



Administration for Children and Families

Office of Refugee Resettlement

Refugee Individual Development Accounts Program

HHS-2023-ACF-ORR-ZI-0006

Application Due Date: 07/07/2023

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Funding Opportunity Title:

Refugee Individual Development Accounts Program

Announcement Type:

Initial

Funding Opportunity Number:

HHS-2023-ACF-ORR-ZI-0006

Primary CFDA Number:

93.576

Due Date for Applications:

07/07/2023

Executive Summary**Notice:**

- **Applicants are strongly encouraged to read the entire notice of funding opportunity (NOFO) carefully and observe the application formatting requirements listed in *Section IV.2. Content and Form of Application Submission*. For more information on applying for grants, please visit "How to Apply for a Grant" on the ACF Grants & Funding Page at <https://www.acf.hhs.gov/grants/how-apply-grant>.**

The Office of Refugee Resettlement (ORR) within the Administration for Children and Families (ACF) invites eligible entities to submit competitive grant applications for projects to establish and manage Refugee Individual Development Accounts (IDA) for low-income refugee participants (also referenced as clients). Eligible refugee participants who enroll in these projects will open and contribute systematically to IDAs for specified asset goals. Asset goals may include homeownership, business capitalization, vehicles for traveling to work or education, professional certification, and education (limited to postsecondary education, college entrance exam fees, and preparation and test fees for the Test of English as a Foreign Language (TOEFL) and General Education Development (GED) exam). Successful grant recipients will be expected to coordinate their policies and procedures for developing and administering refugee IDA projects with ORR and with the existing refugee IDA network.

I. Program Description**Statutory Authority**

INA § 412(c)(1)(A), 8 U.S.C. 1522(c)(1)(A)

Description**Purpose and Objectives**

The Refugee IDA Program represents an anti-poverty strategy built on asset accumulation for low-income refugee individuals and families to promote refugee economic independence. IDAs are leveraged or matched savings accounts established in qualified financial institutions.

In the Refugee IDA Program, IDAs are matched with federal funds that have been allocated as "match funds" from at least 65 percent of the annual federal grant award. The funds are intended for the asset goals specified in this NOFO. Although the refugee client maintains control of all

funds that the client deposits in the IDA, including all interest that may accrue on the funds, the client must sign a Savings Plan Agreement that specifies the funds in the account will be used only for the client's qualified asset goal(s) or for an emergency withdrawal.

The objectives of the Refugee IDA Program are to help clients:

1. Establish IDAs;
2. Maintain regular saving habits;
3. Participate in the financial institutions of this country;
4. Acquire assets to build individual, family, and community resources;
5. Increase their knowledge of financial and monetary topics, including developing a household budget;
6. Advance their education;
7. Buy homes;
8. Gain access to capital; and
9. Increase the socio-economic development of their communities.

New projects will accomplish these objectives by establishing programs that combine the provision of matched savings accounts with financial training and counseling.

Asset Goals

IDAs are established for refugee clients at a qualified financial institution. Refugee clients will systematically contribute to the IDAs out of earned income to purchase specified asset goals. The asset goals in the Refugee IDA Program are limited to the following areas:

- Primary residence home purchase;
- Vocational training, professional re-certification, and education (limited to post-secondary education costs, college entrance exam fees, and TOEFL and GED preparation and test fees) as required for employment, certification, or educational purposes;
- Microenterprise capitalization, including home-based child care services; and,
- Vehicle purchase.

Clients are not limited in the number of assets that can be purchased through the Refugee IDA Program. They are only limited in the amount of Match Funds that can be received through the Refugee IDA Program. Grant recipients are not required to offer all Asset Goals in their program. Please see *Definition and Explanation of Terms* in *Section I.* for further detail.

Eligible Refugee Participants (Clients)

For the purpose of this NOFO, the term refugee refers to individuals with the following statuses who are eligible for ORR Refugee Resettlement Program benefits (see 45 CFR § 400.43(a) (1)-(6) or statutory provisions cited below):

1. Individuals paroled as refugees or asylees under § 212(d)(5) of the INA;
2. Refugees admitted under § 207 of the INA;
3. Asylees whose status was granted under § 208 of the INA;
4. Cuban and Haitian entrants, in accordance with the requirements in 45 CFR § 401.2;
 1. Any individual granted parole status as a Cuban/Haitian Entrant (Status Pending) or granted any other special status subsequently established under the immigration

laws for nationals of Cuba or Haiti, regardless of the status of the individual at the time assistance or services are provided;

2. A national of Cuba or Haiti who was paroled into the United States (US). and has not acquired any other status under the INA and with respect to whom a final, non-appealable, and legally enforceable order of removal, deportation, or exclusion has not been entered;
3. A national of Cuba or Haiti who is the subject of removal, deportation, or exclusion proceedings under the INA and with respect to whom a final, non-appealable, and legally enforceable order of removal, deportation, or exclusion has not been entered;
4. A national of Cuba or Haiti who has an application for asylum pending with the U.S. Department of Homeland Security (DHS), U.S. Citizenship and Immigration Services, or U.S. Department of Justice, Executive Office for Immigration Review, and with respect to whom a final, non-appealable, and legally enforceable order of removal, deportation, or exclusion has not been entered;
5. Lawful permanent residents provided the individuals previously held one of the statuses identified above. (Note that this does not refer to Amerasians or Special Immigrants from Iraq and Afghanistan who are admitted as lawful permanent residents [see #6 & #7 below].);
6. Certain Amerasians from Vietnam who are admitted to the United States as immigrants pursuant to § 584 of the Foreign Operations, Export Financing, and Related Programs Appropriations Act, 1988 (as contained in § 101(e) of Public Law 100-202), as amended (8 U.S.C. 1101 note);
7. Iraqi and Afghan Special Immigrants per section 1244(g) of Div. A of Public Law 110-181, as amended (8 U.S.C. 1157 note) and section 602(b) (8) of Div. F of Public Law 118-8, as amended (8 U.S.C. 1101 note).
8. Afghan Humanitarian Parolees, Afghan SQ/SI parolees, Afghan SI Conditional Permanent Residents — see ORR Policy Letters 22-01 and 22-02
9. Ukrainian Humanitarian Parolees—see ORR Policy Letter 22-13
10. Victims of a severe form of trafficking in persons per the Victims of Trafficking and Violence Protection Act of 2000, Public Law No. 106-386, as amended, 22 U.S.C. 7105(b)(1)(A) and (C).

Detailed information on eligibility of ORR-funded projects is available at 45 CFR § 400.43 and ORR Policy Letters 16-01, 22-01, and 22-13, which can be found on the ORR website at <https://www.acf.hhs.gov/orr/policy-guidance/policy-letters>.

ORR assistance and services must be provided to refugees without regard to race, religion, nationality, gender, or political opinion.

Additionally, ORR has designated as eligible for the Refugee IDA Program only those refugees who are not yet citizens and who have been in the United States for not more than 5 years at the time of enrollment. Prior approval for exceptions to the 5-year requirement may be requested from the ORR Division of Refugee Services if good cause can be shown as to why an individual who has been in the United States for a longer period of time and is not yet a U.S. citizen must be considered a priority for services under the program.

For convenience, the term "refugee" is used in this NOFO to encompass all such eligible persons.

Intake information must verify the client's name, status under which the client arrived in the United States, date of eligibility, date of enrollment, date of projected program service termination, documentation of eligibility for Refugee IDA Program services, alien number, birth date, current address, and phone number and/or email address.

Among eligible clients, enrollment in the Refugee IDA Program is limited to the following individuals:

- Whose gross household earned income at the time of enrollment does not exceed 300 percent of the federal poverty level listed in the poverty guidelines, if enrolling to purchase education and vocational training goals, microenterprise capitalization goals, and/or vehicle goals;
- Whose gross household earned income at the time of enrollment does not exceed 300 percent of the U.S. Department of Health and Human Services (HHS) federal poverty level or 80 percent of the U.S. Department of Housing and Urban Development's (HUD) Area Family Median Income (HAMFI), only if enrolling for a home purchase;
- Whose assets at the time of enrollment do not exceed \$10,000, excluding the value of a primary residence and one vehicle; and
- Who have not already received IDA match funds from an ORR-funded IDA program or other mainstream IDA programs for the same asset goal.

Please see *Definition and Explanation of Terms* in *Section I*. for further details on HHS poverty level and HAMFI.

Clients who are enrolled in the Refugee IDA Program with a household income that exceeds 300 percent of the HHS poverty level listed in the poverty guidelines but does not exceed 80 percent of the HAMFI are only eligible for a home purchase. If the client fails to complete the program and purchase a home, they may not switch to any other asset goal and must exit the program without receiving any match funds. Federal funds obligated for matching the IDAs of clients who meet this description must be re-allocated for matching other IDAs immediately.

PROGRAM REQUIREMENTS

Savings Plan Agreement and Documentation

A Savings Plan Agreement must be established with each refugee client. The Savings Plan Agreement must include the following:

- A proposed schedule of savings deposits by the client based on a household budget;
- A rate at which the client's savings will be matched by federal funds allocated as "match funds";
- An asset goal(s) for which the account is maintained;
- Any mandatory training and counseling;
- An agreement that the client will not withdraw funds except for the specified asset goal or an emergency and only after notification and approval;

- A statement by the client that they have not received the maximum allowable match from any other ORR-funded IDA program;
- A procedure for amending the agreement;
- A date by which assets must be purchased or the date on which the program will end (no later than the end of the grant project period);
- A designation of the beneficiary;
- A statement naming the partners that will be engaged during the client's enrollment and describing how the partners will contribute; and
- If saving for a vehicle, a statement by the client that the vehicle will be used to maintain or upgrade employment or for transportation for education, vocational training, re-certification, or small business use. In cases of documented necessity, the purchase of an automobile is allowable for employment or education.

The purpose of an automobile purchase must be thoroughly justified and well documented. Appropriate documentation and justification for the usage of an automobile could include a calculation of long distances from the client's home to their place of employment or educational institution, public transportation schedules showing unreasonable timetables and connections, the anticipation of increased wages due to more time on the job or access to better wages or employment due to reduced commuting time, or school transcripts showing current enrollment.

Additional provisions may be proposed to be included in the Savings Plan Agreement. In addition to the Savings Plan Agreement, confirmation of the client's eligibility must be documented, which may include a household budget, assets and liabilities, and earned income (this can be in the form of pay stubs, tax returns, etc.). Furthermore, each client is required to provide an overall household budget plan describing how their IDA savings will derive from their discretionary income.

Case File Requirements

The IDA Program requires that individual case files be maintained for each program participant. Files must comprise all information collected on the participant including, at minimum, documentation of participant eligibility, Savings Plan Agreement, household budget, documentation of trainings completed by the participants, proof of purchase of the asset, and case notes.

Programs must ensure compliance with 45 CFR § 75.303(e) to take reasonable measures to safeguard protected personally identifiable information. Files must also include documentation of all financial assistance payments made to, or on behalf of, the participant, along with any applicable invoices and receipts. Case files must be available to ORR monitors, or other responsible federal staff, upon request. When not in use, both physical and electronic case files must be properly secured to ensure only appropriate staff have access. If the IDA Program is using an electronic case file system, then safeguards such as limiting access to the data and encryption must be in place to protect participant information. Paper files must be kept confidential—ideally in a file cabinet that is kept locked and can be accessed only by authorized staff.

Paperwork Reduction Disclaimer: As required by the Paperwork Reduction Act (PRA) of

1995, 44 U.S.C. 3501-3521, ORR has estimated the public reporting burden for the case file requirements to average 20 burden hours per response. The case file requirements information collection is approved under Office of Management and Budget (OMB) control number 0970-0558, expiration date is November 20, 2023.

Training and Technical Assistance

All refugee clients must complete at least two forms of trainings to complete an asset purchase: financial literacy training and asset-specific training. Trainings must be provided in-house or through a partnership with organizations that have demonstrated expertise in the area of training to be provided. Refer to *Section I. Program Description, Definition and Explanation of Terms, Partnering with Organizations with Areas of Expertise*. For partnership(s) that are funded through subawards, please refer to *Section I. Program Description, Program Requirements, Subawards* for requirements.

Asset-specific training must be provided for refugee clients for each asset goal that is available through the program. This training may be provided directly by the recipient if they have a relevant area of expertise or through other providers who specialize in the asset goals (e.g., HUD Housing Counselors, bank partners that provide car loans, Small Business Association's Program for Investment in Microentrepreneurs partners, etc.), or a combination of both approaches.

Financial literacy training must include, but is not limited to, the following topics: budgeting, cash management, savings, investment, and credit building and credit counseling. Training must be culturally and linguistically appropriate for the target audience.

At a minimum, the client(s) listed on the Savings Plan Agreement must attend all mandatory training as established in their savings plan agreement; however, the entire household should be encouraged to participate. While ORR recognizes that the industry standards for financial literacy and asset-specific trainings each usually span 6 to 8 hours, sufficient training must be provided for the client in a manner that best meets their needs while fulfilling the program requirements. Clients are ineligible to make asset purchases until all training requirements are met. Recipients will determine the training requirements appropriate for each client.

Technical assistance must be provided for refugee clients for each asset goal provided through the program as needed. Technical assistance can include, but is not limited to, setting up IDAs at participating banks, developing business plans, and assisting with asset purchases.

Coordination with the Refugee Resettlement Community

Coordination with the local refugee resettlement community is critical to the success of the Refugee IDA Program. Programs must include regular coordination with resettlement agencies, State Refugee Coordinators or Replacement Designees, and other relevant community services providers to extend the effort of the outreach, awareness, and coordination with the refugee resettlement community. Attendance at quarterly consultations with resettlement agencies, regular meetings with State Refugee Coordinators, and participation in other relevant forums are examples of activities with strategic partnerships to facilitate resource mapping. Contact information for State Refugee Coordinators or individuals responsible for statewide or regional coordination of the refugee resettlement program can be found on ORR's website at:

<https://www.acf.hhs.gov/orr/resource/orr-funded-programs-key-contacts>.

In addition to coordinating with the refugee resettlement community, programs must engage and incorporate the input and/or lived experiences of past program participants and/or the target eligible clients into their program design.

Subawards

Recipients under this grant program may opt to transfer a portion of substantive programmatic work to other organizations through subaward(s). The prime recipient must maintain a substantive role in the project. ACF defines a substantive role as conducting activities and/or providing services funded under the award that are necessary and integral to the completion of the project. Subrecipient monitoring activities alone, as specified in 45 CFR § 75.352, do not constitute a substantive role. Furthermore, ACF does not fund awards where the role of the applicant is primarily to serve as a conduit for passing funds to other organizations unless that arrangement is authorized by statute.

