank you

**Mendy Watkins:** This is Mendy Watkins, the Executive Officer of Budgeting and Support with the Chickasaw Nation.

**Liz Mueller:** Thank you Mendy. Are there others? Is there anybody from Alaska?

**Patricia Yaska:** Good morning. This Patricia Yaska from the Chuathbaluk Traditional Council.

**Liz Mueller:** Welcome Patricia.

**Patricia Yaska:** Thank you.

**Liz Mueller:** Any others from Oklahoma?

**Jeannie Chaffin:** Liz, this is Jeannie. There are a few people listed that we haven't heard from. So we might just ask that if you haven't introduced yourself yet and would like to do so, that would be great. Thanks.

**Rob Welch:** This is Rob Welch, from the Jamestown S'Klallam Tribe as well.

**Liz Mueller:** Welcome Rob.

**Rob Welch:** Hey, thanks there.

**Liz Mueller:** As you see, I've met quite a few staff here.

**Lola Montgomery:** Hi. This is Lola Montgomery, I'm with the AFI program.

**Liz Mueller:** Welcome. Any other tribal representatives? Well, all right. I guess we will move on then to questions and comments and testimony. I guess there is no tribal leadership on the phone besides myself, so I guess we will open it to the participants that are on the phone. Are there any questions?

**Rob Welch:** Yeah. My understanding is that the webinar tomorrow is going to go over more of the detailed technical aspects of the application, is that correct?

**Gretchen Lehman:** Yes, this Gretchen Lehman. So the webinar tomorrow is really an introduction to the AFI program to explain a lot of the requirements and to help potential applicants think about whether the program would be right for them. And then there's additional webinars for potential applicants that talk further about the FOA and that sort of thing. But the one tomorrow is really about more details on the AFI program to help understand what requirements are there to consider whether it would be appropriate for your community.

**Rob Welch:** Okay.

**Liz Mueller:** This is Liz. And so those who are on the phone, they have the information with the webinar tomorrow?

**Gretchen Lehman:** Yes, and we can also send it out afterwards if people would like that.

**Dawn Hix:** This is Dawn Hix with the Choctaw Nation of Oklahoma. I do have a couple of questions. Do we know, was there a private group that was selected to do this and do they know the implementation date that we might have if we do follow the protocol of the flow chart? Do we have an expected date? And then I also -- we are currently using Outcome Tracker for our grants that we operate right now. And I don't know, has Outcome Tracker -- I tried to call them earlier this morning, couldn't reach them, have they been contacted about the possible changes of

our reporting? Are they going to be able to meet the requirements of our new reporting schedule and different things like that? So I guess I have different questions.

**Jeannie Chaffin:** Hi Dawn. Thank you for your question. This is Jeannie. So we don't have any target date. We're proceeding through with the schedule that we mentioned, that Gretchen mentioned about clearance. And once we get clearance, this will apply and we would send out guidance and there will be training and technical assistance to help all the grantees comply with that reporting.

As far as actually interacting with Outcome Tracker, you know, that's a private company and we would not necessarily engage because there are multiple private companies that people may be using for AFI reporting. I think it's good that you try to reach out with them today. I would assume that they can make the changes that we're suggesting here. I don't think there's anything that would be too difficult, but I think it definitely is a discussion that you would want to have with your vendor.

Let's see, what was the other -- we have not piloted these questions. As Gretchen mentioned, many of the questions were on the previous version, and then really, the new changes that we've added are to get in line with other data collection around race and ethnicity as we mentioned or to be able to answer some questions about emergency withdrawals. So we have not piloted this.

The actual technology that Gretchen mentioned that she used, the Online Data Collection, these data elements would be entered into OLDC and at that time, we might pilot a few just to make sure everything is working smoothly. But that would be a little bit different step in this process than where we're at now. Is there anything else I can answer? Any other questions on your mind?

**Dawn Hix:** Mine is at the end of our grant, we don't ask when our clients are cashing out currently. We don't go back and do a follow-up with the new items at their time of purchase and so we would need to add that as an exit. We do some exit questions but we don't go that into depth for our programs, but we'll need to add that. That would be one of the first things that we would need to add is what I'm saying.

