

ASSETS FOR INDEPENDENCE
DEMONSTRATION PROGRAM

Report to Congress for Fiscal Year 1999

U.S. Department of Health and Human Services
Administration for Children and Families
Office of Community Services
Demonstration Division

TABLE OF CONTENTS

Executive Summary.....		i
I. Introduction.....		1
<i>Assets for Independence (AFI) Demonstration Program</i>		1
<i>Purpose and Scope of Report</i>		2
<i>Data Sources</i>		2
II. Overview of Individual Development Accounts.....		3
<i>Purposes of the Individual Development Accounts (IDA)</i>		4
III. FY1999 AFI Demonstration.....		5
<i>Grants Making</i>		5
<i>Grant Awards</i>		6
<i>Overview of Program Requirements</i>		8
IV. Grantee and Project Characteristics.....		10
<i>Grantee Characteristics</i>		11
<i>Project Characteristics</i>		12
V. Financial Institution Participation.....		13
VI. Account Holder Characteristics.....		13
<i>A Typical IDA Project, A Typical IDA Participant</i>		17
VII. Reserve Fund Holdings.....		18
VIII. IDA Project Characteristics.....		19
IX. IDA Program and Project Issues.....		23
X. Service Configurations.....		23
<i>Asset-Related Service</i>		23
<i>Other Services</i>		24
XI. FY1999 Grants to State IDA Programs		25
<i>Pennsylvania Family Savings Account Program</i>		25
<i>State of Indiana AFI Demonstration Program</i>		26
XII. Agencies Receiving FY2000 Grant Supplements.....		26
XIII. Conclusion.....		27

APPENDICES

- A. Grant & Grantee Characteristics
- B. Account Holdings
- C. Participant Demographic Characteristics
- D. Reserve Fund Holdings
- E. IDA Savings Account Characteristics & Procedures
- F. IDA Withdrawals & Usages
- G. IDA Required & Other Non-required Social Services
- H. Grant Characteristics Listed By Region
- I. AFIA Annual Reporting Form

ACKNOWLEDGEMENTS

The Office of Community Services wishes to acknowledge the valuable contributions of the 40Assets for Independence Act Demonstration grantees for FY1999 in reporting programmatic and individual-level data on their IDA initiatives.

Further information about the Assets for Independence Demonstration Program is available from:

U.S. Department of Health and Human Services
Administration for Children and Families
Office of Community Services
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Washington, D.C. 20447

www.acf.dhhs.gov/programs/ocs/demo

EXECUTIVE SUMMARY

This Report to Congress is the first annual report submitted pursuant to the requirements set forth by Section 414(d)(1) of TITLE IV-- the Assets for Independence Act (42 USC 604 note) of the Community Opportunities, Accountability, and Training and Educational Services Act of 1998 (Pub.L. 105-285), as amended.

This report provides data for the projects of the 40 entities that received fiscal year (FY) 1999 grants under the Assets for Independence Demonstration (IDA) Program. This report includes both program and participant information and provides the following information as required by Section 412 of the IDA authorizing legislation:

- (1) The number and characteristics of individuals making deposits into Individual Development Accounts;
- (2) The amounts in the Reserve Fund held by grantees;
- (3) The amounts deposited into the Individual Development Accounts by program account holders;
- (4) The amounts withdrawn from the Individual Development Accounts and the purposes for which such amounts were withdrawn;
- (5) The balances in the Individual Development Accounts;
- (6) The savings account characteristics (such as threshold amounts and match rates) required to stimulate participation in the demonstration project, and how such characteristics may vary among different populations or communities;
- (7) What service configurations of the qualified entity (such as configurations relating to peer support, structured planning exercises, mentoring, and case management) increased the rate and consistency of participation in the demonstration project and how such configurations varied among different populations or communities; and,
- (8) Such other information as the Secretary may require to evaluate the demonstration project.

The Annual Report reveals that a total of 2,153 accounts had been opened during this initial project year representing around 29% of the projected total number of accounts to be opened during the 5-year life of all the projects. It also reports that by the end of the first project year, 43 Individual Development Account holders purchased a qualified asset using their savings and the match to those savings.

The report points out that the average amount of savings for each account holder was almost \$250 per account. Because many of the account holders did not have an opportunity to save for a full year, the annualized amount will prove to be almost double that amount. (Many of the account holders in this first year did not have a full year to save due to date the projects started, or they began to participate.)

Eligibility for this project was no more than EITC income eligibility guidelines, or less than 100% of poverty. For a three-person household with one child this is an annual household income of less than \$28,000.

The report reveals that once implemented, a number of projects sought significant supplements to their existing programs. These cohorts of the first project year requested supplements amounting to almost 30% of the original total amount requested. This means that although this program requires a 100% non-Federal cash match, the first-year grantees were able to expand their program by almost a third.

I. INTRODUCTION

ASSETS FOR INDEPENDENCE (AFI) DEMONSTRATION PROGRAM

In October 1998, Congress authorized the Assets for Independence (AFI) Demonstration Program under Title IV of the Community Opportunities, Accountability, and Training and Educational Services Act of 1998 (P.L. 105-285). The purpose of the AFI Demonstration as stated in Sec. 403 of the statute is:

“...to provide for the establishment of demonstration projects designed to determine--

(1) the social, civic, psychological, and economic effects of providing to individuals and families with limited means an incentive to accumulate assets by saving a portion of their earned income;

(2) the extent to which an asset-based policy that promotes saving for post-secondary education, homeownership, and microenterprise development may be used to enable individuals and families with limited means to increase their economic self-sufficiency; and

(3) the extent to which an asset-based policy stabilizes and improves families and the community in which the families live.”