Subrecipient(s) must meet the eligibility requirements identified in the NOFO, *Section III.1. Eligible Applicants*. Additionally, all subrecipient(s) must obtain a Unique Entity Identifier (UEI) number assigned by the System for Award Management (SAM), if they do not already have one. Prime recipients are required to check SAM to verify that the subrecipient(s) is/are not debarred, suspended, or ineligible.

Please reference the [Award Term and Condition on Subawards](#) on the [ACF Administrative and National Policy Requirements](#) website for further requirements involving subawards.

FINANCIAL REQUIREMENTS

Administrative Funds

No more than 50 percent of ORR grant funds may be used for administrative purposes. At least 50 percent of ORR grant funds must be used to match IDA savings made by refugees participating in the Refugee IDA Program. ORR defines administrative funds as any federal funds that are not used directly for IDA match. Examples of costs that are considered administrative include, but are not limited to, salary, rent, supplies, benefits, travel, program material, interpretation services, costs associated with providing financial literacy and asset-specific training, and federally approved indirect costs. 45 CFR Part 75 requires that non-federal entities be compensated for all allowable Indirect Costs claimed under a grant, in accordance with the non-federal entity's fully negotiated and approved Indirect Cost rate. Subsequently, the 50 percent limitation for administrative costs can only be exceeded in cases where the payment of indirect costs causes the non-federal entity to exceed that percentage based on their Indirect Cost rate effective at the time of the award. For more information on the funding restrictions specific to this NOFO, please see *Section IV.6. Funding Restrictions*.

State-Specific Asset Limits

ORR recognizes that some clients who are eligible for the Refugee IDA Program may also be eligible for other state and federally sponsored benefits programs with asset limits (e.g., Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), etc.). Recipients must be aware of state-specific asset limits, if any, and provide information to clients about potential impacts to public benefits.

Match Funds

ORR does not require recipients to provide any non-federal funds to match federal funds awarded to recipients for the Refugee IDA Program. The "match," "matching funds," or "match funds" mentioned in this section of this NOFO do not refer to the applicant finding additional funds to match funds being provided by the federal government; they are the portion of federal funds to be allocated and used for matching clients' IDA savings. ORR funds may not exceed a matching rate of one-to-one for each dollar deposited in the IDA by the refugee client. No more than \$3,000 in ORR grant funds may be provided through matching contributions to any one refugee individual and not more than \$6,000 may be provided to any one refugee household (see *Definition and Explanation of Terms* in this section for the definition of "household"). When the refugee purchases the asset goal, the recipient must provide payment of the client's IDA matching funds directly to the asset vendor. Match funds may not be used to pay towards existing loans or debts.

Accounts and Drawdown of Funds

IDA clients must establish an IDA at a federally insured banking institution that must only contain the IDA deposits and interest earned on the deposits. When possible, recipients will establish custodian accounts that will allow recipients to monitor the deposit activities. Custodian accounts are bank accounts that allow the recipient to view the activities under its custodianships. Recipients must not have the ability to withdraw or make deposits for clients. Recipient must monitor deposits of all IDA clients at least once a quarter to ensure regular savings habits and to identify appropriate amounts of match funds to draw down. The recipient must also create a parallel account, separate from the clients' IDAs, at a federally insured financial institution for all matching ORR grant funds to be deposited into and maintained. The recipient may not draw down ORR grant funds and deposit those funds into the parallel account before the client's deposit to the IDA. However, recipients must draw down ORR funds for matching IDA deposits within 3 months of the date that the refugee client makes the deposit and must continue to draw down at least quarterly thereafter as clients make deposits.

Program Income

The interest that accrues on the ORR matching funds deposited in the parallel account is considered program income and must be used to match the interest earned on the client's deposits. The interest on the match funds in the parallel account may not be retained by the recipient for any purpose, including program administration, client support services, or program data collection. (See 45 CFR § 75.307 (e)(2).) Any interest accrued in the parallel account and used to match the interest earned in the refugee clients' IDA deposits are not included in the calculation of the maximum match funds provided. In accordance with 45 CFR § 75.305(b)(5), to the extent possible, recipients must disburse funds available from program income before requesting additional cash payments. Within this program, ORR uses the additive method for the treatment of program income (see 45 CFR 75.307(e)). The program income must be used for the purposes and under the conditions of the federal award. At the end of the project period, **all unexpended program income funds must be returned to the HHS Payment Management Services in accordance with 45 CFR § 75.381(d).**

Proof of Purchase

Proofs of purchases are required for all assets purchased through the Refugee IDA Program and can include, but are not limited to, cash register receipts, completed vehicle title transfers, seller's signed disclosures, and emailed receipts. Proofs of purchases ensure that only eligible assets were purchased for the benefit of the Refugee IDA clients or the benefactors listed in his/her household. Any assets that do not have documentation and/or where the costs are found not allowable under the NOFO will be disallowed.

Closeout and Client Withdrawals

Account activities must be scheduled so that all IDA accounts reach their maximum savings goal and clients have purchased their asset goals within the 4-year project period. If desired by the client, savings goals and subsequent match funds can be reduced through an amendment to the Savings Plan Agreement, in accordance with the process identified in the Savings Plan Agreement. If educational tuition or fees are paid in installments to an institution, a plan must be established to return funds to the government if all the federal match money is not used by the client within the project period. If the client stops contributing towards his/her IDA for 3 months without recipient approval, or fails to meet his/her savings goal in the time period established by the Savings Plan Agreement, or requests a withdrawal from the program, the recipient may remove the client from the program and use those obligated match funds and any interest that has been generated in the parallel account to enroll another client. At the project period closeout, all remaining funds and any subsequent interest generated in the parallel account that is a result of clients not being able to reach their savings goal and purchase their asset goals within the 4-year project period or a refusal of the interest generated by the match funds, must be returned to HHS Payment Management Services in accordance with 45 CFR § 75.381(d).

POST-AWARD REQUIREMENTS

Program Performance Evaluation

As required by the PRA, ORR has obtained approval from OMB for the Refugee IDA Program Data Indicators for post-award reporting. Grant recipients will be required to report data points collected on OMB Form 0970-0490 on a semi-annual basis.

OMB Control Number:0970—0490

Expiration Date: February 28, 2023

Data points for the Refugee IDA Program Indicators will include the following:

Recruitment and Enrollment

- Number of Individual and Household Savings Plan Agreements signed
- Number of Individual Household IDAs opened
- Number of IDAs opened for each eligible asset goal
- Total Match Funds obligated for each eligible asset goal
- Total Number of IDAs for all assets
- Total Match Funds obligated for all assets
- Total number of individuals enrolled identifying as Male, Female, and/or “Unspecified” or another gender identity

Training and Technical Assistance

- Number of clients completing financial literacy training
- Number of hours of financial literacy training completed
- Number of clients completing asset-specific training
- Number of hours of asset-specific training completed
- Number of hours of technical assistance provided

Asset Purchases

- Number of assets purchased in each category of eligible asset goals (i.e., vehicles, education/vocational training/professional recertification, microenterprise, and homes)
- Total Savings and Match Funds used to purchase assets in each category of eligible asset goals
- Total value of purchased assets in each category of eligible asset goals
- Number of all assets purchased
- Total number of each of the assets purchased by those identifying as Male, Female, and/or “Unspecified” or another gender identity
- Total value of all assets purchased
- Total Match Funds obligated for asset purchases
- Total Match Funds liquidated for asset purchases
- Total Match Funds currently in the Parallel Account
- Total Match Funds obligated but unliquidated
- Total Match Funds unobligated

Economic Self-Sufficiency

- Number of Refugee IDA clients assessed based on a scale provided by ORR
- Mean self-sufficiency score of all clients assessed

Logic Model Progress

- Progress toward each Output identified in the Logic Model
- Progress toward each Outcome identified in the Logic Model

Grant recipients must include a process for collecting all the data required to complete the Refugee IDA Program Indicators Report.

PRA Disclaimer

As required by the PRA of 1995, 44 U.S.C. 3501-3521, ORR has estimated that the public reporting burden for the Refugee IDA Program Data Indicators averages 2 burden hours per response, including the time for reviewing instructions, gathering and maintaining the data needed, and reviewing the collection information. The Refugee IDA Program Data Indicators information collection is approved under OMB control number 0970-0490; expiration date is January 31, 2023. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Federal Evaluation

If ACF identifies additional resources to fund a federal study of the funded Refugee IDA

activities, then the recipient will be required to participate. The study would utilize an outside non-recipient evaluation team and would focus on the processes, implementation, progress indicators, and quality improvement of funded activities.

Consistent with the PRA of 1995, (44 U.S.C. 3501-3521), under this NOFO, ORR will not conduct or sponsor—and a person is not required to respond to a collection of information covered by such Act unless it displays a currently valid OMB control number. ORR will obtain OMB approval for a federal study of the funded grant activities, as appropriate.

Participation in ORR-Sponsored Workshops

The IDA recipients will meet quarterly by phone to discuss the performance indicators, methods for collecting and reporting those indicators, and other variables or benchmarks that might be appropriate for highlighting progress on the funded activities.

Refugee IDA Programs will be expected to participate in ORR-sponsored webinars, training, and peer-sharing events throughout the program period. An annual workshop is planned for each program year. Attendance is required for one key staff member to participate in an annual 2-day workshop at ORR's office in Washington, DC, each year.

If, during the project period, ORR and/or recipients are required to adjust program and/or recipient requirements due to nationally declared emergency, ORR will exercise maximum flexibilities as needed. Requirements may be conducted virtually and/or timelines modified in consultation with ORR.

For more information on application requirements specific to this NOFO, please refer to *Section IV.2., The Project Description, and The Project Budget and Budget Justification.*

DEFINITION AND EXPLANATION OF TERMS

The following definitions apply for purposes of this NOFO:

Asset Goals-the purchases/investments for which the matching funds are intended when used in conjunction with the savings from the IDAs of refugee clients. The asset goal specified by a client in the Savings Plan Agreement may be for the benefit of the refugee client or of a dependent refugee (children under 21 years of age who are dependent of an adult for their livelihood) of the refugee client. The purchase of any asset goal must not create an excessive debt burden for the refugee client. Allowable asset goals are defined as follows:

- **Home Ownership**-costs associated with purchasing a primary residence, including the down payment, and closing costs when purchasing a home. Before approval for a client to save for this asset, the recipient must assess the likelihood that the client can obtain appropriate financing before the end of the project period. The recipient must also assess the client's abilities to maintain a mortgage, secure additional funds for down payment as necessary, and the upkeep of a home.
- **Post-Secondary Education, Vocational Training, and Professional Recertification**-the cost of tuition or fees, professional recertification fees, books, supplies, and equipment, including one computer per student if required or recommended by the institution for enrollment or attendance of a refugee student at a post-secondary

educational institution. Mobile phones and other electronic devices that are not explicitly required or recommended by the institution where the client is enrolled are not considered eligible assets for post-secondary education, vocational training, and professional recertification. Funds may be used for a dependent refugee if that child begins post-secondary education or vocational training within the project period. Proof of enrollment and requirements of electronic devices, if applicable, must be documented in the client's file.

- **Purchase of an Automobile**-a vehicle that is a documented necessity to maintain or upgrade employment or for transportation for postsecondary education, vocational training, or professional recertification. Funds can be used for the actual cost of the vehicle as well as one-time fees and taxes associated with the purchase of the vehicle. Vehicles may not be purchased through auctions.
- **Microenterprise Capitalization**-costs for a microbusiness described in a qualified business plan, such as marketing, equipment, working capital, and inventory expenses. The business plan must be approved by a financial institution, a microenterprise development organization, a non-profit loan fund, or a partner that has microenterprise expertise. The plan must also describe services or goods to be sold and include a marketing plan and projected financial statements. Costs for microenterprise capitalization cannot include any of the following:
 - Payment towards existing loans;
 - Gambling or speculation, including buying and selling equity or debt instruments;
 - Any not-for-profit undertaking;
 - Paying legal fees;
 - Any illegal activity or production, or service or distribution of illegal products;
 - Purposes not related to microenterprise development (e.g., to buy a vehicle for personal use);
 - Any other activity that ORR determines, in consultation with the recipient, to be inappropriate for the Refugee IDA Program or would otherwise be prohibited under federal law, including the cost principles in 45 CFR Part 75, Subpart E.

Please reference *Section IV.6. Funding Restrictions* for more information.

Emergency Withdrawal-a withdrawal of funds, or a portion of funds, deposited by the client into his/her IDA. The withdrawal may also include any of the interest that may have accrued to the client's savings in the account but does not include any matching funds. The client must notify the recipient of the withdrawal before the withdrawal. Causes for emergency withdrawals include, but are not limited to, medical expenses, payments to prevent eviction or foreclosure, or payments for necessary living expenses. An IDA client's failure to notify the recipient and receive approval before an Emergency Withdrawal may result in immediate removal from the Refugee IDA Program. If funds withdrawn for emergency purposes are not repaid within 12 months, the client forfeits the match on those funds. Emergency withdrawals may never be authorized from the Parallel Account(s).

Household-an eligible client and all other persons living as an individual economic unit at one address that submits a single federal tax return.

Housing and Urban Development Area Median Family Income (HAMFI)-is issued each year. This is the median family income calculated by HUD for each jurisdiction, to determine Fair Market Rents and income limits for HUD programs. Within HUD, the terms "HAMFI," "area median income" (AMI), or "median family income" (FMI) are used interchangeably. HAMFI can be located at https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html. Specifically, the calculations for HAMFI by housing size can be found at: <https://www.huduser.gov/portal/datasets/il.html>.

Parallel Account-An insured account opened by the recipient in a federally insured banking institution to deposit the matching funds for the savings deposited by refugee clients in their individual IDAs. Interest earned on the matching funds must remain in the Parallel Account and be used to match the interest earned on the refugee client's deposits. The matching funds must be made available to the refugee client at the time that the client purchases the asset goal. The matching funds are not available to the refugee client except for the purchase of the asset goals defined in this NOFO. During the 4-year project period, any interest that has been generated in the parallel accounts that is not used to match IDA savings, either because the client did not complete the savings goal or has refused the interest portion of the match, may be used to enroll additional refugee clients.

Partnering with Organizations with Areas of Expertise-Partnering with other organizations is not a requirement of the Refugee IDA Program if the recipient has demonstrated in-house expertise in all the required components of the program. However, to ensure a high quality of service to refugee clients, ORR values the importance of the development of strategic partnerships with community organizations that offer expertise in the required areas of the Refugee IDA Program where the recipient does not have a demonstrated, in-house expertise. Examples of areas of expertise could include, but are not limited to, the following: home buying process, postsecondary education, small business development, financial literacy training, refugee culture, and operating IDA programs. Examples of new partners could include, but are not limited to, the following: Volunteer Income Tax Assistance (VITA) sites, HUD approved housing counseling agencies, Small Business Administration (SBA) Microloan offices, Community Development Financial Institutions, ethnic community-based organizations, financial empowerment centers, and other private and public institutions. For those partnership(s) that are funded through Subawards, please refer to *Section I. Program Description, Program Requirements, Subawards* for requirements. Refer to *Section VIII. Other Information* for links to federal agencies.

