

**2004**



NATIONAL CREDIT UNION ADMINISTRATION  
OFFICE OF CREDIT UNION DEVELOPMENT

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Individual Development Account Initiative

# Technical Assistance Guidelines




NATIONAL CREDIT UNION ADMINISTRATION

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## **Technical Assistance Guidelines**

# **Individual Development Account Initiative**

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 National Credit Union Administration  
Office of Credit Union Development  
1775 Duke Street  
Alexandria, Virginia 22314  
Phone 703-518-6610 • Fax 703-519-4080  
E-mail: [ocudapps@ncua.gov](mailto:ocudapps@ncua.gov)

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## Introduction

*The Community Development Revolving Loan Fund (CDRLF) was established by an Act of Congress to stimulate economic development in low-income communities.*

The National Credit Union Administration (NCUA) makes low – interest loans/deposits available to assist credit unions in delivering financial services to their members and improving their long-term growth and stability. The interest generated from the loans is used by NCUA to provide technical assistance grants to credit unions. Congress, for fiscal year 2004, has also appropriated \$1 million dollars for the NCUA technical assistance grant program. These grants are provided to improve the quality of services to members and make more efficient the operations of low-income credit unions.

## Individual Development Account Initiative

The National Credit Union Administration’s (NCUA) Office of Credit Union Development (OCUD) has been working with other government and private sector agencies to identify opportunities for credit unions where there are common interests and, more importantly, where resources may be combined to achieve the mutual objectives of providing financial service to credit union members and potential members, specifically those in underserved areas.

NCUA is a partner with the U.S. Department of Health and Human Services’ Administration for Children and Families (ACF) Community Development/Asset Building Division in promoting the Assets for Independence Demonstration Program. This program is focused on establishing, implementing and participating in the evaluation of programs that will offer Individual Development Accounts (IDAs) to lower income individuals. ACF’s Program offers five-year Federal grants to both Community Development Financial Institutions and low-income designated credit

**INDIVIDUAL DEVELOPMENT ACCOUNT  
TECHNICAL ASSISTANCE PROGRAM**

unions, provided that the credit union has a collaborative relationship with a local community based anti-poverty organization. Details regarding last year's ACF's Assets for Independence Demonstration Program can be found at <http://www.ncua.gov/org/orgchart/ocud/newsletters/DHHSnewsletter.pdf>. ACF will be releasing an announcement for 2004's program within the next two months.

IDAs are a nationally recognized savings vehicle for helping low-income people save and attain assets. The IDA savings may be used for acquisition of the following assets:

- purchase or building of a first home;
- Capitalization of a business;
- Costs of post secondary education, and/or
- Transfers of IDAs to family members.

Consisting of a matched savings account held at a local financial institution, IDAs encourage savings and asset accumulation by providing individuals with matches on their savings, ranging from \$.50 cents to \$4.00 for each \$1.00 saved. These matches, which can come from a range of both private and public sources, provide accountholders with increased incentives to save, and a quicker path to asset growth. **We recommend that credit unions not establish or open IDAs unless and until there are sufficient matching funds to cover the total matching contributions pledged to the IDA accounts upon maturity.** Credit unions can benefit from the match as it creates a larger, more stable account structure for an IDA program.

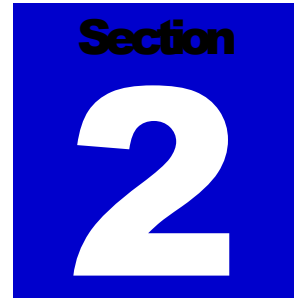
To further the partnering of anti-poverty community organizations and low-income designated credit unions, technical assistance from the Community Development Revolving Loan Fund (CDRLF) is being allocated toward the IDA Initiative. This initiative makes available \$50,000 in technical assistance to assist low-income credit unions in implementing or augmenting an IDA program provided for members of organizations that receive assistance from ACF or for members of low income credit unions that participate in the Assets for Independence Demonstration Program.