The Assets for Independence Demonstration Program is the first federal program established to test the efficacy of Individual Development Accounts (IDAs) as a poverty reduction strategy. It can best be described as a directed, matched, savings program for low-income working households. The Office of Community Services (OCS) within the Administration for Children and Families (ACF) awards AFI grants to agencies in order to establish IDA projects. In IDA projects, one or more community-based organizations, and at least one financial institution, collaborate for the purpose of offering matched savings accounts to low-income families in order to assist low-income families in acquiring appreciable assets.

Often in collaboration with other local organizations, grantee agencies seek to recruit eligible low-income account holders to enroll in the project. Account holders enter into a Savings Plan Agreement with the project grantee to establish a savings goal and a schedule of deposits. Account holders then open a matched savings account - an “IDA” - at the partnering financial institution and make deposits from earned income that are matched at an agreed upon rate. These may range from one dollar to eight dollars for each dollar saved. Matching contributions are made by the grantee at least quarterly from equal parts of federal grant funds and non-federal share contributions to the project. Matched savings may be expended for either (1) the

purchase of a principal residence by a first-time home buyer, (2) the capitalization of a business, (3) qualified expenses related to post-secondary education, or (4) transfer to the IDA of another eligible individual.

The AFI Demonstration Program is one of four primary programs operated by the Office of Community Service's Demonstrations and Special Projects Division.

PURPOSE AND SCOPE OF REPORT

This Report to Congress is the first report submitted pursuant to the requirements set forth by Section 414(d)(1) of the AFI statute, and it is to be distributed annually. This report provides data for the AFI projects of the forty 40 entities that received fiscal year (FY) 1999 grants under the Assets for Independence Demonstration Program. This report includes both program and participant information and will provide the following information as required by Section 412 of the AFI statute:

- 1) The number and characteristics of individuals making deposits into Individual Development Accounts;
- 2) The amounts in the Reserve Fund held by grantees;
- 3) The amounts deposited into the Individual Development Accounts by program account holders;
- 4) The amounts withdrawn from the Individual Development Accounts and the purposes for which such amounts were withdrawn;
- 5) The balances in the Individual Development Accounts;
- 6) The savings account characteristics (such as threshold amounts and match rates) required to stimulate participation in the demonstration project, and how such characteristics may vary among different populations or communities;
- 7) What service configurations of the qualified entity (such as configurations relating to peer support, structured planning exercises, mentoring, and case management) increased the rate and consistency of participation in the demonstration project and how such configurations varied among different populations or communities; and,
- 8) Such other information as the Secretary may require to evaluate the demonstration project.

DATA SOURCES

The forty FY1999 grantees submitted an Annual Report on their progress in implementing the demonstration project. The self-reported data contained in these annual reports and the information contained in the grantees' original applications for funding are the two primary sources of data for this report to Congress. The Annual Report form is displayed in its entirety in Appendix I.

II. OVERVIEW OF INDIVIDUAL DEVELOPMENT ACCOUNTS

Individual Development Accounts (IDAs) are matched savings accounts administered for the dedicated purpose of assisting low and moderate income individuals and families to invest in acquiring assets such as homeownership, small business, and post-secondary education. IDAs are a tool to ensure that low-income individuals and families may participate in this emerging asset-based framework. IDAs are innovative in their focus on acquisition. Instead of focusing on income and consumption, these accounts focus on attaining appreciable assets that, in turn, may improve the economic stability of families and individuals. IDAs are similar to other asset based initiatives such as 401(k)s, 403(b)s, IRAs, and Roth IRAs.

Under Sec. 404(5) of the AFI statute, an IDA is defined, in part, as "...a trust created or organized... exclusively for the purpose of paying the qualified expenses of an eligible individual, or enabling the eligible individual to make an emergency withdrawal," subject to certain requirements outlined in Sec. 404(5). Account holders in IDA projects commit to make regular deposits of their earned income into an IDA according to program guidelines. These deposits leverage both public and private investments through matching funds that are restricted to asset purchases. In addition to the matching funds, account holders receive education and training to improve financial literacy in IDA projects to prepare them for developing and maintaining assets. IDAs allow families and individuals to participate more fully in their economic future.

IDAs have emerged in an era of welfare reform and a focus on personal responsibility. Most anti-poverty programs provide individuals and families with a safety net through income support. However, these programs rarely, if ever, assist low-income individuals to acquire appreciable assets. This stands in contrast to the asset policies built into the tax code that tend to benefit those with higher incomes, such as the home mortgage interest deduction, tax breaks for retirement savings, and preferential capital gains treatment. IDAs seek to provide low-income families and individuals with the benefits of building long-term, productive assets.

Since 1993, IDAs have grown from a few small programs to more than 300 initiatives nationwide. Several national non-profit agencies and foundations have launched privately-funded regional or national IDA initiatives that are designed to serve particular populations (e.g., Native Americans) or to be administered by particular types of agencies (e.g., affordable housing organizations). In addition to this expanding private IDA activity, the public sector's involvement has been growing rapidly. On the national level, apart from the AFI demonstration, DHHS's Office of Refugee Resettlement administers an IDA program for refugee populations. On the state level, almost all states have taken some form of policy action to promote IDA activity. More than half of the states have included IDAs in their state Temporary Assistance to Needy Families (TANF) plans (as allowed by the Personal

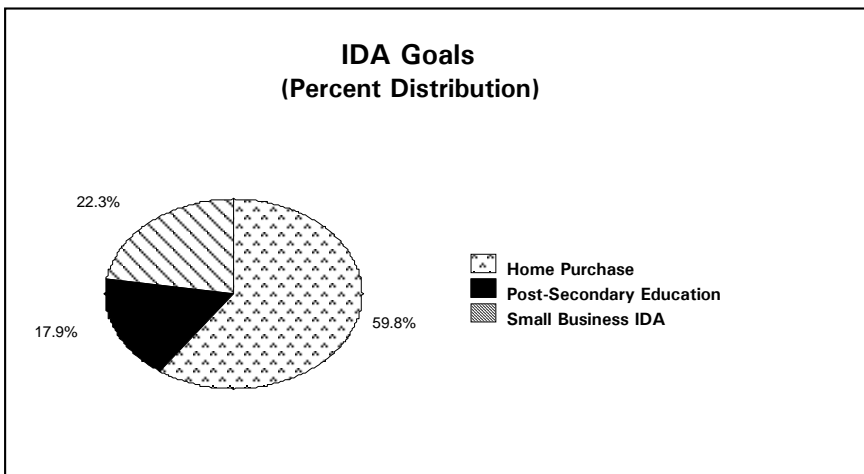
Responsibility and Work Opportunity Reconciliation Act of 1996) and the majority of the state legislatures have passed some form of IDA legislation.