Poverty Guidelines-issued each year in the *Federal Register* by HHS. The guidelines are a simplification of the poverty thresholds that Census Bureau uses to prepare its estimates of the number of individuals and families in poverty. These guidelines are used for administrative purposes—for instance, determining financial eligibility for certain federal programs, including the Refugee IDA Program. They may be found at <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>.

Federally Insured Banking Institution-A bank or credit union that has been insured in the event that the bank fails. Examples of insurers are the Federal Deposit Insurance Corporation for banks and National Credit Union Administration for credit unions. A state-insured bank or credit

union can also be approved if no federally insured bank or credit union is available.

Savings Goal-The amount, in dollars, that the client and recipient have indicated in the Savings Plan Agreement to be saved by the client and matched with federal funds by the recipient. The Savings Goal and match will be used to purchase the asset goal.

II. Federal Award Information

Funding Instrument Type:

G (Grant)

Estimated Total Funding:

\$4,500,000

Expected Number of Awards:

13

Award Ceiling:

\$350,000

Per Budget Period

Award Floor:

\$100,000

Per Budget Period

Average Projected Award Amount:

\$350,000

Per Budget Period

Anticipated Project Start Date:

09/30/2023

Length of Project Periods:

48-month project period with four 12-month budget periods

Additional Information on Project Periods and Explanation of 'Other'

Additional Information on Awards:

Awards made under this funding opportunity are subject to the availability of federal funds.

Applications requesting an award amount that exceeds the *Award Ceiling* per budget period, or per project period, as stated in this section, will be disqualified from competitive review and funding under this funding opportunity. This disqualification applies only to the *Award Ceiling* listed for the first 12-month budget period for projects with multiple budget periods. If the project and budget period are the same, the disqualification applies to the *Award Ceiling* listed for the project period. Please see *Section III.3. Other, Application Disqualification Factors*.

Note: For those programs that require matching or cost sharing, recipients will be held accountable for projected commitments of non-federal resources in their application budgets and budget justifications by budget period or by project period for fully funded awards, even if the projected commitment exceeds the required amount of match or cost share. **A recipient's failure**

to provide the required matching amount may result in the disallowance of federal funds. For more information on these requirements, see *Section III.2. Cost Sharing or Matching*.

III. Eligibility Information

III.1. Eligible Applicants

Eligible applicants for refugee programs under the INA § 412(c)(1)(A) are "public and private nonprofit agencies."

Applications from individuals (including sole proprietorships) and foreign entities are not eligible and will be disqualified from competitive review and funding under this funding opportunity. See *Section III.3. Other, Application Disqualification Factors*.

Faith-based and community organizations that meet the eligibility requirements are eligible to receive awards under this funding opportunity. Faith-based organizations may apply for this award on the same basis as any other organization, as set forth at and, subject to the protections and requirements of 45 CFR Part 87 and 42 U.S.C. 2000bb *et seq.*, ACF will not, in the selection of recipients, discriminate against an organization on the basis of the organization's religious character, affiliation, or exercise.

Reference to Legal Status

See *Section IV.2. Legal Status of Applicant Entity* for documentation required to support eligibility.

III.2. Cost Sharing or Matching

Cost Sharing / Matching Requirement:

No

For all federal awards, any shared costs or matching funds and all contributions, including cash and third-party in-kind contributions, must be accepted as part of the recipient's cost sharing or matching when such contributions meet all criteria listed in 45 CFR § 75.306.

For awards that require matching by statute, recipients will be held accountable for projected commitments of non-federal resources in their application budgets and budget justifications by budget period, or by project period for fully funded awards, even if the projected commitment exceeds the amount required by the statutory match. **A recipient's failure to provide the statutorily required matching amount may result in the disallowance of federal funds. Recipients will be required to report these funds in the Federal Financial Reports.**

For awards that do not require matching or cost sharing by statute, where "cost sharing" refers to any situation in which the recipient voluntarily shares in the costs of a project other than as statutorily required matching, recipients will be held accountable for projected commitments of non-federal resources in their application budgets and budget justifications by budget period, or by project period for fully funded awards. These include situations in which contributions are voluntarily proposed by a recipient or subrecipient and are accepted by ACF. Non-federal cost sharing will be included in the approved project budget so that the recipient will be held accountable for proposed non-federal cost sharing funds as shown in the Notice of Award (NoA). **A recipient's failure to provide voluntary cost sharing of non-federal resources that have been accepted by ACF as part of the approved project costs and that have been shown**

as part of the approved project budget in the NoA, may result in the disallowance of federal funds. Recipients will be required to report these funds in the Federal Financial Reports.

III.3. Other

Application Disqualification Factors

Applications from individuals (including sole proprietorships) and foreign entities are not eligible and will be disqualified from competitive review and funding under this funding opportunity.

Award Ceiling Disqualification

Applications that request an award amount that exceeds the *Award Ceiling* per budget period or per project period ("per project period" refers only to fully funded awards), as stated in *Section II. Federal Award Information*, will be disqualified from competitive review and funding under this funding opportunity. This disqualification applies only to the *Award Ceiling* listed for the first 12-month budget period for projects with multiple budget periods. If the project and budget period are the same, the disqualification applies to the *Award Ceiling* listed for the project period.

Required Electronic Application Submission

ACF requires electronic submission of applications at Grants.gov. **Paper applications received from applicants that have not been approved for an exemption from required electronic submission will be disqualified from competitive review and funding under this funding opportunity.**

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 "[ACF Policy for Requesting an Exemption from Electronic Application Submission](#)."

Missing the Application Deadline (Late Applications)

The deadline for electronic application submission is 11:59 pm ET on the due date listed in the Overview and in Section IV.4. Submission Dates and Times. Electronic applications submitted to Grants.gov after 11:59 pm ET on the due date, as indicated by a dated and time-stamped email from Grants.gov, will be disqualified from competitive review and funding under this funding opportunity. That is, applications submitted to Grants.gov, on or after 12:00 am ET on the day after the due date will be disqualified from competitive review and funding under this funding opportunity.

Applications submitted to Grants.gov at any time during the open application period, and prior to the due date and time, which fail the Grants.gov validation check, will not be received at, or

acknowledged by ACF.

Each time an application is submitted via Grants.gov, the submission will generate a new date and time-stamp email notification. Only those applications with on-time date and time stamps that result in a validated application, which is transmitted to ACF will be acknowledged.

The deadline for receipt of paper applications is 4:30 pm ET on the due date listed in the Overview and in Section IV.4. Submission Dates and Times. Paper applications received after 4:30 pm ET on the due date will be disqualified from competitive review and funding under this funding opportunity. **Paper applications received from applicants that have not received approval of an exemption from required electronic submission will be disqualified from competitive review and funding under this funding opportunity.**

Notification of Application Disqualification

Applicants will be notified of a disqualification determination by email or by USPS postal mail within 30 federal business days from the closing date of this NOFO.

IV. Application and Submission Information

IV.1. Address to Request Application Package

Yimeem
Vu
Administration for Children and Families
Office of Refugee Resettlement
RE: HHS-2023-ACF-ORR-ZI-0006
330 C Street, SW.
Washington
DC
20201
(202) 401-4825
yimeem.vu@acf.hhs.gov
www.acf.hhs.gov/programs/orr

Application Packages

Electronic Application Submission:

The electronic application submission package is available in the NOFO's listing at Grants.gov.

Applications in Paper Format:

For applicants that have received an exemption to submit applications in paper format, Standard Forms (SFs), assurances, and certifications are available in the "Select Grant Opportunity Package" available in the NOFO's Grants.gov Synopsis under the Package tab at Grants.gov. See *Section IV.2. Request an Exemption from Required Electronic Application Submission* if applicants do not have an Internet connection or sufficient computing capacity to upload large documents (files) to Grants.gov.

Federal Relay Service:

Hearing-impaired and speech-impaired callers may contact the Federal Relay Service (FedRelay) for assistance at www.gsa.gov/fedrelay.

IV.2. Content and Form of Application Submission**FORMATTING APPLICATION SUBMISSIONS**

Each applicant applying electronically via Grants.gov is required to upload only two electronic files, excluding SFs and Office of Management and Budget (OMB)-approved forms. No more than two files will be accepted for the review, and additional files will be removed. SFs and OMB-approved forms will not be considered additional files.

FOR ALL APPLICATIONS:**Authorized Organization Representative (AOR)**

AOR is the designated representative of the applicant/recipient organization with authority to act on the organization's behalf in matters related to the award and administration of grants. In signing a grant application, this individual agrees that the organization will assume the obligations imposed by applicable Federal statutes and regulations and other terms and conditions of the award, including any assurances, if a grant is awarded.

Point of Contact

In addition to the AOR, a point of contact on matters involving the application must also be identified. The point of contact, known as the Project Director or Principal Investigator, should not be identical to the person identified as the AOR. The point of contact must be available to answer any questions pertaining to the application.

Application Checklist

Applicants may refer to *Section VIII. Other Information* for a checklist of application requirements that may be used in developing and organizing application materials.

Accepted Font Style

Applications must be in Times New Roman (TNR), 12-point font, except for footnotes, which may be TNR 10-point font. Pages that contain blurred text, or text that is too small to read comfortably, will be removed.

English Language

Applications must be submitted in the English language and must be in the terms of United States (U.S.) dollars. If applications are submitted using another currency, ACF will convert the foreign currency to U.S. currency using the date of receipt of the application to determine the rate of exchange.

Page Limitations

Applicants must observe the page limitation(s) listed under "PAGE LIMITATIONS AND

CONTENT FOR ALL SUBMISSION FORMATS:." Page limitation(s) do not include SFs and OMB-approved forms.

All applications must be double-spaced. An application that exceeds the cited page limitation for double-spaced pages in the Project Description file or the Appendices file will have extra pages removed, and those pages will not be reviewed.

Application Elements Exempted from Double-Spacing Requirements

The following elements of the application submission are exempt from the double-spacing requirements and may be single-spaced: the table of contents, the one-page Project Summary, required Assurances and Certifications, required SFs, required OMB-approved forms, resumes, logic models, proof of legal status/non-profit status, third-party agreements, letters of support, footnotes, tables, the line-item budget and/or the budget justification.

Adherence to NOFO Formatting, Font, and Page Limitation Requirements

Applications that fail to adhere to ACF's NOFO formatting, font, and page limitation requirements will be adjusted by the removal of page(s) from the application. Pages will be removed before the objective review and will not be made available to reviewers.

Applications that have more than one scanned page of a document on a single page will have the page(s) removed from the review.

For applicants that submit paper applications, double-sided pages will be counted as two pages. When the maximum allowed number of pages is reached, excess pages will be removed and will not be made available to reviewers.

NOTE: Applicants failing to adhere to ACF's NOFO formatting, font, and page limitation requirements will receive a letter from ACF notifying them that their application was amended. The letter will be sent after awards have been issued and will specify the reason(s) for removal of page(s).

Corrections/Updates to Submitted Applications

When applicants make revisions to a previously submitted application, ACF will accept only the last on-time application for pre-review under the Application Disqualification Factors. The Application Disqualification Factors determine the application's acceptance for competitive review. See *Section III.3. Other, Application Disqualification Factors* and *Section IV.2. Application Submission Options*.

Copies Required

Applicants must submit one complete copy of the application package electronically. Applicants submitting electronic applications need not provide additional copies of their application package.

Applicants submitting applications in paper format must submit one original and two copies of the complete application, including all SFs and OMB-approved forms. The original copy must

have original signatures.

Signatures

Applicants submitting electronic applications must follow the registration and application submission instructions provided at Grants.gov.

The original of a paper format application must include original signatures of the authorized representatives.

Accepted Application Format

With the exception of the required SFs and OMB-approved forms, all application materials must be formatted so that they are 8 ½" x 11" white paper with 1-inch margins all around.

If possible, applicants are encouraged to include page numbers for each page within the application.

ACF generally does not encourage submission of scanned documents as they tend to have reduced clarity and readability. If documents must be scanned, the font size on any scanned documents must be large enough so that it is readable. Documents must be scanned page-for-page, meaning that applicants may not scan more than one page of a document onto a single page. Pages with blurred text will be removed from the application.

PAGE LIMITATIONS AND CONTENT FOR ALL SUBMISSION FORMATS:

With the exception of SFs and OMB-approved forms, the application submission in its entirety (Project Description and Appendices files) is limited to 65 pages.

The File One, Project Description (Narrative file) must include the following items:

- Table of Contents;
- Project Summary/Abstract;
- Objectives
- Need for Assistance;
- Geographic Location
- Approach;
- Program Performance Evaluation Plan;
- Project Timeline and Milestones;
- Expected Outcomes
- Organizational Capacity;
- Plan for Oversight of Federal Award Funds and Activities;
- Protection of Sensitive and/or Confidential Information; and
- Budget and Budget Narrative.

The File Two, Appendices must include the following:

- Logic Model;
- Legal Status of Applicant Entity
- Letters of Support;

- Evidence of consultation with the State Refugee Coordinator, or the individual responsible for the state-wide or regional coordination of the refugee resettlement program, as applicable, of the state where the proposed project will be implemented;
- Third-Party Agreements; and
- Any additional information that the applicant deems relevant to the application.

ELECTRONIC APPLICATION SUBMISSION INSTRUCTIONS

Applicants are required to submit their applications electronically unless they have received an exemption that will allow submission in paper format. See *Section IV.2. Application Submission Options* for information about requesting an exemption.

Electronic applications will only be accepted via Grants.gov. **ACF will not accept applications submitted via email or via facsimile.**

Each applicant is required to upload ONLY two electronic files, excluding SFs and OMB-approved forms.

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.

Adherence 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.

Application Upload Requirements

ACF strongly recommends that electronic applications be uploaded as Portable Document Files (PDFs). One file must contain the entire Project Description and Budget Justification; the other file must contain all documents required in the Appendices. Details on the content of each of the two files, as well as page limitations, are listed earlier in this section.

To adhere to the two-file requirement, applicants may need to convert and/or merge documents together using a PDF converter software. Many recent versions of Microsoft Office include the ability to save documents to the PDF format without need of additional software. Applicants using the Adobe Acrobat Reader software will be able to merge these documents together. ACF recommends merging documents electronically rather than scanning multiple documents into one document manually, as scanned documents may have reduced clarity and readability.