To that end, we are inviting low-income designated credit unions to apply for grant funding to cover the operational and administrative costs specifically associated with establishing and/or maintaining these programs. Credit unions wishing to offer financial education with this initiative may also apply for technical assistance grant funding through NCUA's Financial Education Initiative.:



The following guidelines address the specifics of the funding opportunities available to low-income designated credit unions interested in implementing or augmenting an IDA program for members, who participate in programs of organizations that receive assistance from ACF or for members of low-income credit unions participating in the Assets for Independence Demonstration Program.

Please review them carefully and make sure you qualify. You may direct any questions to the Office of Credit Union Development at the NCUA at 703-518-6610.



## **Eligibility and Evaluation Criteria**

A credit union must be low-income designated to be eligible to participate in the program.

- Federal credit unions must have a current low-income designation from the National Credit Union Administration (NCUA) regional director where they reside.
- State credit unions must have a current low-income designation from their state supervisory authority (SSA) with NCUA regional director concurrence.
- Low-income designated student credit unions are not currently eligible to participate in the Technical Assistance Grant (TAG) Program.
- In addition, credit unions must have sufficient infrastructure to provide for an IDA program.

A credit union must participate in the Assets for Independence Demonstration Program or establish a business relationship with an organization receiving assistance from ACF.

## **Funding Limitations**

Funding limitations are a function of available dollars. For this funding initiative, NCUA is making \$50,000 available in technical assistance grants (TAG) to assist credit unions in implementing or augmenting an IDA program for its members.

## **The Funding Cycle**

This initiative is funded under Congressional appropriation for fiscal year 2004 which ends September 30, 2004. Accordingly, all funds requests must be evaluated and obligated by that date. For that reason, we will open the application period for this initiative on May 1, 2004. All applicants must have completed applications submitted by close of business on August 31, 2004. This will allow sufficient opportunity to review, evaluate and award grant funding.

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TECHNICAL ASSISTANCE PROGRAM**

Technical assistance is a reimbursable award. Accordingly, credit unions will be required to submit evidence of qualifying expenditures along with other pertinent evidentiary program statistics to substantiate their request for reimbursement. All requests for reimbursements must be submitted no later than December 31, 2004. The credit union will subsequently be reimbursed up to the extent of the approved technical assistance grant. **NOTICE: Reimbursement will not be made if documentation discloses the goods and/or services are paid for or committed to prior to receiving approval of the TAG.**

## **Application Submission**

Applications must be submitted by close of business August 31, 2004. Credit unions **must** complete the appropriate NCUA technical assistance and loan application forms (see enclosed forms). Application packets must also include sufficient information to justify the necessity of all projected expenditures in the development, implementation, and/or maintenance of the IDA program. Applications received after the application period will not be processed or considered.

### **Methods of submission**

Applications may be mailed to:

National Credit Union Administration  
Office of Credit Union Development  
1775 Duke Street  
Alexandria, VA 22314-3428

Applications may be faxed to: 703-519-4080

Applications can be e-mailed to: [ocudapps@ncua.gov](mailto:ocudapps@ncua.gov).

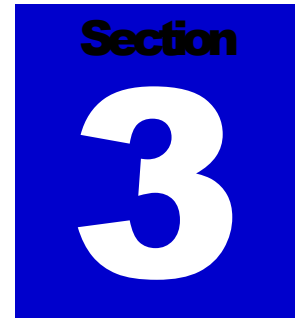
### **Time of Delivery and Withdrawals**

Generally, applications must be submitted by close of business on the date specified in the announcement. Applications received after that time will **not be considered**.

Withdrawal of an application may be made at any time during the application process or prior to the time the grant and loan are awarded. **All withdrawals must be made in writing.**

## **Notification of Award Decisions**

Applicants whose proposals are approved will generally be notified in writing within 30 days of the date of receipt of their application. Those not approved will likewise be notified in writing within 30 days as to the reasons for denial. Applicants may appeal decisions to the Director of the Office of Credit Union Development in writing.