Purposes of the Individual Development Accounts

Under the AFI Act, IDA holders may set up their accounts for three purposes: (a) the purchase of a home, (b) obtaining a post-secondary education, or (c) starting or expanding a small business. Under some circumstances, accounts may be transferred from an eligible individual to another eligible individual if the new account holder uses it for one of the three enumerated purposes.

The distribution of the different types of IDA accounts reflects the estimates of the AFI grantees as expressed in their original proposals.¹ About 65 percent of the accounts were expected to be home purchase accounts, 15 percent were to be post-secondary education accounts, and 20 percent were to be small business accounts.

In the first year, by far the most popular of the options was the purchase of a home. Approximately 60 percent of the accounts that were opened had the purchase of a home as their purpose. Of the remaining accounts, about 18 percent were set up for the purpose of paying for post-secondary education, and 22 percent for starting or expanding a small business (see Figure 1 below).



¹ Less than half of the projects provided an actual estimate of the expected distribution of the types of IDAs in their proposal.

III. FY1999 AFI DEMONSTRATION

GRANTS MAKING

Congress enacted the legislation launching the new IDA program on October 27, 1998. The statute established a precise timeframe for implementation:

- Publication of the Program Announcement within 90 days (January 27, 1999);
- Submission of applications within 6 months (April 27, 1999);
- Review and decision on applications within 10 months of enactment (July 27, 1999); and,
- Obligation of grants (August 27, 1999).

All of these deadlines were met. This section details the process by which all of these deadlines were met.

To facilitate the process of developing the program announcement, the Office of Community Service (OCS) brought together an ACF-wide Work Group that also included representatives from the Assistant Secretary for Planning and Evaluation (ASPE), the Office of Grants and Contracts (OGC), and the US Treasury Department. The group met weekly starting in November 1998 to review the new statute and discuss the policy issues around the development and initiation of the new program.² The result was a comprehensive program announcement published in the Federal Register on January 27, 1999. OCS then took the additional step of publishing a "Notice of Clarification" in the Federal Register of March 27, 1999, along with more than 50 "Questions and Answers" responding to inquiries from the field, in order to clarify certain ambiguities in the statute and address previously unforeseen project implementation issues.

The Demonstration Division pre-screened all applications to determine whether they met certain key threshold requirements, including:

- 1) For every dollar requested by the applicant, a firm commitment of at least an equal amount of cash from non-federal sources, as evidenced by a "Non-Federal Share Agreement."
- 2) A written agreement with a Qualified Financial Institution (as specified in the Statute) for holding the accounts and the establishment of a Reserve Fund.

² In addition, Division staff participated in lengthy discussions with USDA, SSA, HCFA, and OFA around promulgation of policies to have participant savings disregarded in determination of eligibility or level of support in other Federal programs. (The matching contributions are already disregarded under the terms of the AFI Act.)

The applications that met the threshold requirements were eligible for review. Because of the limited timeframe in which to implement and make awards the first year, 18 otherwise competitive proposals had to be returned because they had not fully secured the required 100 percent non-Federal share.³ Consequently, the Division had to prepare and publish a second program announcement in June, which incorporated the "clarifications" published in March and solicited a second round of applications.

GRANT AWARDS

After the two proposal review sessions and subsequent final review by Demonstration Division staff, OCS funded 38 competitive proposals plus two State "grandfathered" programs in Indiana and Pennsylvania. The 38 competitively-funded applicants are located in 25 states and the District of Columbia, and received grant awards ranging from \$6,000 to \$500,000 for a total of some \$7.55 million. In addition, the two "grandfathered" programs received one-year grants of \$930,000 each. The table below provides basic information on the 38 competitively funded grantees for FY1999.

³ For example, one proposal contained a letter from a foundation president saying that he was recommending to his Board of Directors that they approve a grant of \$200,000 to the applicant; but the Board was not to meet to take action until June.

Table 3.1. FY1999 AFIA Grantees (Listed Alphabetically by State)