Applicants must ensure that the version of Adobe Acrobat Reader they are using is compatible with Grants.gov. To verify Adobe software compatibility please go to Grants.gov and click on “Applicants” at the top bar menu and select “Adobe Software Compatibility”, which is listed under "Applicant Resources." The Adobe verification process allows applicants to test their version of the software by opening a test Workspace PDF form. Grants.gov also includes

guidance on how to download a supported version of Adobe, as well as troubleshooting instructions for use, if an applicant is unable to open the test form.

The Adobe Software Compatibility page located on Grants.gov also provides guidance for applicants on filling out a Workspace PDF form. In addition, it addresses local network and/or computer security settings and the impact this has on use of Adobe software.

Required SFs and OMB-approved Forms

SFs and OMB-approved forms are uploaded separately at Grants.gov. These forms are submitted separately from the Project Description and Appendices files. See *Section IV.2. Required Forms, Assurances, and Certifications* for the listing of required SFs, OMB-approved forms, and required assurances and certifications.

Naming Application Submission Files

Carefully observe the file naming conventions required by Grants.gov. Limit file names to 50 characters (characters and spaces). Please also see

<https://www.grants.gov/web/grants/applicants/submitting-utf-8-special-characters.html>.

Use only file formats supported by ACF

Applicants must submit applications using only the supported file formats listed here. While ACF supports all of the following file formats, **we strongly recommend that the two application submission files (Project Description and Appendices) are uploaded as PDFs in order to comply with the two-file upload limitation.** Documents in file formats that are not supported by ACF will be removed from the application and will not be used in the competitive review. This may make the application incomplete, and ACF will not make any awards based on an incomplete application.

ACF supports the following file formats:

- Adobe PDF – Portable Document Format (.pdf)
- Microsoft Word (.doc or .docx)
- Microsoft Excel (.xls or .xlsx)
- Microsoft PowerPoint (.ppt)
- Image Formats (.JPG, .GIF, .TIFF, or .BMP only)

Do Not Encrypt or Password-Protect the Electronic Application Files

If ACF cannot access submitted electronic files because they are encrypted or password protected, the affected file will be removed from the application and will not be reviewed. This removal may make the application incomplete, and ACF will not make awards based on an incomplete application.

FORMATTING FOR PAPER APPLICATION SUBMISSIONS:

The following requirements are only applicable to applications submitted in paper format. Applicants must receive an exemption from ACF in order for a paper format application to be accepted for review. For more information on the exemption, see "*ACF Policy for Requesting an*

Exemption from Required Electronic Application Submission" at www.acf.hhs.gov/grants/howto#chapter-6.

Format Requirements for Paper Applications

All copies of mailed or hand-delivered paper applications must be submitted in a single package. If an applicant is submitting multiple applications under a single NOFO, or multiple applications under separate NOFOs, each application submission must be packaged separately. The package(s) must be clearly labeled with the NOFO title and Funding Opportunity Number.

Applicants using paper format should download the application forms package associated with the NOFO's Synopsis on Grants.gov under the Package tab.

Applicants are advised that the copies of the application submitted, not the original, will be reproduced by the federal government for review. **All application materials must be one-sided for duplication purposes. All pages in the application submission must be sequentially numbered.**

Addresses for Submission of Paper Applications

See *Section IV.7. Other Submission Requirements* for addresses for paper format application submissions.

Required Forms, Assurances, and Certifications

Applicants seeking an award under this funding opportunity must submit the listed SFs, assurances, and certifications with the application. All required SFs, assurances, and certifications are available in the Application Package posted for this NOFO at Grants.gov.

Forms/Assurances/Certifications	Submission Requirement	Notes/Description
Maintenance of Effort (MOE) Certification	Applicants self-certify their maintenance of effort. The MOE should be on the applicant organization's letterhead. Submission is required for all applicants under this NOFO. See <i>Section IV.2. Formatting Application Submissions</i> for instructions on its placement in the	Required for all applications.

Forms/Assurances/Certifications	Submission Requirement	Notes/Description
	application submission.	
SF-424 - Application for Federal Assistance	Submission is required for all applicants by the application due date.	Required for all applications.
Unique Entity Identifier (UEI) and System for Award Management (SAM) registration.	<p>Required of all applicants.</p> <p>Applicants must have a UEI and maintain an active SAM registration throughout the application and project award period.</p> <p>Obtain a UEI and SAM registration at: http://www.sam.gov</p> <p>.</p>	See <i>Section IV.3. Unique Entity Identifier (UEI) and System for Award Management (SAM)</i> for more information.
SF-424 Key Contact Form	Submission is required for all applicants by the application due date.	Required for all applications.
Certification Regarding Lobbying (Grants.gov Lobbying Form)	Submission required of all applicants with the application package. If it is not submitted with the application package, it must be submitted prior to the award of a grant.	Submission of the certification is required for all applicants.

Forms/Assurances/Certifications	Submission Requirement	Notes/Description
SF-424A - Budget Information - Non- Construction Programs and SF-424B - Assurances - Non-Construction Programs	<p>Submission is required for all applicants when applying for a non-construction project. SFs must be used. Forms must be submitted by the application due date.</p> <p>By signing and submitting the SF-424B, applicants are making the appropriate certification of their compliance with all Federal statutes relating to nondiscrimination.</p>	Required for all applications when applying for a non-construction project.
SF-Project/Performance Site Location(s) (SF-P/PSL)	Submission is required for all applicants by the application due date.	Required for all applications. In the SF-P/PSL, applicants must cite their primary location and up to 29 additional performance sites.
SF-LLL - Disclosure of Lobbying Activities	If submission of this form is applicable, it is due at the time of application. If it is not available at the time of application, it may also be submitted prior to the award of a grant.	If any 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 commitment providing for the United States to insure or guarantee a loan, the applicant shall complete and submit the SF-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.

Additional Required Assurances and Certifications

Mandatory Grant Disclosure

All applicants and recipients are required to submit, in writing, to the awarding agency and to the HHS Office of the Inspector General (OIG), all information related to violations of federal criminal law involving fraud, bribery, or gratuity violations potentially affecting the federal award. (Mandatory Disclosures, 45 CFR § 75.113)

Disclosures must be sent in writing to:

The Administration for Children and Families, U.S. Department of Health and Human Services, Office of Grants Management, ATTN: Grants Management Specialist, 330 C Street, SW., Switzer Building, Corridor 3200, Washington, DC 20201

And to:

U.S. Department of Health and Human Services, Office of Inspector General, ATTN: Mandatory Grant Disclosures, Intake Coordinator, 330 Independence Avenue, SW., Cohen Building, Room 5527, Washington, DC 20201

Fax: (202) 205-0604 (Include “Mandatory Grant Disclosures” in subject line) or

Email: grantdisclosures@oig.hhs.gov

Non-Federal Reviewers

Since ACF will be using non-federal reviewers in the review process, applicants have the option of omitting from the application copies (not the original) specific salary rates or amounts for individuals specified in the application budget as well as Social Security Numbers, if otherwise required for individuals. The copies may include summary salary information. If applications are submitted electronically, ACF will omit the same specific salary rate information from copies made for use during the review process.

The Project Description

The Project Description Overview

General Expectations and Instructions

The Project Description provides the information by which an application is evaluated and ranked in competition with other applications for financial assistance. It must address all activities for which federal funds are being requested and all application requirements as stated in this section. The Project Description must explain how the project will meet the purpose of the NOFO, as described in *Section I. Program Description*. As a reminder, reviewers will be evaluating this section in accordance with *Section V.I. Criteria*.

The Project Description must be clear, concise, and complete. ACF is particularly interested in Project Descriptions that convey strategies for achieving intended performance. Project Descriptions are evaluated on the basis of substance and measurable outcomes, not length.

Cross-referencing should be used rather than repetition. Supporting documents designated as required must be included in the Appendix of the application.

Table of Contents

List the contents of the application including corresponding page numbers. The table of contents may be single spaced.

Project Summary

Provide a summary of the application project description. It must be clear, accurate, concise, and without cross-references to other parts of the application. The summary must include a brief description of the proposed grant project including the needs to be addressed, the proposed services, and the population group(s) to be served.

Please place the following at the top of the Project Summary:

- Project Title
- Applicant Name
- Address
- Contact Phone Numbers (Voice, Fax, Cell)
- Email Address
- Website Address, if applicable

The Project Summary must be single-spaced, Times New Roman 12-point font, and limited to one page in length. Additional pages will be removed and will not be reviewed.

Geographic Location

Describe the precise physical location of the project and boundaries of the area to be served by the proposed project.

Legal Status of Applicant Entity

Applicants must provide the following documentation:

Non-Profit Organizations

Proof of Non-Profit Status Options:

Option 1: 501(c)(3) and non-501(c)(3) non-profit organizations are eligible

Non-profit organizations applying for funding are required to submit proof of their non-profit status. Proof of non-profit status is any one of the following:

- A reference to the applicant organization's listing in the IRS's most recent list of tax-exempt organizations described in the IRS Code.
- A copy of a currently valid IRS tax-exemption certificate.
- A statement from a state taxing body, state attorney general, or other appropriate state official certifying that the applicant organization has non-profit status and that none of the net earnings accrue to any private shareholders or individuals.
- A certified copy of the organization's certificate of incorporation or similar document that clearly establishes non-profit status.
- Any of the items in the subparagraphs immediately above for a state or national parent organization and a statement signed by the parent organization that the applicant organization is a local non-profit affiliate.

Unless directed otherwise, applicants must include proof of non-profit status in the *Appendices* file of the application submission.

Need for Assistance

Clearly identify the physical, economic, social, financial, institutional, and/or other problem(s) requiring a solution. The need for assistance, including the nature and scope of the problem, must be demonstrated. Supporting documentation, such as letters of support and testimonials from concerned parties, may be included in the Appendix. Any relevant data based on planning studies or needs assessments should be included or referred to in the endnotes or footnotes. Incorporate demographic data and participant/beneficiary information, as available.

Objectives

Clearly state the principal and subordinate objectives of the project. Applicants must address how the objectives stated relate to the overall purpose of the program and describe how objectives will be achieved.

Expected Outcomes

Identify the outcomes to be achieved from the project. Outcomes should relate to the overall program as described in *Section I. Program Description*. If research is part of the proposed work, outcomes must include hypothesized results and implications of the proposed research.

Approach

Outline a plan of action that describes the scope and detail of how the proposed project will be accomplished. Applicants must account for all functions or activities identified in the application.

Cite potential obstacles and challenges to accomplishing project goals and explain strategies that will be used to address these challenges.

Applicants must describe their plan to address the *Program Requirements* and *Financial Requirements* as specified in *Section I*. The applicant must denote whether the activities are to be accomplished in-house or through partnership(s). If through partnership(s), the applicant must provide detailed information on the partner's role and expertise. Please refer to *Partnering with Organizations with Areas of Expertise* under *Section I. Program Description, Definition, and Explanation of Terms* for more information. The plan to address requirements must include, but is not limited to, the following:

- Recruitment plan for eligible refugees who are ready for the Refugee IDA Program
 - Applicants must provide a process for ensuring that clients who will be enrolled in the Refugee IDA Program and whose household income exceeds 300 percent of the federal poverty level, but did not exceed 80 percent of the HAMFI, will only be eligible for home purchases.
 - Applicants must provide target numbers for year 1 of the project period for the Refugee IDA Data Indicators as referenced in *Section I. Program Description, Post-Award Requirements, Program Performance Evaluation*. Applicants must also provide an explanation or justification as to why the targets are reasonable and appropriate.
- Method for outreach.
- Development of Savings Plan Agreement referenced in *Section I. Program Description, Program Requirements, Savings Plan Agreement and Documentation*.

- Selection of financial literacy curricula, an explanation of the training methods, and an explanation of how the curricula will be acquired or accessed.
- Selection of asset-specific training curricula, an explanation of the training methods, and an explanation of how the curricula will be acquired or accessed.
- Plan for managing IDAs for clients.
- Strategy for addressing potential client retention issues.
- Provision of technical assistance.
- Coordination with refugee resettlement community (the applicant must include evidence of consultation with the State Refugee Coordinator or the individual responsible for the state-wide or regional coordination of the refugee resettlement program, as applicable, of the state where the proposed project will be implemented).
- Evidence or plan to incorporate the input and/or lived experiences of past program participants and/or the target eligible clients into the program design.

Applicants must provide ORR with information on the impact of IDA savings and match on the refugee eligibility for public benefits (e.g., state asset limitations on SNAP, Low Income Home Energy Assistance Program, and TANF), if any, and must submit alternative maximum match limits to ORR for review, if necessary, to avoid potential issues with eligibility for public benefits through participation in the Refugee IDA Program.

Applicants must describe how the Refugee IDA Program will complement existing programs in the community instead of supplanting or duplicating existing efforts.

The applicant must include indicators of the need for assistance which can include, but are not limited to, the following: low rates of homeownership, education, access to capital, high cost of a home rental, population's readiness for a Refugee IDA Program, rates of use of financial institutions, high rates of reliance on public assistance, and high rates of refugee incomes that do not exceed 300 percent of the federal poverty level and/or 80 percent or less of the HAMFI.

The applicant must include demographic data from a federal or state government agency with numbers of newly arrived individuals who meet the eligibility criteria as described in *Section I. Program Description, Refugee IDA Program Overview, Eligible Refugee Participants*.

The applicant must provide training and technical assistance methodologies and demonstrate past success using the methodologies with the targeted population.

Project Timeline and Milestones

Provide quantitative monthly or quarterly projections (for the entire project period) of the accomplishments to be achieved for each function or activity, in such terms as the number of people to be served and the number of activities accomplished. Data may be organized and presented as project tasks and subtasks with their corresponding timelines during the project period. When accomplishments cannot be quantified by activity or function, list them in chronological order to show the schedule of accomplishments and their target dates.

Organizational Capacity

Provide the following information on the applicant organization and, if applicable, on any cooperating partners:

- Organizational charts.

- Resumes.
- Evidence that the applicant organization, and any partnering organizations, have relevant experience and expertise with administration, development, implementation, management, and evaluation of programs similar to that offered under this funding opportunity.
- Evidence that each participating organization, including partners, contractors and/or subrecipients, possess the organizational capability to fulfill their role(s) and function(s) effectively.
- Job descriptions for each vacant key position.

If known at the time of application submission, the applicant must disclose their intent to enter into subaward arrangements in their application. For each proposed subaward, the applicant must include a description of the work to be performed by the subrecipient(s).

OPTIONAL: Provide a letter of support from a qualified financial institution(s) for the project.

Plan for Oversight of Federal Award Funds and Activities

Recipients are required to ensure proper oversight in accordance with 45 CFR Part 75 Subpart D.