## Reimbursable Expenditures

The intent of the Technical Assistance Program is to assist credit unions in defraying the costs of developing and implementing or augmenting an IDA program. Recognizing that credit unions incur administrative and operational expenses in starting up or maintaining the program, this assistance is being made available to offset some portion of those costs. Specifically, this assistance is aimed at providing relief with regard to the following:

### Administrative Costs:

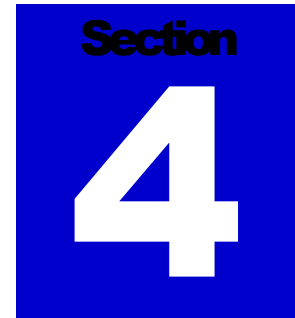
- Consulting Costs (development of IDA policies and/or procedures)
- Consulting Costs (establishing contractual relationships with ACF organizations)
- Legal Assistance Costs (obtaining legal opinion for the IDA program)
- Computer Software (monitoring of accounts and reporting results)
- Printing and Reproduction Costs (outside services)
- Supplies (paper, pens, flip charts, markers, toner cartridges, etc.)
- Rental Costs (chairs, tables, projectors)
- Marketing & Advertising (brochures, radio & other media)
- Travel Expenses (mileage for volunteers, cab, and parking)

### Operational Costs:

- Equipment Installation Costs (electrical service, computers)
- Custodial Services (office clean up)
- Occupancy Costs (rental of space from outside parties)

While the above list is not all inclusive, it represents some general guidelines regarding the definition of acceptable reimbursable expenses. All expenses will be evaluated on a case by case basis. Applicants must explain fully all expenditures and justify their need in writing. *(Use separate sheet for Narrative Justification of Expenditures)*





## Reporting and Reimbursement of Expenditures

When seeking reimbursement, credit unions must submit a final report of activities and provide justification for all authorized expenditures. This final report consist of a written narrative inclusive of which anti-poverty organization that the credit union partnered or details of participation in the Assets for Independence Demonstration Program, the number and amount of IDA accounts opened, and any other information which describes how the program benefited the credit union and the general membership. The report should further show the actual expenses incurred by the credit union during the facilitation of the program. This section must also explain (justify) how and/or why expenditures were used or necessary to accomplish the objectives of the program. This information is critical to reimbursement.

A sample expense claim form is provided at the end of these guidelines. Applicants must submit their request for reimbursement along with this completed form and any other documentation supporting their claim for reimbursement.



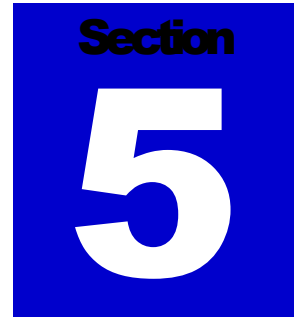
All expense reports related to reimbursements must be submitted to NCUA by December 31, 2004. Failure to do so will result in non-reimbursement. Credit unions may request an extension from NCUA but must justify the need for more time in writing. Approval must be obtained to avoid forfeiture of eligibility for reimbursement. Documents supporting reimbursement may either be mailed or faxed.

Mail to:

***National Credit Union Administration  
Office of Credit Union Development  
1775 Duke Street  
Alexandria, VA 22314-3428***

Fax to:

***703- 519-4080***



## Checklist of forms

### 1. NCUA Technical Assistance Application Form:

- **Narrative response to application questions. Also any supporting information needed to explain how the program will be developed and implemented.**
- **Projected budget (expenses) needed to operate program.**
- **Expenditure Report (submit w/reimbursement)**
- **Narrative Justification of Expenses (submit w/reimbursement)**
- **Copies of Receipts, Invoices and Cancelled Checks.**

## Schedule of Due Dates

1. **Program opens - May 1, 2004**
2. **Reimbursement period – through December 31, 2004.**

**National Credit Union Administration  
Community Development Revolving  
1775 Duke Street  
Alexandria, VA 22314-3428  
(703) 518-6610  
INDIVIDUAL DEVELOPMENT ACCOUNT INITIATIVE  
APPLICATION FOR TECHNICAL ASSISTANCE**