Grantee	City	ST	Cong. Dist.	Grant Amount	Proposed # of Accounts
CHARO Community Development Corp.	Los Angeles	CA	31	\$100,000	75
East Bay Asian Local Development Corp.	Oakland	CA	9	\$260,773	160
Enterprise Plus Economic Development	Fresno	CA	19	\$86,879	90
Mercy Housing California	West Sacramento	CA	3	\$79,500	90
Peninsula Community Foundation	Menlo Park	CA	12, 16	\$250,000	114
Riverside County Department of Community Action	Riverside	CA	43	\$57,500	50
Mile High United Way	Denver	CO	1	\$150,000	91
CTE Incorporated	Stamford	CT	4, 2	\$215,000	97
Capitol Area Asset Building Corporation	Washington	DC	1	\$164,250	87
ALU Like, Inc.	Honolulu	HI	1	\$500,000	380
Hawaii Alliance for Community Based Economic Development	Honolulu	HI	2	\$116,022	179
Institute for Social and Economic Development	Iowa City	IA	8	\$500,000	1,025
Women's Self-Employment Project	Chicago	IL	31	\$315,000	400
Heart of America Family Services	Kansas City	KS	3	\$298,344	250
Kentucky River Foothills Development Council, Inc.	Richmond	KY	6	\$39,950	60
The Center for Women & Families	Louisville	KY	3	\$82,873	50
Allston Brighton Community Development Corporation	Boston	MA	8	\$90,050	62
Southern Maryland Tri-County Community Action	Hughesville	MD	5	\$175,000	250
Coastal Enterprises, Inc.	Wiscasset	ME	1	\$109,500	50
Penquis Community Action Program	Bangor	ME	2	\$117,000	250
Five Cap Inc.	Scottville	MI	2	\$270,000	120
Michigan Neighborhood Partnership	Detroit	MI	15	\$114,915	52
Ramsey Action Programs, Inc.	St. Paul	MN	4	\$500,000	1,184
United Way of Greater of St. Louis, Inc.	St. Louis	MO	1	\$325,270	327
North Carolina Department of Labor	Raleigh	NC	2	\$331,785	269
Community Service Agency Development Corporation	Reno	NV	2	\$70,719	32
Economic Opportunity Board of Clark County	North Las Vegas	NV	1	\$90,000	70
Affordable Housing Partnership of Albany County, Inc.	Albany	NY	21	\$52,500	100
Mount Hope Housing Company Inc.	Bronx	NY	16	\$137,569	83
Ohio Community Development Corp	Columbus	OH	12	\$500,000	451
Little Dixie Community Action Agency, Inc.	Hugo	OK	3	\$6,000	6
Human Solutions, Inc.	Portland	OR	3	\$273,363	260
YWCA of Greater Pittsburgh	Pittsburgh	PA	14	\$300,000	140
Central Texas Mutual Housing Association	Austin	TX	10	\$99,450	50
People Incorporated of Southwest Virginia	Abingdon	VA	9	\$133,000	60
Central Vermont Community Action Council, Inc.	Barre	VT	1	\$71,825	65
Wisconsin Community Action Program Assoc., Inc.	Madison	WI	All	\$500,000	455
Wisconsin Women's Business Initiative Corporation	Milwaukee	WI	5	\$70,000	50
Pennsylvania Dept. of Comm. and Econ. Develop.	Harrisburg	PA	All	\$930,000	1,400
Indiana Dept. of Commerce- Comm. Develop. Div.	Indianapolis	IN	All	\$930,000	800
TOTALS				\$9,414,037	9,784

OVERVIEW OF PROGRAM REQUIREMENTS

Qualified Entities

The following types of agencies may apply for an Assets for Independence Demonstration grant award: (1) One or more not-for-profit 501(c)(3) tax-exempt organizations⁴; or (2) A state or local government agency or tribal government submitting an application jointly with any such not-for-profit organization.⁵

Reserve Fund

All federal funds and non-federal funds must be deposited into a Reserve Fund held by an insured financial institution. Projects must have a Central Reserve Fund and may also have Local Sub-Reserve Funds in the case of a multiple-site project. A grantee may draw down federal funds only after a non-federal match of equal amount has been deposited into the Reserve Fund.

Matching the Client’s Savings

Every dollar provided by the federal grant must be matched by a dollar of non-federal match cash. In total, the match rate offered to the account holders may range from 1:1 to 8:1.⁶ A 1:1 match would indicate 50 cents federal and 50 cents in non-federal match; an 8:1 would indicate \$4 federal and \$4 non-federal. If the grantee is able to raise additional matching funds beyond the required 100% non-federal match, the grantee may also deposit such funds as match to participant savings. The maximum federal match allowed per account is \$2000⁷; the maximum federal match allowed per household is \$4000.⁸

Use of AFI funds

All funds, federal and non-federal, must be deposited in the Reserve Fund and used in the following manner:

Table 3.2. Use of Federal Grant and Required 100% Non-Federal Match.⁹

Use of Funds	% of Funds Available
Matching deposits in account holders' IDAs	At least 90.5%
Project Administration and Participant Skills-Building (e.g. Money Management Education, Asset-Specific Training).	Not more than 7.5%
Collect and Provide Data to Evaluator	Not less than 2.0%

⁴ Sec. 404.7)(A)(i) of the AFI statute.

⁵ Ibid., Sec. 404.7(A)(ii).

⁶ Ibid., Sec. 410(a)(1).

⁷ Ibid., Sec. 410(b).

⁸ Ibid., Sec. 410(c).

⁹ Ibid., Sec. 407(c)(3).

Eligible Individuals

An eligible participant for the project is any individual who is a member of a household that either: (1) is eligible for TANF assistance¹⁰; or (2) has adjusted gross income within the EITC guidelines¹¹ and has a net worth of less than \$10,000.¹²

Qualified Expenses

The participant savings and match earned can only be used for the following qualified expenses:¹³

- **Post-secondary educational expenses.** This category includes tuition, fees, books, supplies, and equipment.
- **First-home purchase.** This includes the costs of acquiring, constructing, or reconstructing a principal residence for a qualified first-time home-buyer.
- **Business capitalization.** This includes capital, plant, equipment, working capital, and inventory expenses to capitalize a legal business with an approved business plan.
- **Transfer** to an IDA of a account holder's spouse or dependent.

Emergency Withdrawals

Account holders may withdraw all or a portion of their own funds deposited, but not the match funds, for emergency use.¹⁴ Emergency uses are limited to: (1) Medical care expenses for the participant, account holder's spouse or other dependent; (2) Payments necessary to prevent eviction or mortgage foreclosure from the account holder's principal residence; or (3) Necessary living expenses following participant employment loss.¹⁵ Federal and non-federal matching funds will be forfeited if the participant does not redeposit the withdrawn amount within 12 months.¹⁶

Voluntary and Unauthorized Withdrawal

Account holders may voluntarily withdraw from the program. If they do so, they are entitled to withdraw their savings without penalty. However, they do not receive any matching funds. Unauthorized withdrawals, including using funds for unauthorized purposes, will result in the expulsion of the individual from the program.