These regulations set forth the following standards for effective oversight:

- Financial and Program Management
- Property (if applicable by program legislation)
- Procurement
- Performance and Financial Monitoring and Reporting
- Subrecipient Monitoring and Management
- Record Retention and Access
- Remedies for Noncompliance

Describe the framework (e.g., governance, policies and procedures, risk management, systems) in place to ensure proper oversight of federal funds and activities in accordance with 45 CFR Part 75 Subpart D. The description must include: system(s) for record-keeping and financial management; procedures to identify and mitigate risks and issues (e.g., audit findings, continuous program performance assessment findings, program monitoring); and those key staff that will be responsible for maintaining oversight of program activities staff, and, if applicable, partner(s) and/or subrecipient(s).

Program Performance Evaluation Plan

Applicants must describe a plan for the program performance evaluation that will contribute to continuous quality improvement. The program performance evaluation must monitor ongoing activities and the progress towards the goals and objectives of the project. Include descriptions of the inputs (e.g., organizational profile, collaborative partners, key staff, budget, and other resources), key activities, and expected outcomes of the funded activities. The plan must explain how the inputs, activities, and outcomes will be measured; how the resulting information will be used to inform improvement of funded activities; and any processes that support the overall data quality of the performance outcomes.

Applicants must describe the organizational systems and processes that will effectively track performance outcomes, including a description of how the organization will collect and manage data (e.g., assign skilled staff, data management software, data integrity, etc.) in a way that allows for accurate and timely reporting of performance outcomes. Applicants must describe any potential obstacles for implementing the program performance evaluation and how those obstacles will be addressed. Applicants must include a timeline for how information from the quality improvement evaluation will be reviewed and applied to the ongoing project.

Applicants must include a description of how the program intends to address, collect, manage, and share information for the Refugee IDA Program data indicators, as referenced in *Section I. Post-Award Requirements, Program Performance Evaluation*.

Logic Model

Applicants must submit a logic model for designing and managing their projects. A logic model is a diagram that presents the conceptual framework for a proposed project and explains the links among program elements. Logic models must target the identified objectives and goals of the grant program. While there are many versions of logic models, for the purposes of this funding opportunity, the logic model may include connections between the following items:

- Inputs (e.g., additional resources, organizational profile, collaborative partner(s), key staff, budget);
- Target population (e.g., the individuals to be served, identified needs);
- Activities, Mechanisms, Processes (e.g., evidence-based practices, best practices, approach, key intervention and evaluation components, continuous quality improvement efforts);
- Outputs (i.e., the immediate and direct results of program activities);
- Outcomes (i.e., the expected short and long-term results the project is designed to achieve, typically described as changes in people or systems), and
- Goals of the project (e.g., overarching objectives, reasons for proposing the project).

Protection of Sensitive and/or Confidential Information

Provide a description of how protected personally identifiable information and other information that is considered sensitive, consistent with applicable federal, state, local and tribal laws regarding privacy and obligations of confidentiality, will be collected and safeguarded. The applicant must provide the methods and/or systems that will be used to ensure that confidential and/or sensitive information is properly handled and if applicable, address the process for subrecipient(s) and/or contractors. Also, provide a plan for the disposition of such information at the end of the project period.

Third-Party Agreements

Third-party agreements include Memoranda of Understanding (MOU) and Letters of Commitment. Letters of Commitment and MOUs must both clearly describe the roles and responsibilities for project activities and the support and/or resources that the third-party (i.e., subrecipient, contractor, or other cooperating entity) is committing. The Letters of Commitment and MOUs must be signed by the person in the third-party organization with the authority to

make such commitments on behalf of their organization. General letters of support are **not** considered to be third-party agreements.

Applicants must provide Letters of Commitment or MOUs between recipients and third-parties (i.e., subrecipients, contractors, or other cooperating entities).

Letters of Support

Provide statements from community, public, and/or commercial leaders that support the project proposed for funding. All submissions must be included in the application package. At minimum, each letter of support must identify the individual writing the letter, the organization they represent, the date, and reason(s) for supporting the project.

The Project Budget and Budget Justification

All applicants are required to submit a project budget and budget justification with their application. The project budget is entered on the Budget Information SF, either SF- 424A or SF-424C. Applicants are encouraged to review the form instructions in addition to the guidance in this section. The budget justification consists of a budget narrative and a line-item budget detail that includes detailed calculations for "object class categories" identified on the Budget Information Standard Form. Applicants must indicate the method they are selecting for their indirect cost rate. See Indirect Charges for further information.

Project budget calculations must include estimation methods, quantities, unit costs, and other similar quantitative detail sufficient for the calculation to be duplicated. If cost sharing or matching is a requirement, applicants must include a detailed listing of any funding sources identified in Block 18 of the SF-424 (Application for Federal Assistance). See the table in *Section IV.2. Required Forms, Assurances, and Certifications* listing the appropriate budget forms to use in this application.

Special Note: *The Departments of Labor, Health and Human Services, and Education, and Related Agencies Appropriations Act, 2022 and Consolidated Appropriations Act, 2022, (Division H, Title II, Sec. 202), limits the salary amount that may be awarded and charged to ACF grants and cooperative agreements. Award funds issued under this funding opportunity may not be used to pay the salary of an individual at a rate in excess of Executive Level II. For the Executive Level II salary, please see "Executive & Senior Level Employee Pay Tables" under <https://www.opm.gov/policy-data-oversight/pay-leave/salaries-wages/>. The salary limitation reflects an individual's base salary exclusive of fringe benefits, indirect costs and any income that an individual may be permitted to earn outside of the duties of the applicant organization. This salary limitation also applies to subawards and subcontracts under an ACF grant or cooperative agreement.*

Provide a budget for the initial budget period only (typically the first 12 months of the project) using the SF-424A and/or SF-424C, as applicable. Provide a budget justification, which includes a budget narrative and a line-item detail, for only the first budget period of the proposed project. The budget narrative should describe how the categorical costs are derived. Discuss the necessity, reasonableness, and allocation of the proposed costs.

ORR has included a funding restriction that limits administrative costs to **50 percent** or less of the overall budget. In addition, at least **50 percent** of ORR funds must be used to match IDA

savings made by refugees participating in the program. Applicants must describe and demonstrate how their budget meets this requirement. For more information, please reference *Section I. Program Description, Financial Requirements, Administrative Funds*.

While there is no federal definition of a fair living wage, applicants must explain how proposed wages will contribute to a living wage that will encourage staff recruitment and retention when considering the required skills and expertise to operate the Refugee IDA Program, expected workload, and locality.

Applicants must also include a description of how they will ensure that funds will not be used for unallowable costs as referenced in *Section IV.6. Funding Restrictions*.

Applicants must ensure the program budget includes airfare, lodging, and per diem expenses for one staff member to participate in the annual 2-day program meeting in Washington, DC.

For applicants proposing to use subawards(s), if the total amount budgeted for subawards exceeds 50 percent of total direct costs for the budget period, the applicant must justify subawarding the portion of the project and must explain how the prime recipient plans to maintain a substantive role in the project. Applicants must explain why the participation of the subrecipient is necessary, and why the applicant cannot achieve the objectives without the subrecipient(s)' participation.

General

Use the following guidelines for preparing the project budget and budget justification. The budget justification includes a budget narrative and a line-item detail. Applications should only include allowable costs in accordance with 45 CFR Part 75 Subpart E.

Personnel

Description: Costs of employee salaries and wages. See 45 CFR § 75.430 for more information on allowable personnel costs. Do not include the personnel costs of consultants, contractors and subrecipients under this category.

Justification: For each position, provide: the name of the individual (if known), their title; time commitment to the project in months; time commitment to the project as a percentage or full-time equivalent; annual salary; grant salary; wage rates; etc. Identify the project director or principal investigator, if known at the time of application.

Fringe Benefits

Description: Costs of employee fringe benefits are allowances and services provided by employers to their employees in addition to regular salaries and wages. For more information on Fringe Benefits please refer to 45 CFR § 75.431. Do not include the fringe benefits of consultants, contractors, and subrecipients.

Typically, fringe benefit amounts are determined by applying a calculated rate for a particular class of employee (full-time or part-time) to the salary and wages requested. Fringe rates are often specified in the approved indirect cost rate agreement. Fringe benefits may be treated as a

direct cost or indirect cost in accordance with the applicant's accounting practices. Only fringe benefits as a direct cost should be entered under this category.

Justification: Provide a breakdown of the amounts and percentages that comprise fringe benefit costs such as health insurance, Federal Insurance Contributions Act taxes, retirement, taxes, etc.

Travel

Description: Costs of project-related travel (i.e., transportation, lodging, subsistence) by employees of the applicant organization who are in travel status on official business. Travel by non-employees such as consultants, contractors or subrecipients should be included under the Contractual line item. Local travel for employees in non-travel status should be listed on the Other line. Travel costs should be developed in accordance with the applicant's travel policies and 45 CFR § 75.474.

Justification: For each trip show: the total number of travelers; travel destination; duration of trip; per diem; mileage allowances, if privately owned vehicles will be used to travel out of town; and other transportation costs and subsistence allowances. If appropriate for this project, travel costs for key project staff to attend ACF-sponsored workshops/conferences/recipient orientations should be detailed in the budget justification.

Equipment

Description: "Equipment" means an article of nonexpendable, tangible personal property (including information technology systems) having a useful life of more than one year and a per unit acquisition cost that equals or exceeds the lesser of: (a) the capitalization level established by the organization for the financial statement purposes, or (b) \$5,000. (Note: Acquisition cost means the net invoice unit price of an item of equipment, including the cost of any modifications, attachments, accessories, or auxiliary apparatus necessary to make it usable for the purpose for which it is acquired. Ancillary charges, such as taxes, duty, protective in-transit insurance, freight, and installation, shall be included in, or excluded from, acquisition cost in accordance with the organization's regular written accounting practices.) See 45 CFR §75.439 for more information.

Justification: For each type of equipment requested provide: a description of the equipment; the cost per unit; the number of units; the total cost; and a plan for use on the project; as well as use and/or disposition of the equipment after the project ends.

Supplies

Description: Costs of all tangible personal property, other than included under the Equipment category. This includes office and other consumable supplies with a per-unit cost of less than \$5,000. See 45 CFR § 75.453 for more information.

Justification: Specify general categories of supplies and their costs. Show computations and provide other information that supports the amount requested.

Contractual

Description: Cost of all contracts and subawards except for those that belong under other categories such as equipment, supplies, construction, etc. Include third-party evaluation contracts, if applicable, and contract or subawards with secondary recipient organizations (with budget detail), including delegate agencies and specific project(s) and/or businesses to be financed by the applicant. Costs related to individual consultants should be listed on the Other line. Recipients are required to use 45 CFR §§ 75.326-.340 procurement procedures, and subawards are subject to the requirements at 45 CFR §§ 75.351-.353.

Justification: Demonstrate that all procurement transactions will be conducted in a manner to provide, to the maximum extent practical, open, and free competition. Applicants must justify any anticipated procurement action that is expected to be awarded without competition and exceeds the simplified acquisition threshold stated in 48 CFR § 2.101(b). Recipients may be required to make pre-award review and procurement documents, such as requests for proposals or invitations for bids, independent cost estimates, etc., available to ACF.

Indicate whether the proposed agreement qualifies as a subaward or contract in accordance with 45 CFR § 75.351. Provide the name of the contractor/subrecipient (if known), a description of anticipated services, a justification for why they are necessary, a breakdown of estimated costs, and an explanation of the selection process. In addition, for subawards, the applicant must provide a detailed budget and budget narrative for each subaward, by entity name, along with the same justifications referred to in these budget and budget justification instructions.

Other

Description: Enter the total of all other costs. Such costs, where applicable and appropriate, may include, but are not limited to: consultant costs, local travel, insurance, food (when allowable), medical and dental costs (non-personnel), professional service costs (including audit charges), space and equipment rentals, printing and publications, computer use, training costs (such as tuition and stipends), staff development costs, and administrative costs. Please note costs must be allowable per 45 CFR Part 75 Subpart E.

Justification: Provide a breakdown of costs, computations, a narrative description, and a justification for each cost under this category.

Indirect Charges

Description: Total amount of indirect costs. This category has one of two methods that an applicant can select. An applicant may only select one.

1. The applicant currently has an indirect cost rate approved by HHS or another cognizant federal agency.

Justification: An applicant must enclose a copy of the current approved rate agreement. If the applicant is requesting a rate that is less than what is allowed under the program, the authorized representative of the applicant organization must submit a signed acknowledgement that the applicant is accepting a lower rate than allowed. Choosing to charge a lower rate will not be considered during the objective review or award selection process.

2. Per 45 CFR § 75.414(f) Indirect (F&A) costs, "any non-Federal entity [i.e., applicant] that has never received a negotiated indirect cost rate, ... may elect to charge a *de minimis* rate of 10% of modified total direct costs (MTDC) which may be used indefinitely. As described in Section 75.403, costs must be consistently charged as either indirect or direct costs, but may not be double charged or inconsistently charged as both. If chosen, this methodology once elected must be used consistently for all Federal awards until such time as the non-Federal entity chooses to negotiate for a rate, which the non-Federal entity may apply to do at any time."

Justification: This method only applies to applicants that have never received an approved negotiated indirect cost rate from HHS or another cognizant federal agency. Applicants awaiting approval of their indirect cost proposal may request the 10 percent *de minimis* rate. When the applicant chooses this method, costs included in the indirect cost pool must not be charged as direct costs to the grant.

Commitment of Non-Federal Resources

Description: Amounts of non-federal resources that will be used to support the project as identified in Block 18 of the SF-424. This line should be used to indicate required and/or voluntary committed cost sharing or matching, if applicable.

For all federal awards, any shared costs or matching funds and all contributions, including cash and third-party in-kind contributions, must be accepted as part of the recipient's cost sharing or matching when such contributions meet all of the criteria listed in 45 CFR § 75.306.

For awards that require matching or cost sharing by statute, recipients will be held accountable for projected commitments of non-federal resources (at or above the statutory requirement) in their application budgets and budget justifications by budget period, or by project period for fully funded awards. **A recipient's failure to provide the statutorily required matching or cost sharing amount (and any voluntary committed amount in excess) may result in the disallowance of federal funds. Recipients will be required to report these funds in the Federal Financial Reports.**

For awards that do not require matching or cost sharing by statute, recipients are not expected to provide cost sharing or matching. However, recipients are allowed to voluntarily propose a commitment of non-federal resources. If an applicant decides to voluntarily contribute non-federal resources towards project costs and the costs are accepted by ACF, the non-federal resources will be included in the approved project budget. The applicant will be held accountable for all proposed non-federal resources as shown in the Notice of Award (NoA). **A recipient's failure to meet the voluntary amount of non-federal resources that was accepted by ACF as part of the approved project costs and that was identified in the approved budget in the NoA, may result in the disallowance of federal funds. Recipients will be required to report these funds in the Federal Financial Reports.**

Justification: If an applicant is relying on cost share or match from a third-party, then a firm commitment of these resources (letter(s) or other documentation) is required to be submitted with the application. Detailed budget information must be provided for every funding source identified in Item 18. "Estimated Funding (\$)" on the SF-424.