Credit Union Name \_\_\_\_\_

Charter/Ins. Number \_\_\_\_\_

Mailing Address \_\_\_\_\_

Credit Union Phone Number \_\_\_\_\_

Credit Union's E-Mail Address \_\_\_\_\_

Fax Number \_\_\_\_\_

Contact Person & Phone Number \_\_\_\_\_

Credit Union Days/Hours Operation \_\_\_\_\_

Employer Identification Number (EIN #) \_\_\_\_\_

Dun and Bradstreet Number (DBN #) \_\_\_\_\_

**AMOUNT REQUESTED** \_\_\_\_\_

Year Organized \_\_\_\_\_

Assets \_\_\_\_\_  
Last Month End

Number of Members \_\_\_\_\_

Potential Members \_\_\_\_\_

**Signature required** \_\_\_\_\_ **Date** \_\_\_\_\_  
Authorizing Official

Incomplete applications are not considered submitted until all information requested has been received.

IDA Initiative Applications can be e-mailed to:  
[ocudapps@ncua.gov](mailto:ocudapps@ncua.gov).

- I. Attach a signed copy of your most recent month-end Statement of Financial Condition and Statement of Income and Expenses. Provide any supplemental worksheet, footnotes or narratives necessary to explain or clarify the financial statements. Also include any budgets detailing projected costs associated with this initiative. **Failure to provide this information will disqualify your application.**
  
- II. Describe fully your current or future plan for the IDA program and how the grant will be used to facilitate it. Please be concise but thorough. Include a prioritized list if funding will cover multiple items. Also, provide a list of vendors who will deliver the goods and/or services. Where appropriate, attach copies of bids, estimates, prices or other supporting documentation. Use additional sheets if necessary to fully describe the activity. **Failure to provide this information will disqualify your application.**

- III.** Discuss how the proposed grant will improve the credit union's operations and ultimately enhance service to the members and/or the community. **Failure to provide this information will disqualify your application.**

**National Credit Union Administration  
Community Development Revolving  
1775 Duke Street  
Alexandria, VA 22314-3428  
(703) 518-6610**

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**Individual Development Account Initiative  
EXPENDITURE REPORT FORM for 2004**

<b>Administrative Expenditures</b>	<b>Costs</b>
Consulting Costs (development of IDA policies/procedures)	_____
Consulting Costs (establishing contractual relationships with ACF organizations)	_____
Legal Assistance Costs (obtaining legal opinion for IDA program)	_____
Computer Software	_____
Supplies	_____
Travel Related Expenses	_____
Rental Costs	_____
Marketing & Advertising	_____
Training Related Expenses	_____
Printing and Reproduction	_____
OTHER (list)	_____
<b>Total Administrative Expenditures</b>	_____
<b>Operational Expenditures</b>	
Rent/Utilities/Custodial services	_____
Equipment Installation Costs	_____
OTHER (list)	_____
<b>Total Operational Expenditures</b>	_____

***Attach receipts, invoices and proofs of purchase***

# Overview

## Assets for Independence Program

Assets for Independence (AFI) is a Federal grant program that enables community-based nonprofits and State, local and Tribal government agencies to implement and demonstrate an asset-based approach for giving low-income families a hand-up out of poverty.

### Participating Organizations

AFI is administered by the Office of Community Services (OCS), within the U.S. Department of Health and Human Services. OCS offers five-year AFI Project grants to several categories of organizations and agencies:

- Nonprofit organizations, including faith-based and community organizations;
- State, local, or Tribal government agencies applying jointly with a nonprofit;
- Community Development Financial Institutions that partner with a community-based anti-poverty group;
- Low Income Credit Unions that partner with a community-based anti-poverty group; and
- Consortia of organizations and agencies that target multiple service areas.

### Project Activities

AFI Projects assist client families in number of ways. First and foremost, they help participants save earned income in special purpose matched savings accounts called Individual Development Accounts (IDAs). Every dollar in savings deposited into an IDA by participants is matched from \$1 to \$8 by the AFI Project. The IDA mechanism promotes savings and enables participants to acquire a lasting asset after saving for a few years. AFI Project clients use their IDA savings, including the match funds, to acquire any of the following assets:

- A first home,
- Capitalization of a small business, and/or
- Post-secondary education or training.