Savings Plan Agreements

The Program requires grantees to develop "Savings Plan Agreements" with all project account holders that must include basic information such as:

- Targeted savings deposit amounts;
- Schedule of deposits and amount to be deposited;
- Asset goal;
- Match rate;

¹⁰ Ibid., Sec. 408(a).

¹¹ See to Sec. 32 of the Internal Revenue Code of 1986.

¹² Excluding the primary dwelling unit and one automobile. Sec. 408(a)(2)(A) of the AFI statute

¹³ Ibid., Sec. 404.8.

¹⁴ Ibid., Sec. 404.3(A).

¹⁵ Ibid., Sec. 404.3(C).

¹⁶ Ibid., Sec. 410(e).

- Economic/Financial Literacy plan; and
- Asset-specific training plan

At any given time, individual account holders either may have started, completed, or be working on an amendment to the Savings Plan Agreement (SPA). The speed with which a participant completes an SPA will depend on both individual and project level characteristics. Some projects allow account holders considerable time to design and submit their SPA. Others use cut-and-dried formulas that limit participant deposits.

Financial Literacy and Asset Training

In surveying widely accepted “best practices” emerging in the IDA field nationally, it was clear that the availability of asset-specific training (e.g., homebuyer counseling), as well as basic economic and financial literacy training (often termed “Money Management” training), is believed to be important to the success of most IDA projects. The program requires grantees to provide the educational services to project account holders, including both asset-specific training and general personal financial management education.

IV. GRANTEE AND PROJECT CHARACTERISTICS

OCS views IDAs as one important component within a larger context of programs and services, and *not* as a stand-alone program. The program places significant emphasis on the importance of viewing IDAs as a *tool* in the work in which grantee organizations already engage – one tool of perhaps many designed to assist their clients in moving toward a more secure economic future. Anecdotal evidence indicates that his view of the role of IDAs is becoming widely shared in the IDA field generally.

IDA projects consist of several different components: the Reserve Fund, the IDA accounts, the basic money management education courses, asset-specific counseling and training, and additional supportive services. Administering an IDA initiative requires competency in several different areas, including:

- Social work (case management);
- Financial services (banking);
- Adult education methods generally, as well as specific competency in the subject areas of:
 - general economic and financial literacy
 - homebuyer education and counseling
 - small business development
 - post-secondary education counseling (career counseling);
- Marketing and outreach (client recruitment); and,
- General project management.

While it is possible that all of these competencies exist within the grantee agency itself, it is much more likely that this wide range of expertise is best found in collaborating community partnerships, such as:

- Non-profit social service agencies;
- Community economic development agencies;
- Community action agencies;
- State, county, or local government agencies (e.g., state Cooperative Extension Service; Small Business Administration; or the agency responsible for administering TANF); and,
- Local branches of national organizations specializing in one or more of the above listed areas (common examples are Consumer Credit Counseling Services of America, Neighborhood Housing Services).

Regardless of whether all of the project functions are carried out by the grantee agency alone or in partnership with other local entities, it is clear that operating a full-service IDA project requires the ability to coordinate and facilitate many different areas of service to participating individuals.

GRANTEE CHARACTERISTICS

Types and Size of Grantee Agencies

The 38 competitively funded grantees include a variety of agency types, including 12 CSBG-funded non-profit Community Action Agencies (CAAs); 12 non-profit Community Development Corporations (CDCs); 10 Other Community-Based Organizations (CBOs); 3 associations; and 1 state agency working in conjunction with non-profit agencies.

Geographic Distribution of Grantees

The following table shows the geographic distribution of grantees among the ten DHHS regions:

Table 4.1. Geographic Distribution of FY1999 Grantees

DHHS Region #	# of FY1999 Grantees	Distribution within DHHS Region
I	5	CT (1), MA (1), ME (2), VT (1)
II	2	NY (2)
III	4	DC (1), MD (1), PA (1), VA (1)
IV	3	KY (2), NC (1)
V	7	IL (1), MI (2), MN (1), OH (1), WI (2)
VI	2	OK (1), TX (1)
VII	3	IA (1), KS (1), MO (1)
VIII	1	CO (1)
IX	10	CA (6), HI (2), NV (2)
X	1	OR (1)
Total	38	

PROJECT CHARACTERISTICS

IDA Project Staffing

The 38 competitive grantees reported employing 91 full-time employees, 130 part-time employees, and 30 Americorps volunteers, for a total of 251 funded employees (see Appendix A.3). In addition to funded employees, grantees were utilizing an additional 65 (non-Americorps) volunteers, for total combined staffing resources (funded plus volunteer) of 316 individuals devoted to the projects.

Amount and Sources of Project Funding

The 38 competitive grantees were awarded \$7,554,037 in Federal Grants. Grantees must provide a 100 percent non-federal cash match for every \$1 awarded by the federal grant. Thus, the total federal grant plus non-federal match equals \$15,108,074. In addition, grantees quantified the total of all additional resources (above the federal grant and required 100 percent non-federal cash match) available to support their AFI demonstration projects. They proposed \$6,615,710 in in-kind contributions, and \$214,000 in cash funds. Thus, the total value of resources available to support the FY 99 grantees' AFI projects came to \$25,443,784 (See Appendix A.4) for the first group of IDA grantees.

The statutory limitations on use of funds dictate that of the combined federal grant and non-federal match available to FY 99 grantees (\$18,828,074 total), at least 90.5% or \$17,039,407 must be used to match participant IDA deposits; the remainder of 9.5% (no more than \$1,788,667) is available for project administration and participant skills-building (at least \$376,561 of which must be expended for providing data to the independent evaluator).