Applicants are required to fully identify and document in their applications the specific costs or contributions they propose in order to meet a matching requirement. Applicants are also required to provide documentation in their applications on the sources of funding or contribution(s). In-kind contributions must be accompanied by a justification of how the stated valuation was determined. Matching or cost sharing must be documented by budget period (or by project period for fully funded awards).

Applications that lack the required supporting documentation will not be disqualified from competitive review; however, it may impact an application's scoring under the evaluation criteria in *Section V.1. Criteria* of this funding opportunity.

Paperwork Reduction Act Disclaimer

As required by the Paperwork Reduction Act, 44 U.S.C. 3501-3521, the public reporting burden for the Project Description is estimated to average 60 hours per response, including the time for reviewing instructions, gathering and maintaining the data needed, and reviewing the collection of information. The Project Description information collection is approved under OMB control number 0970-0139, which expires 03/31/2025. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Application Submission Options

Electronic Submission via Grants.gov

This section provides the application submission and receipt instructions for ACF program applications. Please read the following instructions carefully and completely.

Electronic Delivery

ACF is participating in the Grants.gov initiative to provide the grant community with a single site to find and apply for funding opportunities. ACF applicants are required to submit their applications online through Grants.gov.

How to Register and Apply through Grants.gov

Read the following instructions about registering to apply for ACF funds. Applicants should read the registration instructions carefully and prepare the information requested before beginning the registration process. Reviewing and assembling the required information before beginning the registration process will alleviate last-minute searches for required information.

Organizations must have an active System for Award (SAM) registration which provides a Unique Entity Identifier (UEI), and Grants.gov account to apply for grants.

Creating a Grants.gov account can be completed online in minutes, but SAM registration may take several weeks. Therefore, an organization's registration should be done in sufficient time to ensure it does not impact the entities ability to meet required application submission deadlines.

Organization applicants can find complete instructions here:

<https://www.grants.gov/web/grants/applicants/organization-registration.html>

Register with SAM: All organizations (entities) applying online through Grants.gov must register with SAM. Failure to register with SAM will prevent your organization from applying through Grants.gov. SAM registration must be renewed annually. For detailed instructions for registering with SAM, refer to:

<https://www.grants.gov/web/grants/applicants/organization-registration.html>

Create a Grants.gov Account: The next step in the registration process is to create an account with Grants.gov. Follow the on-screen instructions provided on the registration page.

Add a Profile to a Grants.gov Account: A profile in Grants.gov corresponds to a single applicant organization the user represents (i.e., an applicant). If you work for or consult with multiple organizations, you can have a profile for each organization under one Grants.gov account. In such cases, you may log in to one Grants.gov account to access all your grant profiles. To add an organizational profile to your Grants.gov account, enter the UEI for the organization in the UEI field. For detailed instructions about creating a profile on Grants.gov, refer to: <https://www.grants.gov/web/grants/applicants/registration/add-profile.html>

EBiz POC Authorized Profile Roles: After you register with Grants.gov and create an Organization Applicant Profile, the applicant's request for Grants.gov roles and access is sent to the EBiz POC. The EBiz POC is then expected to log in to Grants.gov and authorize the appropriate roles, which may include the AOR role, thereby giving you permission to complete and submit applications on behalf of the organization. You will be able to submit your application online any time after you have been assigned the AOR role. For detailed instructions about creating a profile on Grants.gov, refer to:

<https://www.grants.gov/web/grants/applicants/registration/authorize-roles.html>

Track Role Status: To track your role request, refer to:

<https://www.grants.gov/web/grants/applicants/registration/track-role-status.html>

When applications are submitted through Grants.gov, the name of the organization's AOR that submitted the application is inserted into the signature line of the application, serving as the electronic signature. The EBiz POC must authorize individuals who are able to make legally binding commitments on behalf of the organization as a user with the AOR role; this step is often missed and is crucial for valid and timely submissions.

How to Submit an Application to ACF via Grants.gov

Grants.gov applicants can apply online using Workspace. Workspace is a shared, online environment where members of a grant team may simultaneously access and edit different webforms within an application. For each NOFO, you can create individual instances of a workspace.

For an overview of applying on Grants.gov using Workspaces, refer to:

<https://www.grants.gov/web/grants/applicants/workspace-overview.html>

Create a Workspace: Creating a workspace allows you to complete an application online and route it through your organization for review before submitting.

Complete a Workspace: Add participants to the workspace to work on the application together, complete all the required forms online or by downloading PDF versions, and check

for errors before submission. The Workspace progress bar will display the state of your application process as you apply. As you apply using Workspace, you may click the blue question mark icon near the upper-right corner of each page to access context-sensitive help.

Adobe Reader: If you decide not to apply by filling out webforms you can download individual PDF forms in Workspace. The individual PDF forms can be downloaded and saved to your local device storage, network drive(s), or external drive(s), then accessed through Adobe Reader.

NOTE: Visit the Adobe Software Compatibility page on Grants.gov to download the appropriate version of the software at:

<https://www.grants.gov/web/grants/applicants/adobe-software-compatibility.html>

Mandatory Fields in Forms: In the forms, you will note fields marked with an asterisk and a different background color. These fields are mandatory fields that must be completed to successfully submit your application.

Complete SF-424 Fields First: These forms are designed to fill in common required fields across other forms, such as the applicant name, address, and SAM UEI. Once it is completed, the information will transfer to the other forms.

Submit a Workspace: An application may be submitted through Workspace by clicking the Sign and Submit button on the Manage Workspace page, under the Forms tab. Grants.gov recommends submitting your application **at least 24-48 hours prior to the close date** to provide you with time to correct any potential technical issues that may disrupt the application submission.

Track a Workspace: After successfully submitting a Workspace application, a Grants.gov Tracking Number (GRANTXXXXXXXX) is automatically assigned to the application. The number will be listed on the Confirmation page that is generated after submission. Using the tracking number, access the Track My Application page under the Applicants tab or the Details tab in the submitted workspace.

For additional training resources, including video tutorials, refer to:

<https://www.grants.gov/web/grants/applicants/applicant-training.html>

Grants.gov provides applicants 24/7 support via the toll-free number 1-800-518-4726 and email at support@grants.gov. For questions related to the specific funding opportunity, contact the number listed in the application package of the grant you are applying for.

If you are experiencing difficulties with your submission, it is best to call the Grants.gov Support Center and get a ticket number. The Support Center ticket number will assist ACF with tracking and understanding background information on the issue.

Timely Receipt Requirements and Proof of Timely Submission

All applications must be received by 11:59 pm ET on the due date established for each program. Proof of timely submission is automatically recorded by Grants.gov. An electronic date/time stamp is generated within the system when the application is successfully received by Grants.gov. The applicant AOR will receive an acknowledgment of receipt and a tracking number (GRANTXXXXXXXX) from Grants.gov with the successful transmission of their

application. Applicant AORs will also receive the official date/stamp and Grants.gov Tracking number in an email serving as proof of their timely submission.

When ACF successfully retrieves the application from Grants.gov, and acknowledges the download of submission, Grants.gov will provide an electronic acknowledgment of receipt of the application to the email address of the applicant with the AOR role. Again, proof of timely submission shall be the official date and time that Grants.gov receives your application.

Applications received by Grants.gov after the established due date for the program will be considered late and will not be considered for funding by ACF.

Applicants with slow internet connections should be aware that transmission can take some time before Grants.gov receives your application. Therefore, applicants should allow enough time to prepare and submit the application before the package closing date.

Grants.gov will provide either an error or a successfully received submission message in the form of an email sent to the applicant with the AOR role.

Issues with Federal Systems

For any systems issues experienced with Grants.gov or SAM.gov, please refer to ACF's "[Policy for Applicants Experiencing Federal Systems Issues](#)" document for complete guidance.

Request an Exemption from Required Electronic Application Submission

To request an exemption from required electronic submission, please refer to ACF's "[Policy for Requesting an Exemption from Required Electronic Application Submission](#)" document for complete guidance.

Paper Format Application Submission

An exemption is required for the submission of paper applications. See the preceding section on "*Request an Exemption from Required Electronic Application Submission.*"

Applicants with exemptions that submit their applications in paper format, by mail or delivery, must submit one original and two copies of the complete application with all attachments. The original and each of the two copies must include all required forms, certifications, assurances, and appendices, be signed by the AOR, and be unbound. The original copy of the application must have original signature(s). See *Section IV.7. Other Submission Requirements* of this funding opportunity for address information for paper format application submissions. Applications submitted in paper format must be received by 4:30 pm ET on the due date.

Applicants may refer to *Section VIII. Other Information* for a checklist of application requirements that may be used in developing and organizing application materials. Details concerning acknowledgment of received applications are available in *Section IV.4. Submission Dates and Times* in this funding opportunity.

IV.3. Unique Entity Identifier (UEI) and System for Award Management (SAM)

All applicants must have a UEI and an active registration with SAM (<https://www.sam.gov>) prior to applying to a funding opportunity.

All applicants are required to maintain an active SAM registration until the application process is complete. If a grant is awarded, the SAM registration must be active throughout the life of the award. Your SAM registration must be renewed every 365 days to keep it active.

Plan ahead. Allow at least 10 business days after you submit your registration for it to become active in SAM and at least an additional 24 hours before that registration information is available in other government systems, i.e., Grants.gov.

This action should allow you time to resolve any issues that may arise. Failure to comply with these requirements may result in your inability to submit your application through Grants.gov or prevent the award of a grant. Applicants should maintain documentation (with dates) of their efforts to request a UEI, register for, or renew a registration, at SAM.

Please see the “Help” tab at <https://sam.gov/content/help> for more information and assistance with this process.

HHS requires all entities that plan to apply for, and ultimately receive, federal grant funds from any HHS Agency to:

- Be registered in SAM prior to submitting an application or plan;
- Maintain an active SAM registration with current information at all times during which it has an active award or an application or plan under consideration by an OPDIV;
- Provide its UEI in each application or plan it submits to the OPDIV; and
- Ensure any proposed subrecipient(s) have obtained and provided to the recipient their UEI(s) prior to making any subawards (**Note:** Subrecipients are not required to complete full SAM registration.).

ACF is prohibited from making an award until an applicant has complied with these requirements. At the time an award is ready to be made, if the intended recipient has not complied with these requirements, ACF:

- May determine that the applicant is not qualified to receive an award; and
- May use that determination as a basis for making an award to another applicant.

IV.4. Submission Dates and Times

07/07/2023

Due Date for Applications

07/07/2023

Explanation of Due Dates

The due date for receipt of applications is listed in the *Overview* section and in this section. See *Section III.3. Other, Application Disqualification Factors*.

Electronic Applications

The deadline for submission of electronic applications via Grants.gov is 11:59 pm ET on the due date. Electronic applications submitted at 12:00 am ET on the day after the due date will be considered late and will be disqualified from competitive review and funding under this funding opportunity.

Applicants are required to submit their applications electronically via Grants.gov unless they received an exemption through the process described in *Section IV.2. Request an Exemption from Required Electronic Application Submission*.

ACF does not accommodate transmission of applications by email or facsimile.

Instructions for electronic submission via Grants.gov are available at:
www.grants.gov/web/grants/applicants/apply-for-grants.html.

Applications submitted to Grants.gov at any time during the open application period prior to the due date and time that fail the Grants.gov validation check will not be received at ACF. These applications will not be acknowledged.

Mailed Paper Format Applications

The deadline for receipt of mailed, paper applications is 4:30 pm ET on the due date. Mailed paper applications received after the due date and deadline time will be considered late and will be disqualified from competitive review and funding under this funding opportunity.

Paper format application submissions will be disqualified if the applicant organization has not received an exemption through the process described in *Section IV.2. Request an Exemption from Required Electronic Application Submission*.

Hand-Delivered Paper Format Applications

Hand-delivered applications must be received on, or before, the due date listed in the *Overview* and in this section. These applications must be delivered between the hours of 8:00 am ET and 4:30 pm ET Monday through Friday (excluding federal holidays).

Applications should be delivered to the address provided in *Section IV.7. Other Submission Requirements*.

Hand-delivered paper applications received after the due date and deadline time will be considered late and will be disqualified from competitive review and funding under this funding opportunity.

Hand-delivered paper format application submissions will be disqualified if the applicant organization has not received an exemption through the process described in *Section IV.2. Request an Exemption from Required Electronic Application Submission*.

No appeals will be considered for applications classified as late under the following circumstances:

- Applications submitted electronically via Grants.gov are considered late when they are dated and time-stamped after the deadline of 11:59 pm ET on the due date.
- Paper format applications received by mail or hand-delivery after 4:30 pm ET on the due date will be classified as late and will be disqualified.
- Paper format applications received from applicant organizations that were not approved for an exemption from required electronic application submission under the process described in *Section IV.2. Request an Exemption from Required Electronic Submission* will be disqualified.

Emergency Extensions

ACF may extend an application due date when circumstances make it impossible for an applicant to submit their applications on time. Only events such as documented natural disasters (floods, hurricanes, tornados, etc.), or a verifiable widespread disruption of electrical service, or mail service, will be considered. The determination to extend or waive the due date, and/or receipt time, requirements in an emergency situation rests with the Grants Management Officer listed as the Office of Grants Management Contact in *Section VII. HHS Awarding Agency Contact(s)*.

Acknowledgement of Received Application

Acknowledgement from Grants.gov

Applicants will receive an initial email upon submission of their application to Grants.gov. This email will provide a **Grants.gov Tracking Number**. Applicants should refer to this tracking number in all communication with Grants.gov. The email will also provide a **date and time stamp**, which serves as the official record of the application's submission. Receipt of this email does not indicate that the application is accepted or that it has passed the validation check.

Applicants will also receive an email acknowledging that the received application is in the **Grants.gov validation process**, after which a third email is sent with the information that the submitted application package has passed, or failed, the series of checks and validations.

Applications that are submitted on time that fail the validation check will not be transmitted to ACF and will not be acknowledged by ACF.

Acknowledgement from ACF of an electronic application's submission:

Applicants will be sent additional email(s) from ACF acknowledging that the application has been retrieved from Grants.gov by ACF. Receipt of these emails is not an indication that the application is accepted for competition.

Acknowledgement from ACF of receipt of a paper format application:

ACF will provide acknowledgement of receipt of hard copy application packages submitted via mail or courier services.

IV.5. Intergovernmental Review

This program is covered under Executive Order (E.O.) 12372, "Intergovernmental Review of Federal Programs," and 45 CFR Part 100, "Intergovernmental Review of Department of Health and Human Services Programs and Activities." Under the Executive Order, States may design their own processes for reviewing and commenting on proposed Federal assistance under covered programs.