In addition to helping clients with their IDA savings, all AFI Projects provide basic training and supportive services related to family finances and financial management such as:

- Financial education on issues such as owning and managing a bank account or a credit card;
- Credit counseling and credit repair;

- Guidance in accessing refundable tax credits including the Earned Income Tax Credit and the child tax credit; and
- Specialized training concerning owning particular assets for the long-term.

Finally, all AFI Projects participate in a national program evaluation to help determine the effectiveness of this assets-based approach to address poverty.

### **Which Families are Served?**

Generally, AFI Projects serve individuals and families with limited income and assets. Eligible clients include

- Those who are eligible for Temporary Assistance for Needy Families (TANF);
- Those who are eligible for the Federal Earned Income Tax Credit (EITC); or
- Those whose income is less than two times the Federal poverty line (approximately \$37,700 for a family of four in 2004).

### **Size of Project Grants**

Grants are up to \$1,000,000 for five-year awards. The average AFI Project grant is approximately \$350,000 for the five-year grant period. Applicants must secure non-federal funds in an amount equal to or greater than their AFI Project grant.

### **Grant Opportunities**

OCS issues AFI Project grants annually, in keeping with legislative authority and appropriations. To learn more about the AFI program and funding, see the AFI website at <http://www.acf.hhs.gov/programs/ocs/ida/index.html>.

### **Contact OCS for More Information**

Office of Community Services  
370 L'Enfant Promenade, S.W., Suite 500 West  
Washington, DC 20447  
Telephone: (202) 401-4626  
Email: [AFIProgram@acf.hhs.gov](mailto:AFIProgram@acf.hhs.gov)



## Current AFI Project Organizations

(OCS will issue a call for proposals for new projects in spring 2004)

<b>AFI Project Administering Organization</b>	<b>Locality</b>	<b>State</b>
Tuscaloosa Housing Authority	Tuscaloosa	AL
Cook Inlet Tribal Council, Inc.	Anchorage	AK
City of Tucson Community Services Department	Tucson	AZ
Mesa Community Action Network, Inc.	Mesa	AZ
Economic Opportunity Agency (EOA) of Washington County,	Springdale	AR
Good Faith Fund	Arkadelphia	AR
South Arkansas Community Development	Arkadelphia	AR
Peninsula Community Foundation (w/Lenders for Community Development)	San Mateo	CA
Alliance for African Assistance	San Diego	CA
CHARO Community Development	Los Angeles	CA
City of Los Angeles	Los Angeles	CA
Community Action Commission of Santa Barbara County	Goleta	CA
Community Action Partnership of Sonoma County	Santa Rosa	CA
East Bay Asian Local Development Corporation	Oakland	CA
Enterprise Plus Economic Development	Fresno	CA
Jefferson Economic Development Institute	Mt. Shasta	CA
Lenders for Community Development	San Jose	CA
Mercy Housing California	W. Sacramento	CA
Northeast Community Federal Credit Union	San Francisco	CA
Riverside County Community Action Partnership	Riverside	CA
San Francisco Foundation Community Initiatives Fund	San Francisco	CA
The New America Foundation	Berkeley	CA
United Way of Greater Los Angeles	Los Angeles	CA
United Way, Inc. of Greater Los Angeles	Los Angeles	CA
West Enterprise Center	Ukiah	CA
Mile High United Way	Denver	CO
Co-Opportunity, Inc.	Hartford	CT
CTE, Inc.	Stamford	CT
Family Services Woodfield, Inc.	Bridgeport	CT
State of Connecticut Department of Labor	Wethersfield	CT
First State Community Loan Fund	Wilmington	DE
2nd District Religious, Educational Charitable Development Project	Washington	DC