Proposed Number of IDAs and Participant Matching Funds Available

In their original applications for AFI funding submitted in the spring and summer of 1999, the 38 grantees that were awarded competitive AFI Demonstration grants proposed to open a total of 7,584 individual development accounts (IDAs). If it is assumed that all the grantees were to use the minimum of 90.5 percent of federal and non-federal share funds for matching account holders deposits, the average proposed match amounts to \$1,802 (\$901 federal and \$901 non-federal. See Appendices A.3 – A.6). The proposed average of \$901 in federal match funds per IDA is significantly less than the \$2,000 maximum federal match per IDA allowed under the AFI statute.

Among the grantees, four (11%) proposed to use less than \$500 in federal funds to match IDA savings accounts; ten others (26%) proposed to use between \$501 and \$1,000 in federal funds to match the IDA account holders savings; another twelve (32%) proposed to set aside between \$1,001 and \$1,500 in federal funds per IDA account; an additional four (11%) proposed to use between \$1,501 and \$1,900; and a final group of eight (21%) proposed to use between \$1,901 and \$2,000.

An interesting trend among the 1999 AFI grantees was the tendency to propose lower average matches the more accounts were proposed. For example, the 14 (37%) grantees that propose to use less than \$1,000 on average in federal money to match the IDA accounts were expected to open approximately 62 percent of the total IDAs. These variations may be expected in a demonstration project that within broad guidelines encourages experimentation.

V. FINANCIAL INSTITUTION PARTICIPATION

A strong partnership with a Qualified Financial Institution is essential to AFI projects. The basic partnership begins when the grantee enters into an agreement with one or more financial institutions to hold the IDA accounts and the Reserve Funds. The non-profit administering agency will generally try to negotiate special account features that both benefit the project account holders and make project administration easier for the non-profit agency and the financial institution. These specifications could include the waiver of service fees, minimum opening deposit requirements, and minimum average balance requirements, among other features. In addition to mutually agreeing on the design and structure of the IDAs, the agreements include the financial institution's agreement to transmit account statements electronically on a monthly basis to the grantee, reduce fees, or an agreement to send financial institution staff to IDA orientation meetings to develop a good rapport with new account holders. All of these facilitate a mutually beneficial, productive relationship between the financial institution, the grantee, and the program participant.

Grantees reported a total of 98 qualified financial institution partners holding IDAs as part of their AFI Demonstration projects. All but one of the financial institutions had waived service charges and/or other fees normally assessed on this type of account. The average interest rate offered on the IDAs was 1.9% - likely reflecting the low market interest rate offered on basic savings products nationally at the end of the reporting period. The total participant savings held in the IDAs by all 98 financial institutions was \$415,646, an average of \$4,422 held per financial institution (see Appendix B.1).

VI. ACCOUNT HOLDER CHARACTERISTICS

The projects reported a broad and diverse representation of the low-income population (see Appendix C.1). A comparison of participant characteristics with the general low-income population¹⁷ (and, in a few cases, with account holders in the

¹⁷ Figures for 200% of poverty from U.S. Census data published in Current Population Reports *Consumer Income: Poverty in the U.S. 1999*, Issued September 2000

largest private IDA demonstration program¹⁸) is discussed later (see figures 6.1 and 6.2, and accompanying text). Some of the patterns in participant characteristics naturally result from the participant eligibility requirements (household income, asset test, “earned income” requirement), while other patterns stem from the makeup of the target client base of the grantee agencies.

Gender

Project account holders were overwhelmingly female (84%). It is important to note here that within an “eligible household,” any member of the household with earned income to contribute to an IDA may be selected as a participant. As a consequence, situations could exist in which an IDA eligible household contains a married couple in which both spouses have IDAs; only the wife has an IDA; only the husband has an IDA; etc. One of the most important factors contributing to the large proportion of females is the fact that both the legislation and program announcements encouraged applicants to recruit TANF recipients to the program. In general, better than 80% of all TANF recipients are female.

Race/Ethnicity

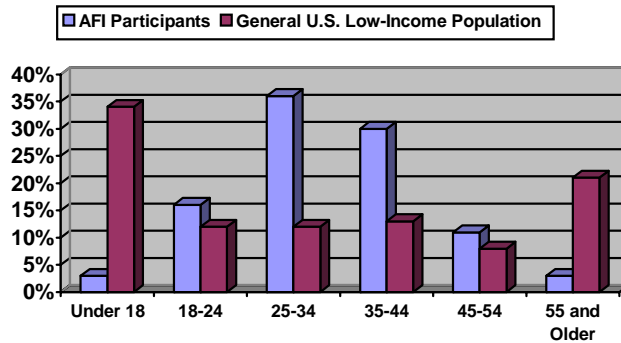
The self-identified racial/ethnic make-up of the project account holders for the first year was 41.7% African-American, 37.6% Caucasian, 9.7% Hispanic, 6.0% Pacific Islander/Hawaiian, 3.2% Native American, and 1.3% Asian American. A significant proportion of the African Americans who were being served came from three grantees that were targeting predominately African-American populations in the South Side of Chicago (WSEP), St. Louis (United Way), and Washington, D.C. (CAAB) (See Appendix C.3). The relatively large representation of Pacific Islanders arises from the two FY1999 grantees located in Hawaii. These grantees received approximately 8% of the total FY1999 competitively-funded grant awards, and represent 6.5% of the total number of accounts open at the end of the reporting period (see Appendix C.3).

Age

The age distribution of account holders reflects the program focus on the working population. The two age brackets that represent over half of those living in poverty – under 18 and over 55 – comprise only 6% of project account holders in total. However, it must be noted that these data reflect only the age of the member of the household who has earned income to contribute to an IDA – not the ages of all of the household members. While the “earned income” requirement tends to exclude many in the lowest and highest age brackets who are either not old enough to work or have retired, the program is designed to assist low-income working families in their efforts to improve the economic status of their entire household.