Applicants should go to the following URL for the official list of the jurisdictions that have elected to participate in E.O. 12372 <https://www.whitehouse.gov/wp-content/uploads/2020/04/SPOC-4-13-20.pdf>.

Applicants from participating jurisdictions should contact their SPOC, as soon as possible, to alert them of their prospective applications and to receive instructions on their jurisdiction's

procedures. Applicants must submit all required application materials to the SPOC and indicate the date of submission on the SF-424 at item 19.

Under 45 CFR § 100.8(a)(2), a SPOC has 60 days from the application due date to comment on proposed new awards.

SPOC comments may be submitted directly to ACF at: U.S. Department of Health and Human Services, Administration for Children and Families, Office of Grants Management, 330 C St. SW, 3rd Floor, Washington, DC 20201.

Entities that meet the eligibility requirements of this funding opportunity are still eligible to apply for a grant even if a State, Territory or Commonwealth, etc., does not have a SPOC or has chosen not to participate in the process. Applicants from non-participating jurisdictions need take no action with regard to E.O. 12372. Applications from Federally-recognized Indian Tribal governments are not subject to E.O. 12372.

IV.6. Funding Restrictions

Costs of organized fund raising, including financial campaigns, endowment drives, solicitation of gifts and bequests, and similar expenses incurred to raise capital or obtain contributions are unallowable. Fund raising costs for the purposes of meeting the Federal program objectives are allowable with prior written approval from the Federal awarding agency. (45 CFR § 75.442)

Proposal costs are the costs of preparing bids, proposals, or applications on potential Federal and non-Federal awards or projects, including the development of data necessary to support the non-Federal entity's bids or proposals. Proposal costs of the current accounting period of both successful and unsuccessful bids and proposals normally should be treated as indirect (F&A) costs and allocated currently to all activities of the non-Federal entity. No proposal costs of past accounting periods will be allocable to the current period. (45 CFR § 75.460)

Pre-award costs are not allowable.

Construction is not an allowable activity or expenditure under this award.

Purchase of real property is not an allowable activity or expenditure under this award.

No more than 50 percent of ORR grant funds may be used for administrative purposes. At least 50 percent of ORR funds must be used to match IDA savings made by refugees participating in the program. For more information, please reference *Section I. Financial Requirements, Administrative Funds*.

No more than \$3,000 in ORR grant funds may be provided through matching contribution to any one refugee individual and not more than \$6,000 may be provided to any one refugee household.

The match ratio cannot exceed one-to-one for every dollar deposited into the IDA.

Refugee IDA Program funds may not be used for any activities prohibited under federal law and the cost principles in 45 CFR Part 75, Subpart E, or that are not within the requirements of the Refugee IDA Program requirements.

The amount of the uncollectable debts may not be charged to the grant. Related collection costs, and related legal costs, arising from such debts after they have been determined to be uncollectable are also unallowable per 45 CFR §75.426.

Major renovation is not an allowable activity or expenditure under this grant program.

IV.7. Other Submission Requirements

Submit paper applications to one of the following addresses. Also see *ACF Policy for Requesting an Exemption from Required Electronic Application Submission* at www.acf.hhs.gov/grants/howto#chapter-6.

Submission by Mail

Timothy
Chapelle
Administration for Children and Families
Office of Grants Management
RE: HHS-2023-ACF-ORR-ZI-0006
330 C Street, SW.
Washington
DC
20201

Hand Delivery

Same as Above

Electronic Submission

See *Section IV.2.* for application requirements and for guidance when submitting applications electronically via Grants.gov.

For all submissions, see *Section IV.4. Submission Dates and Times.*

V. Application Review Information

V.1. Criteria

Please note: With the exception of the notice of funding opportunity and relevant statutes and regulations, reviewers must not access, or review, any materials that are not part of the application documents. This includes information accessible on websites via hyperlinks that are referenced, or embedded, in the application. Though an application may include web links, or embedded hyperlinks, reviewers must not review this information as it is not considered to be part of the application documents. Nor will the information on websites be taken into consideration in scoring of evaluation criteria presented in this section. Reviewers must evaluate and score an application based on the documents that are presented in the application and must not refer to, or access, external links during the objective review.

Applications competing for financial assistance will be reviewed and evaluated using the criteria described in this section. The corresponding point values indicate the relative importance placed on each review criterion. Points will be allocated based on the extent to which the application proposal addresses each of the criteria listed. Applicants should address these criteria in their

application materials, particularly in the project description and budget justification, as they are the basis upon which competing applications will be judged during the objective review. The required elements of the project description and budget justification may be found in *Section IV.2. The Project Description* of this funding opportunity.

OBJECTIVES AND NEED FOR ASSISTANCE

Maximum Points: 15

The applicant presents a clear and concise statement of program objectives. The applicant's objectives are aligned with *Section I. Program Description, Purpose and Objectives*, and are feasible and well-developed. The objectives are directly related to, and supported by evidence of need for assistance. Evidence is provided to support the inclusion or omission of the eligible assets in the program objectives. (0-5 points)

The need for assistance is thorough and justified, including identification of barriers and needs specific to acquiring the assets. Proposed activities for the targeted service area and the population are supported by credible and relative data and other forms of evidence. Indicators of the need for assistance include low rates of homeownership, education, access to capital, population readiness for a Refugee IDA Program and use of financial institutions, high rates of reliance on public assistance, and high rates of refugee incomes that do not exceed 300 percent of the federal poverty level listed in the poverty guidelines and/or at 80 percent or less of the HAMFI. (0-5 points)

The applicant's target population accords with ORR IDA Eligible Clients, as referenced in *Section I. Program Description, Eligible Refugee Participants (Clients)*, and includes demographic data sourced from a federal or state government agency. The application clearly demonstrates the program's ability to promote economic independence by providing services to clients. (0-5 points)

APPROACH

Maximum Points: 45

The applicant proposes a clear and feasible plan for recruitment that targets the intended audience, as referenced in *Section I. Program Description, Refugee Individual Development Accounts Program Overview, Eligible Refugee Participants (Clients)*. The plan also clearly identifies a process to ensure that clients who were enrolled in the Refugee IDA Program and exceeded the 300 percent federal poverty level listed in the poverty guidelines, but did not exceed 80 percent of the HAMFI, are only eligible for home purchases. (0-5 points)

The applicant includes a plan for coordination with refugee resettlement service providers. The activities described in the plan are relevant, feasible, and help facilitate a resource mapping process aimed at reaching the objectives of the Refugee IDA Program. (0-2 points)

The application contains evidence of consultation with the State Refugee Coordinator or the individual responsible for the statewide or regional coordination of the refugee resettlement program, as applicable, of the state where the proposed project will be implemented. (0-1 point)

The applicant includes evidence or plans to include the input/lived experience of past program participants and/or the target eligible clients into the program design. (0-2 points)

The applicant provides a training and technical assistance model that is reflective of a successful Refugee IDA Program. There is a reasonable timeline for implementing the proposed project, including the activities to be conducted in chronological order and showing a reasonable

schedule of accomplishments and target dates, along with factors that may accelerate or decelerate the work. (0-6 points)

The applicant presents a detailed plan to provide trainings to eligible clients under the Refugee IDA Program. The plan identifies the training topics to be conducted and curricula. The trainings are in accordance with the requirements as specified in *Section I. Program Description, Program Requirements, Training, and Technical Assistance*. The plan is thorough (e.g., culturally and linguistically appropriate, identifies a process for determining training schedules, describes a method to adapt to the changing needs of clients, includes training evaluation and feedback, etc.), provides a feasible plan of action, and provides a strategy to address potential client retention issues. (0-5 points)

The applicant presents a detailed plan to provide technical assistance to eligible clients under the Refugee IDA Program. The plan identifies the technical assistance areas to be addressed. The technical assistance to be provided is in accordance with the requirements specified in *Section I. Program Description, Program Requirements, Training and Technical Assistance*. The plan is thorough (e.g., culturally and linguistically appropriate, explains how needs for technical assistance will be assessed, includes provisions to adapt to the changing needs of clients, etc.), provides a feasible plan of action, and provides a strategy to address potential client retention issues. (0-5 points)

The applicant has already acquired or proposes a clear plan to acquire, the necessary tools to establish and manage a Refugee IDA Program including, but not limited, to a Savings Plan Agreement, a plan for managing IDAs for clients, and a plan for instituting proper controls to ensure fiduciary oversight of all grant funds. (0-5 points)

The applicant provides realistic and achievable Year 1 target numbers corresponding to the appropriate Refugee IDA Data Indicators referenced in *Section I. Program Description, Post-Award Requirements, Program Performance Evaluation*. Targets are reasonable and appropriate to identified activities. (0-5 points)

The applicant has provided a plan describing how it will ensure oversight of federal funds and how grant activities and partner(s) will adhere to applicable federal and programmatic regulations, including safeguarding personally identifiable information, as referenced in *Section I. Program Description, Program Requirements*. (0-4 points)

The applicant's Logic Model is clearly articulated and feasible. The activities, outcomes, and outputs indicated are reflective of a successful Refugee IDA Program and demonstrate a timeline that is appropriate and indicative of project completion within the project period. The applicant's approach indicates a clear understanding of the Refugee IDA Data Indicators and target refugee community, including any current barriers to a successful Refugee IDA Program. (0-3 points)

The applicant has clearly identified whether each task in the plans described in the Approach will be carried out by the applicant or by a partner with an area of expertise. Please refer to *Section I. Program Description, Definition and Explanation of Terms, Partnering with Organizations with Areas of Expertise* for more information. The applicant has clearly demonstrated the qualification of the responsible entity. (0-2 points)

ORGANIZATIONAL CAPACITY

Maximum Points: 20

The applicant has demonstrated knowledge and experience with the target clients described in *Section I. Program Description, Eligible Refugee Participants (Clients)*, Refugee Resettlement Communities and referenced in *Section I. Program Description, Coordination with the Refugee Resettlement Community*, and if appropriate, organizations with relevant areas of exercise as referenced in *Section I. Program Description, Definitions and Explanation of Terms*. (0-5 points)

The applicant demonstrates experience that indicates they are capable of successfully reaching out to and recruiting eligible refugees. The applicant provides strong evidence of sufficient capacity, experience, and expertise in the program areas of this NOFO, and if applicable, in collaboration with partner organizations; in culturally and linguistically competent service delivery; and in administration, development, implementation, management, and evaluation of similar projects. (0-6 points)

The applicant has demonstrated success in providing training and technical assistance to the refugee population. (0-5 points)

The applicant provides job descriptions that clearly document the roles, responsibilities, qualifications, salary range, and anticipated time commitments of proposed staff position(s), including partners, if applicable. These are well defined and appropriate to the successful implementation and management of the Refugee IDA Program. The qualifications and responsibilities of the applicant organization's staff and, if applicable, partners are aligned with the overall objectives listed under *Section I. Program Description, Purpose, and Objectives*. The staff has commensurate experience in the refugee field. Where certain staff has not yet been identified, the qualifications of the individual(s) to be employed are specific and relevant to the Refugee IDA Program. (0-4 points)

PROGRAM PERFORMANCE EVALUATION

Maximum Points: 10

The application clearly describes the strategy for collecting the Refugee IDA Data Indicators, as referenced in *Section I. Program Description, Post-Award Requirements, Program Performance Evaluation*, and validating data for use in program management, monitoring, and evaluation. The staff involved with data collection and management are qualified. The strategy includes quality improvement efforts and a description of data collection resources. (0-6 points)

The method proposed for collecting outcome data is timely and reasonable. (0-2 points)

The description of the data collection tools to be used and the description of the data management system is thorough and adequately aligned with the training and technical assistance to be delivered. (0-2 points)

BUDGET AND BUDGET JUSTIFICATION

Maximum Points: 10

The budget narrative is clearly outlined and aligned with the project proposal and includes a detailed narrative justification for the amounts that clearly state how the applicant derived categorical costs and how each itemized expense will be used. The narrative justification is detailed in nature and clearly demonstrates the costs are reasonable and justified. (0-5 points)

At least 50 percent of the ORR grant funds are designated to provide matches for the refugee IDA accounts. No more than 50 percent of the ORR grant funds are designated for the purpose of administering the program as referenced in *Section I. Program Description, Financial Requirements, Administrative Funds*. (0-2 points)

The budget narrative clearly justifies how the proposed wages for program staff will contribute to a living wage that will encourage staff recruitment and retention when considering the required skills, expertise, the expected workload, and locality. (0-1 point)

Applicant has included a description that appropriately addresses how they will ensure that funds will not be used for unallowable costs as referenced in *Section IV.6. Funding Restrictions*. (0-1 point)

The budget includes required costs for participation in an annual 2-day program meeting in Washington, DC, as described in *Section IV.2., The Project Description, The Project Budget and Budget Justification*. (0-1 point)

BONUS POINTS

Maximum Points: 3

The applicant proposes to serve a geographic target that had the highest number of individuals resettled in FY 2020 according to the [Department of State, Bureau of Population, Refugees, and Migration's Refugee Processing Center](#). Additionally, the geographic target:

- Does not currently have a Refugee IDA Program; or
- Has only one Refugee IDA Program that will end prior to the start of FY 2024.

Only the following geographic target areas meet these criteria:

- North Carolina
- Kentucky
- Wisconsin
- Colorado
- Minnesota
- Missouri
- Ohio
- Pennsylvania
- Virginia

(3 points)

BONUS POINTS

Maximum Points: 5

The applicant has provided a letter of support from a qualified financial institution(s) for the project. This letter is on the letterhead of the financial institution and signed by a person authorized to commit on behalf of the financial institution. The letter includes a commitment by the financial institution to establish IDAs for the refugee clients, to establish a Parallel Account (or accounts) for the matching funds, and to provide the recipient with account activity data on the IDAs and the Parallel Account(s) promptly. (5 points)

V.2. Review and Selection Process

No grant award will be made under this funding opportunity on the basis of an incomplete application. No grant award will be made to an applicant that does not have a UEI and an active SAM registration. See *Section IV.3. Unique Entity Identifier (UEI) and System for Award Management (SAM)*.

Initial ACF Screening

Each application will be screened to determine whether it meets any of the disqualification factors described in *Section III.3. Other, Application Disqualification Factors*.

Disqualified applications are considered to be “non-responsive” and are excluded from the competitive review process. Applicants will be notified of a disqualification determination by email or by USPS postal mail within 30 federal business days from the closing date of this NOFO.

Objective Review and Results

Applications competing for financial assistance will be reviewed and evaluated by objective review panels using only the criteria described in *Section V.1. Criteria* of this funding opportunity. Each panel is composed of experts with knowledge and experience in the area under review. Generally, review panels include three reviewers and one chairperson.