Capitol Area Asset Building, Corporation	Washington	DC
Aid to Victims of Domestic Abuse, Inc.	Delray Beach	FL
Capital Area Community Action Agency	Tallahassee	FL
First Coast Workforce Development, Inc.	Orange Park	FL
Fresh Ministries, Inc.	Jacksonville	FL
North Dade Community Development Corporation	Opa Locka	FL
Partners for Self Employment Inc.	Miami	FL
West Perrine Community Development Corporation	Miami	FL
Atlanta Cooperative Development Corporation	Atlanta	GA
Core Neighborhood Revitalization	Macon	GA
Economic Opportunity Authority for Savannah Chatham County Area	Savannah	GA
New Birth Missionary Baptist Church	Lithonia	GA
United Way of Metropolitan Atlanta	Atlanta	GA
ALU Like, Inc.	Honolulu	HI
Hawaii Alliance for Community Based Economic Development	Honolulu	HI
Pacific Gateway Center	Honolulu	HI
Bethel New Life, Inc.	Chicago	IL
Central Advisory Council Inc.	Chicago	IL
Fellowship Missionary Baptist Church	Chicago	IL
Goodcity NFP	Chicago	IL
Illinois Community Action Association	Springfield	IL
Neighborhood Housing Development Corp.	Decatur	IL
Partnership Accounts for Individual Development	Champaign	IL
Steans Family Foundation	Chicago	IL
Women's Self Employment Project	Chicago	IL
Community Centers of Indianapolis	Indianapolis	IN
Indiana Department of Commerce Community Development Division	Indianapolis	IN
Institute for Social and Economic Development	Coralville	IA
John Lewis Coffee Shop, Inc.	Davenport	IA
Heart of America Family Services	Kansas City	KS

Kentucky River Foothills Development Council, Inc.	Richmond	KY
Mountain Association for Community Economic Development	Berea	KY
Owsley County Action Team, Inc.	Booneville	KY
The Center for Women and Families	Louisville	KY
Caleb Community Development Corporation	Baton Rouge	LA
Northeast Louisiana Delta Community Development Corporation	Tallulah	LA
Total Community Action	New Orleans	LA
Administrators of the Tulane Education Fund	New Orleans	LA
Coastal Enterprises, Inc.	Wiscasset	ME
Penquis Community Action Program	Bangor	ME
Allegany County Human Resources Development Commission	Cumberland	MD
Collective Banking Group of Prince Georges County & Vicinity	Riverdale	MD
Maryland Center for Community Development	Baltimore	MD
Mission of Mercy Empowerment Center, Inc.	Lanham	MD
Southern Maryland Tri-County Community Action Committee	Hughesville	MD
Allston Brighton Community Development Corporation	Allston	MA
Community Service Network, Inc.	Stoneham	MA
Employment Resources, Inc.	Cambridge	MA
International Institute of Boston	Boston	MA
<a href="#">Montachusett Opportunity Council, Inc. (MOC).</a>	Fitchburg	MA
Organization for a New Equality, Inc.	Boston	MA
YouthBuild USA	Somerville	MA
Christian Business Network	Southfield	MI
City Vision, Inc.	Grand Rapids	MI
Community Action Agency	Jackson	MI
Five Cap, Inc.	Scottville	MI
Michigan Neighborhood Partnership	Detroit	MI
Northwest Michigan Human Services Agency, Inc.	Traverse City	MI
Oakland Livingston Human Services, Inc.	Pontiac	MI
United Way Community Services	Detroit	MI

Ramsey Action Programs, Inc.	St. Paul	MN
West Central Minnesota Communities Action, Inc.	Elbow Lake	MN
AJFC Community Action Agency	Natchez	MS
Jackson County Civic Action Committee, Inc.	Raleigh	NC
Assemblies of God Financial Services	Springfield	MO
Great Rivers Community Trust	St. Louis	MO
Missouri Association for Community Action	Jefferson City	MO
OIC of the Midwest	St. Louis	MO
People's Community Development Corporation	St. Louis	MO
Redevelopment Opportunities for Women, Inc.	St. Louis	MO
St. Martin's Child Center, Inc.	Berkeley	MO
The Learning Exchange	Kansas City	MO
United Way of Greater St. Louis	St. Louis	MO
District 7 Human Resources Development Council	Billings	MT
New Community Development Corporation	Omaha	NE
Community Services Agency and Development Corporation	Reno	NV
Economic Opportunity Board of Clark County	Las Vegas	NV
New Hampshire Community Loan Fund, Inc.	Concord	NH
Camden County Council on Economic Opportunity, Inc.	Camden	NJ
New Jersey Department of Community Affairs	Trenton	NJ
Newark Preschool Council, Inc.	Newark	NJ
Northwest New Mexico Community Development Corporation	Gallup	NM
Action for A Better Community, Inc.	Rochester	NY
Affordable Housing Partnership of Albany County, Inc.	Albany	NY
Alternatives Federal Credit Union	Ithaca	NY
Banana Kelly Community Improvement Association, Inc.	Bronx	NY
Community Action of Greene County, Inc.	Catskill	NY
Concord Community Development Corporation	Brooklyn	NY
Fifth Avenue Committee, Inc..	Brooklyn	NY
Local Development Corporation of East New York	Brooklyn	NY