¹⁸ *Saving and Asset Accumulation in Individual Development Accounts: Downpayments on the American Dream Policy Demonstration, A National Demonstration of Individual Development Accounts*, February 2001

Figure 6.2. Age distribution of AFI account holders vs. general U.S. low-income population.



Marital Status

Approximately half (51.3%) of the project account holders reported that they were single. One in five account holders (20.7%) are married. Another 26.6 percent report that they are divorced (19.0%), separated (6.1%), or widowed (1.5%).¹⁹

Household Size

The average household size (see Appendix C.6 for detailed information) of IDA account holders was 2.63 persons. The median size was slightly larger at 3.00 persons per household. Approximately 27 percent of the IDA account holders claimed to live alone. Another 26 percent of the account holders lived in two person households. About 43 percent lived in households with three or more persons in them. Data were missing on the household size of 4 percent of the account holders. The 2,024 individuals who opened accounts, and for whom household data were gathered, reported that they lived with 3,244 additional persons.

Children Under 18

The most common number of “children under 18” reported was two (representing 30.2% of participant households); however, almost an equal percentage of participant households (28.7%) have only one child under 18. Just over one in eight participant households (13.6%) had no children under the age of 18 (see Appendix C.7).

Employment Status

Program account holders must make IDA deposits only from earned income, and deposits are required at least once quarterly. The grantees’ annual reports revealed that nearly 6 in 10 account holders (57%) were employed full-time, and just over 1 in

¹⁹ Percentages do not total 100% because grantees either did not report, or reported as “unknown,” the remaining 1.4% of account holders.

5 account holders (22.4%) were employed part-time. Around 1 in 10 account holders (9.5%) were students. Rates of reported unemployed individuals, homemakers, and retired individuals were all very low (2.4%, 1.2%, and 0.3% respectively).

Income

The grantees reported the income of the household of the account holders in one of three categories: (1) households having incomes of 100 percent (for a family of three in FY1999 this was \$13,880) of poverty or less, (2) households having incomes between 101 and 150 percent (for a family of three in FY1999, this was \$20,700) of poverty, and (3) households reporting incomes between 151 and 175 percent (for a family of three in FY1999, this was \$24,150) of poverty. Thirty-nine percent of the account holders fell into the first category; another 46 percent were in the second category, and the remaining 15 percent were in the third category (see Appendix C.9 for the complete data).

Residence

Sixty percent of the current IDA account holders reside in urban areas, while 40 percent live in rural areas (See Appendix C.10 for the complete data).

Account Holder Banking Relationships

Prior experiences with banks may impact on an individual's ability to effectively maintain an IDA savings schedule and account. Of the 2,153 individuals who opened an IDA account, about 49 percent had a checking account; 38 percent had a savings account; and 7 percent used direct deposit prior to opening the IDA. On opening an IDA, three percent initiated an automatic IDA allotment or savings deposit procedure. The data support the notion that only a minority of AFI account holders had a relationship with a bank at the time that they opened their IDA account or used procedures that made savings more convenient (see Appendix C.11 for more detail).

Loans

Loans, particularly high interest loans, held by IDA account holders can represent a significant financial burden, reducing the likelihood that the account holder will be able to make significant deposits into the IDA account on a regular basis. However, the data indicate that with the exception of automobile loans, only a small minority of IDA account holders had loans. About 29 percent of all account holders had an automobile loan. Approximately 12 percent had a personal signature loan, and nearly 9 percent had a home mortgage loan, and 28 percent had a credit card.

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A TYPICAL IDA PROJECT, A TYPICAL IDA PARTICIPANT

A composite of the most common characteristics of account holders and IDA projects (as discussed above) yields a picture of a “typical IDA project” and a “typical IDA participant.” The following is a hypothetical illustration of an “average” scenario:

“JANE SMITH,” IDA PARTICIPANT

“Jane Smith” is a single mother in her early thirties. Jane works full-time, yet she and her two children still live just on an income slightly above the amount designated by the Federal government as the “poverty threshold.” The family rents an apartment in the city. Jane has a checking account but no savings account and no credit cards.

Jane hears about the IDA project through her local Community Action Agency (CAA) where she has been attending a free computer literacy course. The IDA project coordinator explains that she would need to open her IDA with at least \$15, and deposit at least \$20 a month thereafter. A local bank holds the IDAs, which earn 2% interest and have no service fees. The project will match up to \$2,000 in savings at a 2:1 rate – yielding as much as \$4,000 in matching funds if Jane is able to save the full \$2,000 over the 3-year savings period.

Jane enrolls in the project with the hope of saving to buy her first home. As part of Jane’s saving plan, she attends a “Money Management” course taught by an adult financial educator at the CAA. The sessions are held twice a month over a 5-month period. When she completes the course, she will then begin periodically meeting with a certified homebuyer counselor from a partnering local housing counseling agency. In addition to this asset-specific counseling, Jane has access to complementary programs and services – including personal and employment support and other financial services – that are offered by the CAA and its partner agencies. In the first few months, she saves \$250 through monthly deposits from her paycheck earnings. (During tax season, Jane is likely also to deposit a portion of the Earned Income Tax Credit refund she typically receives.)

If Jane continues in the IDA savings and educational activities, she will be on track to save the maximum \$2,000 over the 3-year project. She then will have earned \$4,000 in matching funds, yielding a total of \$6,000 for the down payment on her first home.

VII. RESERVE FUND HOLDINGS

All projects, with the exception of states and tribal entities, must establish a "Reserve Fund" at a Qualified Financial Institution into which they deposit the federal grant and non-federal share in equal amounts. Projects may invest Reserve Fund holdings in a manner that provides an appropriate balance between return, liquidity, and risk. A grantee's investment strategy could include a variety of responsible and appropriate investments, including certificates of deposit, treasury notes, etc.