Results of the competitive objective review are taken into consideration by ACF in the selection of projects for funding; however, objective review scores and rankings are not binding. Scores and rankings are only one element used in the award decision-making process. If identified in *Section I. Program Description*, ACF reserves the right to consider preferences to fund organizations serving emerging, unserved, or under-served populations, including those populations located in pockets of poverty. In addition, ACF reserves the right to evaluate applications in the larger context of the overall portfolio by considering geographic distribution of federal funds (e.g., ensuring coverage of states, counties, or service areas) in its pre-award decisions.

ACF may elect not to fund applicants with management or financial problems that would indicate an inability to successfully complete the proposed project. In addition, ACF may elect to not allow a prime recipient to subaward if there is any indication that they are unable to properly monitor and manage subrecipients.

Applications may be funded in whole or in part. Successful applicants may be funded at an amount lower than that requested.

ACF may refuse funding for projects with what it regards as unreasonably high start-up costs for facilities or equipment, or for projects with unreasonably high operating costs.

Post-Award Requests Involving Real Property

All real property costs, including supporting documentation, are subject to ACF administrative review. Recipients and, if applicable, subrecipient(s) will be required to provide detailed listings of all real property addresses and their associated costs (45 CFR §75.436, §75.439, §75.462, and §75.465) used and claimed under this federal award. This includes all real property owned or leased by the recipient and, if applicable, subrecipients. Information on facilities, administrative buildings, and offices must be provided. **Information for any** real property costs claimed under the award must be provided. For more information, see [ACF Property Guidance](#) pages, including [Rent/Lease Arrangement Guidance](#), [Real Property Documentation](#), and [Unallowable Property Costs](#).

After the initial award, if there are any modifications, budget revisions, and/or additional

requests for funding and if the changes impact the original, approved real property or real property-related costs, the real property listing and related costs documentation requested must be updated.

Federal Awarding Agency Review of Risk Posed by Applicants

ACF is required to review and consider any information about the applicant that is in the Federal Awardee Performance and Integrity Information System (FAPIIS), www.fapiis.gov/, before making any award in excess of the simplified acquisition threshold over the period of performance. An applicant may review and comment on any information about itself that a federal awarding agency has previously entered into FAPIIS. ACF will consider any comments by the applicant, in addition to other information in FAPIIS, in making a judgment about the applicant's integrity, business ethics, and record of performance under federal awards when completing the review of risk posed by applicants as described in [45 CFR § 75.205\(a\)\(2\) Federal Awarding Agency Review of Risk Posed by Applicants](#).

Non-Federal Reviewers Reference

Please refer to *Section IV.2. Required Forms, Assurances, and Certifications* of this funding opportunity for information on non-federal reviewers in the review process.

Approved but Unfunded Applications

Applications recommended for approval in the objective review process, but not selected for award may receive funding if additional funds become available in the current Fiscal Year. For those applications determined as “approved but unfunded,” notice will be given of the determination by email.

V.3. Anticipated Announcement and Federal Award Dates

Announcement of awards and the disposition of applications will be provided to applicants at a later date. ACF staff cannot respond to requests for information regarding funding decisions prior to the official applicant notification.

VI. Federal Award Administration Information

VI.1. Federal Award Notices

Successful applicants will be notified through the issuance of a NoA that sets forth the amount of funds granted, the terms and conditions of the grant, the effective date of the grant, the budget period for which initial support will be given, the non-federal share to be provided (if applicable), and the total project period for which support is contemplated. The NoA will be signed by the Grants Officer and transmitted via email or by GrantSolutions, or the Head Start Enterprise System (HSES), whichever is relevant.

Following the finalization of funding decisions, organizations whose applications will not be funded will be notified by letter signed by the cognizant Program Office head. Any other correspondence that announces to a Principal Investigator, or a Project Director, that an application was selected is not an authorization to begin performance.

Information on allowable pre-award costs and the time period under which they may be incurred is available in *Section IV.6. Funding Restrictions*, if applicable. Project costs that are incurred prior to the receipt of the NoA are at the recipient's risk.

Recipients may translate the Federal award and other documents into another language. In the event of inconsistency between any terms and conditions of the Federal award and any translation into another language, the English language meaning will control. Where a significant portion of the recipient's employees who are working on the Federal award are not fluent in English, the recipient must provide the Federal award in English and in the language(s) with which employees are more familiar.

VI.2. Administrative and National Policy Requirements

Awards issued under this funding opportunity are subject to 45 CFR Part 75 - Uniform Administrative Requirements, Cost Principles, and Audit Requirements for HHS Awards currently in effect or implemented during the period of award, other Department regulations and policies in effect at the time of award, and applicable statutory provisions. The Code of Federal Regulations (CFR) is available at www.ecfr.gov. Unless otherwise noted in this section, administrative and national policy requirements that are applicable to discretionary grants are available at: www.acf.hhs.gov/administrative-and-national-policy-requirements.

An application funded with the release of federal funds through a grant award does not constitute or imply compliance with federal regulations. Funded organizations are responsible for ensuring that their activities comply with all applicable federal regulations.

Please review all HHS regulatory provisions for Termination at 2 CFR § 200.340.

HHS Grants Policy Statement

The HHS Grants Policy Statement (HHS GPS) is the Department of Health and Human Services' single policy guide for discretionary grants and cooperative agreements. ACF grant awards are subject to the requirements of the HHS GPS, which covers basic grants processes, standard terms and conditions, and points of contact, as well as important agency-specific requirements. The general terms and conditions in the HHS GPS will apply as indicated unless there are statutory, regulatory, or award-specific requirements to the contrary that are specified in the NoA. The HHS GPS is available at https://www.acf.hhs.gov/grants/discretionary-post-award-requirements#book_content_0.

Equal Treatment of Faith-Based Organizations

A faith-based organization that participates in this program will retain its independence from the federal government and may continue to carry out its mission consistent with religious freedom, nondiscrimination, and conscience protections in federal law, including the Free Speech and Free Exercise Clauses of the First Amendment of the U.S. Constitution, the Religious Freedom Restoration Act (42 U.S.C. 2000bb *et seq.*), the Coats-Snowe Amendment (42 U.S.C. 238n), Title VII of the Civil Rights Act of 1964 (42 U.S.C. 2000e-1(a) and 2000e-2(e)), Americans with Disabilities Act, 42 U.S.C. 12113(d)(2), section 1553 of the Patient Protection and Affordable Care Act (42 U.S.C. 18113), the Weldon Amendment (e.g., Further Consolidated Appropriations Act, 2020, Public Law 116-94, 133 Stat. 2534, 2607, div. A, sec. 507(d) (Dec. 20, 2019)), or any related or similar federal laws or regulations. Religious accommodations may also be sought under many of these religious freedom and conscience protection laws.

Consistent with 45 CFR § 87.3(b), a faith-based organization that receives direct financial

assistance from HHS may not engage in any explicitly religious activities (including activities that involve overt religious content such as worship, religious instruction, or proselytization) as part of the programs or services funded with direct financial assistance from the HHS awarding agency. Such an organization, whether faith-based or not, also shall not, in providing services funded by HHS, discriminate against a program beneficiary or prospective program beneficiary on the basis of religion, a religious belief, a refusal to hold a religious belief, or a refusal to attend or participate in a religious practice, as provided in 45 CFR § 87.3(d).

The purchase of assets for beneficiaries pursuant to this NOFO are not subject to the procurement requirements in 45 CFR Part 75 or the Grants Policy Statement. They are subject to requirements in this NOFO, the application, and the Notice of Award.

VI.3. Reporting

Performance Progress Reports:

Semi-Annually

Reporting Requirements

Recipients under this funding opportunity will be required to submit performance progress and financial reports periodically throughout the project period. Information on reporting requirements is available on the ACF website at www.acf.hhs.gov/discretionary-post-award-requirements#chapter-2.

For planning purposes, the frequency of required reporting for awards made under this funding opportunity are as follows:

Financial Reports:

Semi-Annually

VII. HHS Award Agency Contact(s)

Program Office Contact

Yimeem

Vu

Administration for Children and Families

Office of Refugee Resettlement

RE: HHS-2023-ACF-ORR-ZI-0006

Mary E. Switzer Building

330 C Street, SW.

Washington

DC

20201

202-401-4825

Yimeem.Vu@acf.hhs.gov

Office of Grants Management Contact

Tim

Chappelle

Administration for Children and Families

Office of Grants Management

RE: HHS-2023-ACF-ORR-ZI-0006

Mary E. Switzer Building

330 C Street, SW.

Washington

DC

20201

202-401-4855

Tim.chappelle@acf.hhs.gov

Federal Relay Service:

Hearing-impaired and speech-impaired callers may contact the Federal Relay Service (FedRelay) at www.gsa.gov/fedrelay.

VIII. Other Information

Reference Websites

U.S. Department of Health and Human Services (HHS) www.hhs.gov/.

Administration for Children and Families (ACF) www.acf.hhs.gov/.

ACF Funding Opportunities Forecasts and NOFOs www.grants.gov/.

ACF "How To Apply For A Grant" <https://www.acf.hhs.gov/grants/how-apply-grant>.

ACF Property Guidance <https://www.acf.hhs.gov/grants/real-property-and-tangible-personal-property>

Grants.gov Accessibility Information www.grants.gov/web/grants/accessibility-compliance.html.

Code of Federal Regulations (CFR) <http://www.ecfr.gov/>.

United States Code (U.S.C.) <http://uscode.house.gov/>.

Internal Revenue Service VITA <https://www.irs.gov/individuals/irs-vita-grant-program>

HHS Poverty Guidelines <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

HUD Approved Housing Counseling Agencies <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

HUD HAMFI <https://www.huduser.gov/portal/datasets/il.html>

SBA Microloan offices <https://www.sba.gov/funding-programs/loans>

CDFI <https://www.cdfifund.gov/Pages/default.aspx>

ORR Funded Programs Key Contact <https://www.acf.hhs.gov/orr/resource/orr-funded-programs-key-contacts>

Department of State, Bureau of Population, Refugees, and Migration's Refugee Processing Center <https://www.state.gov/refugee-admissions/about/>

Please note that providing a link to a non-federal website in this NOFO does not constitute an

endorsement by ACF or any of its employees of the sponsors of the website or the information or products presented on the site.

ACF cannot attest to the accuracy of information provided by this link or any other linked sites on the website.

Application Checklist

Applicants may use this checklist as a guide when preparing an application package.

What to Submit	Where Found	When to Submit
Maintenance of Effort (MOE) Certification	Referenced in <i>Section IV.2. Forms, Assurances, and Certifications.</i>	Submission is due by the application due date listed in the <i>Overview</i> and in <i>Section IV.4. Submission Dates and Times.</i> If it is not submitted with the application package, it may also be submitted prior to the award of a grant.
SF-424 - Application for Federal Assistance	Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications.</i> This form is available in the NOFO's forms package at www.Grants.gov in the Mandatory section.	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.4. Submission Dates and Times.</i>
Unique Entity Identifier (UEI) and System for Award Management (SAM) registration.	Referenced in <i>Section IV.3. Unique Entity Identifier (UEI) and System for Award Management (SAM)</i> in the funding opportunity. To obtain a UEI and SAM registration, go to http://www.sam.gov .	A UEI and registration at SAM.gov are required for all applicants. Active registration at SAM must be maintained throughout the application and project award period.
SF-424 Key Contact Form	Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications.</i> This form is available in the NOFO's forms package at www.Grants.gov .	Submission is due with the application by the application due date found in the <i>Overview</i> and in <i>Section IV.4. Submission Dates and Times.</i>

What to Submit	Where Found	When to Submit
<p>Certification Regarding Lobbying (Grants.gov Lobbying Form)</p>	<p>Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications.</i></p> <p>This form is available in the NOFO's forms package at www.Grants.gov.</p>	<p>Submission is due with the application package or prior to the award of a grant.</p>
<p>SF-424A - Budget Information - Non-Construction Programs and SF-424B - Assurances - Non-Construction Programs</p>	<p>Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications.</i></p> <p>These forms are available in the NOFO's forms package at www.Grants.gov in the Mandatory section.</p> <p>They are required for applications that include only non-construction activities.</p>	<p>Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.4. Submission Dates and Times.</i></p>
<p>SF-Project/Performance Site Location(s) (SF-P/PSL)</p>	<p>Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications.</i></p> <p>This form is available in the NOFO's forms package at www.Grants.gov.</p>	<p>Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.4. Submission Dates and Times.</i></p>
<p>SF-LLL - Disclosure of Lobbying Activities</p>	<p>"Disclosure Form to Report Lobbying" is referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications.</i></p> <p>This form is available in the NOFO's forms package at www.Grants.gov.</p>	<p>If submission of this form is applicable, it is due at the time of application.</p> <p>If not available at the time of application, it may also be submitted prior to the award of a grant.</p>
<p>Table of Contents</p>	<p>Referenced in <i>Section IV.2. The Project Description.</i></p>	<p>Submit with the application by the due date found in the <i>Overview</i> and in <i>Section IV.4. Submission Dates and Times.</i></p>

What to Submit	Where Found	When to Submit
Project Summary	<p>Referenced in <i>Section IV.2. The Project Description</i>.</p> <p>The Project Summary is limited to one single-spaced page.</p>	<p>Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.4. Submission Dates and Times</i>.</p>
Proof of Non-Profit Status	<p>Referenced in <i>Section IV.2. The Project Description, Legal Status of Applicant Entity</i>.</p>	<p>Proof of non-profit status should be submitted with the application package by the application due date and time listed in the <i>Overview</i> and <i>Section IV.4.</i> of the NOFO.</p> <p>If it is not available at the time of application submission, it must be submitted prior to the award of a grant.</p>
Executive Order 12372, "Intergovernmental Review of Federal Programs," and 45 CFR Part 100, "Intergovernmental Review of Department of Health and Human Services Programs and Activities"	<p>Applicants should go to the following URL for the official list of the jurisdictions that have elected to participate in E.O. 12372 https://www.whitehouse.gov/wp-content/uploads/2020/04/SPOC-4-13-20.pdf</p>	<p>Submission of application materials is due to SPOC by the application due date listed in the <i>Overview</i> and in <i>Section IV.4. Submission Dates and Times</i>.</p>
The Project Budget and Budget Justification	<p>Referenced in <i>Section IV.2. The Project Budget and Budget Justification</i>.</p>	<p>Submission is required in addition to submission of SF-424A and / or SF-424C.</p> <p>Submission is required with the application package by the due date in the <i>Overview</i> and in <i>Section IV.4. Submission Dates and Times</i>.</p>

What to Submit	Where Found	When to Submit
The Project Description	Referenced in <i>Section IV.2. The Project Description.</i>	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.4. Submission Dates and Times.</i>