Lower Eastside People's Federal Credit Union	New York	NY
Mount Hope Housing Company, Inc.	New York	NY
Non-Profit Assistance Corporation	New York	NY
Suffolk Community Development Corp	Centereach	NY
Westchester Housing Fund	Hawthorne	NY
YWCA of Rochester and Monroe County	Rochester	NY
North Carolina Department of Labor Wake County	Raleigh	NC
United Way of Forsyth County	Winston-Salem	NC
Western Carolina Community Action, Inc.	Hendersonville	NC
Southeastern ND Community Action Agency	Fargo	ND
Ohio Community Development Corporation Association	Columbus	OH
Stark County Out of Poverty Partnership, Inc.	Canton	OH
WECO Fund, Inc.	Cleveland	OH
Community Action Agency of Oklahoma City and OK/CN Counties	Oklahoma City	OK
Little Dixie Community Action Agency, Inc.	Hugo	OK
Community and Shelter Assistance Corporation (CASA) of Oregon	Newberg	OR
Douglas Community Development Corporation	Roseburg	OR
Hacienda Community Development Center	Portland	OR
Portland Housing Center	Portland	OR
Pennsylvania Department of Community & Economic Development	Harrisburg	PA
People For People, Inc.	Philadelphia	PA
United Way of Southeastern Pennsylvania	Philadelphia	PA
YWCA of Greater Pittsburgh	Pittsburgh	PA
Zion Non-Profit Charitable Trust	Philadelphia	PA
South Carolina Association of Community Development Corporation, Inc.	Charleston	SC
The Urban League of the Upstate, Inc.	Greenville	SC
The Lakota Fund	Kyle	SD
Community IMPACT! Nashville	Nashville	TN
Upper Cumberland HRA	Cookeville	TN
Upper East Tennessee Human Development Agency, Inc	Kingsport	TN

Advance Memphis	Memphis	TN
Catholic Family Services	Amarillo	TX
City of San Antonio Department of Community Initiatives	San Antonio	TX
Community Action Council of South Texas	Rio Grande City	TX
El Paso Collaborative for Economic and Community Development	El Paso	TX
El Paso County, TX	El Paso	TX
El Puente Community Development Corporation	El Paso	TX
Foundation Communities, Inc.	Austin	TX
Gulf Coast Community Services Associates	Houston	TX
Housing Services of Texas	Dallas	TX
Neighborhood Housing Services of Fort Worth & Tarrant County	Fort Worth	TX
Student Alternatives Program, Inc.	San Antonio	TX
United Community Centers, Inc.	Ft. Worth	TX
United Way of the Texas Gulf Coast	Houston	TX
Central Vermont Community Action Council, Inc.	Barre	VT
After School Music Program, Inc.	Reston	VA
New Enterprise Fund, Inc.	Christianburg	VA
New Visions, New Ventures, Inc.	Richmond	VA
People Incorporated of Southwest Virginia	Abingdon	VA
Prison Fellowship Ministries	Reston	VA
Total Action Against Poverty in Roanoke Valley	Roanoke	VA
Spokane Neighborhood Action Programs	Spokane	WA
United Way of King County	Seattle	WA
The Huntington City Mission, Inc.	Huntington	WV
Boys and Girls Club of Greater Milwaukee	Milwaukee	WI
CAP Services, Inc.	Stevens Point	WI
Catholic Charities of the Diocese of LaCrosse, Inc.	La Cross	WI
Wisconsin Community Action Program Association, Inc.	Madison	WI
Wisconsin Women's Business Initiative Corporation	Milwaukee	WI