**Jeannie Chaffin:** Yeah. Well, that's very insightful. I think you're right, that is a change. And I think one that we feel like is important information not only here at the federal level for us to be able to do some analysis of, you know, what's the difference between folks who are maybe just in the program and those that actually save? But we're also thinking that that could be useful information for the program level for you to do some analysis really of, you know, what are characteristics of folks who are actually being successful and then have that data, that analysis rolled into your outreach for future programs. We think that that could increase our success rates in the program which we're very interested in. It's not just about enrolling people or having them save, but actually having them make that asset purchase.

**Liz Mueller:** Are there other questions? Comments? Again, is there any other questions or comments for Gretchen or Jeannie? Jeannie, I have a question, this is Liz. Who is the contact person in Region 10?

**Jeannie Chaffin:** So the Assets for Independence Program is a little bit different than Child Welfare or TANF. We do not actually have regional office staff. So we operate the program out of the central office. So the contact -- and if we look at -- well, myself or Gretchen are really the contacts or Vernae who is the other program manager for AFI are really the contacts. We just don't have the staff to have folks out in the regional offices.

**Liz Mueller:** All right. And so then tomorrow for the webinar, is the information coming out from Gretchen on the webinar, or who would be sending that information out?

**Jeannie Chaffin:** So the AFI Resource Center is our sort of technical assistance provider, the website and umbrella under which our technical assistance is provided. So [idaresources.acf.hhs.gov](http://idaresources.acf.hhs.gov) is the AFI resource center website. And there is a help desk as well, an email address. I think that actually went out in the email to all of the participants that they were having technical difficulties, it's [info@idaresources.org](mailto:info@idaresources.org), and there is also a phone number. But if you go to the -- or if you just Google AFI Resource Center and go to the calendar, you'll see the webinar information for tomorrow as well as on the slide deck that was sent out this morning on Slide 9.

**Liz Mueller:** All right. So everybody has an information then, you have the slides, is that correct?

**Jeannie Chaffin:** They should, yes.

**Liz Mueller:** All right.

**Jeannie Chaffin:** And you could also -- I think that the email for today's webinar from the Resource Center, you may just be able to reply to that.

**Liz Mueller:** All right. So is there any questions on contacting for the webinar tomorrow from anyone? No? All right. I can't think of anything else. If no one else has any questions...

**Jeannie Chaffin:** Okay. This is Jeannie once again. And so if folks maybe go back and talk to leadership in their organizations and decide they want to submit written testimony for this consultation, on the slide here, we've got the address so you can submit that to me at the address listed, or you can do that through snail mail, or you can do that through email and you can also submit that to Gretchen or do both. And please note that if you decide to do that, the deadline is July 18th, so do get that in before next week. And we'd certainly welcome, you know, we're very open. As Gretchen mentioned, the proposed PPR is on the left hand side of the screen. If haven't already downloaded, please do that. When you look at it, you may have additional comments or items for us to consider so please feel free to provide additional comments. If you want to submit personal comment, if you're not submitting on behalf of your tribe, if you're not the representative, you can also submit personal comments and you can send those to the [infocollection@acf.hhs.gov](mailto:infocollection@acf.hhs.gov), that's the place that we're collecting all comments. And use the subject line Assets for Independence Program Performance Progress Report. Again, that same deadline, July 18th, and again, we've listed here the address if you want to actually go online, the

same document that you can download is at the link below. So if you need to go back later, you can open up the PowerPoint and look at this link. So with that, I'll ask if there's any final comments or questions or concerns before we wrap up and say our goodbyes.

Okay. Well, I just want to thank all the participants, grantees and non-grantees. If you're not a grantee, please consider looking at our webinar tomorrow, either listening live or looking at the recording. I definitely want to thank Liz for the time that you've given, Liz, to prepare and help us host this consultation for encouraging your colleagues at your organization to sign on, and really appreciate your help and all your service to ACF through the tribal consultation process. So thanks to everybody and have a good afternoon.

**Liz Mueller:** And this is Liz. And I appreciate everyone participating. Thank you.