The Reserve Fund:

- **Assures compliance with the 1:1 non-federal share requirement.** This is accomplished through a strict "funds transfer protocol" which begins when the project deposits any portion (up to 100%) of its committed non-federal share into the Reserve Fund. The project may then request draw down of an equal amount of federal grant funds from OCS. Upon verifying the non-federal deposit into the Reserve Fund, PMS electronically transfers an equal amount of the federal grant into the Fund.
- **Protects the project account holders.** Projects are required to ensure that the Reserve Fund always contains sufficient matching funds to provide the maximum potential match for all accounts open at any given time. This requirement guards against the dangerous possibility of an agency allowing a participant to open an IDA – and promising to match the account holder's savings – without having those matching funds set aside or even committed.
- **Provides the grantees with a valuable leveraging and negotiating tool.** Grantees can use the Reserve Fund feature to attract financial institution participation. Financial institutions benefit from their ability to invest the Reserve Fund holdings. Project Reserve Funds tend to create high and relatively stable balances over a multi-year period, since the funds must contain at all times the total potential match for all open accounts, plus sufficient project administration and operating funds. From a business perspective, most financial institutions view the cost of holding many "low-balance, high-maintenance" IDAs as balanced by the holding and investing of the "high-balance, low-maintenance" Reserve Fund. Accordingly, OCS found that some projects used "leverage" of the opportunity to hold the Reserve Fund to negotiate financial institution partnerships on favorable terms.

Projects must make minimum quarterly matching deposits from the Reserve Fund, either into the IDAs directly or into a parallel account maintained by the grantee. Projects choose the rate at which they match participant deposits, with the statutory caveat that the match rate must be at least \$1 (50 cents federal plus 50 cents non-federal) for every \$1 in participant deposits, and cannot exceed \$8

(\$4 federal plus \$4 non-federal) for every \$1 in participant deposits. In addition to matching the participant savings at the agreed-upon rate, the grantee must provide the participant with any interest that has accrued on those matching funds. In this way, Congress ensured that the project account holders could benefit from the investment of the matching funds reserved for them.

Projects reported a total of 59 financial institutions holding Reserve Funds.²⁰ The diversity of this group is worth noting. They included numerous regional and local banks; several of the largest national banks; and a handful of local or statewide Federal Credit Unions. The Program fosters participation by a broad array of financial institutions, regardless of structure or size. Grantees may develop partnerships with any insured financial institution that can meet the basic program requirements – allowing the smallest credit unions to compete with the largest banks, and allowing projects to be selective and wield more negotiating power when choosing their partners.

By the end of the first project year, the 1999 grantees had drawn down approximately 30 percent (approximately \$2.8 million) of the total \$9.4 million in Federal grant funds awarded. An additional \$2.8 million in match funds had been deposited, bringing the total sum of money in the Reserve Funds to \$5.6 million. Another \$1.2 million was reported as having been deposited into the Reserve Funds. Some of these additional funds represent unmatched non-federal funds; some represent operating funds provided by foundations and other funding entities (see Appendix D.1 and D.2 for details on agency reserve fund holdings).

VIII. IDA PROJECT CHARACTERISTICS

The Assets for Independence Act permits considerable operational freedom in the design of IDA projects. The FY1999 proposals designed and implemented a variety of project guidelines (stated either as recommendations or actual requirements for project participation) in such areas as match rates, allowable schedules of deposit, minimum opening and periodic deposits, maximum savings matched, and account fees. There are several reasons why the agencies would set internal project participation restrictions in addition to those already imposed statutorily. Grantees often:

- 1) Established more stringent deposit guidelines in an effort to support, or guide, the participant to practice positive savings behavior;
- 2) Set strict matching parameters to encourage fiscal responsibility and to limit liability at a sustainable level; and
- 3) Implemented deposit and withdrawal procedures designed to minimize the risk of grantee and participant non-compliance with program requirements.

²⁰ The 37 "Central" Reserve Funds (one per grantee) were held by 37 financial institutions. The remaining 22 financial institutions were holding "Secondary" Reserve Funds that had been established by 37 of the grantees.

Match Rates

The match rate offered to account holders was left up to the grantees, as long as the match rate did not fall below 1:1, or exceed 8:1. Most grantees offer uniform match rates; however, some grantees offer multiple match rates which vary according to such factors as the account holder's asset goal, income level, or status as a TANF recipient. The annual report asked projects to report their match rates by asset goal. Projects offered match rates ranging from 1:1 (the legislatively mandated minimum) to 4:1. No grantee offered a match rate above 4:1. The most common match rate was 2:1, with approximately half of the sites using this rate exclusively.

Table 8.1 summarizes the proportion of reporting agencies providing the specified match rates by qualified asset goal. At this early stage, it is not possible to determine whether the match rates influence either recruitment, saving rates, or asset accumulation.

Table 8.1. Frequency of Various Match Rates Used by Grantees *

Match Rate	Home Purchase	Post-Secondary Education	Small Business	Total
1:1	6	6	6	18
2:1	28	28	27	83
2.5:1	1	1	1	3
3:1	10	7	7	24
4:1	4	2	2	8
Total	49	44	43	136
1:1	12.2%	13.6%	14.0%	13.2%
2:1	57.1%	63.6%	62.8%	61.0%
2.5:1	2.0%	2.3%	2.3%	2.2%
3:1	20.4%	15.9%	16.3%	17.6%
4:1	8.2%	4.5%	4.7%	5.9%
Total	100%	100%	100%	100%

* The information on the match rates was provided by 36 grantees and 11 collaborators.

Maximum Savings Match Levels

The maximum savings amount that is matched varies. Table 8.2 below shows that the median amount of participant savings that were to be matched was just over \$1,700 (see Appendix E.2 for a detailed listing). Half of the projects proposed to match \$2,000 or more of the account holders' savings; \$2,000 was the most commonly reported maximum (cited by 10 grantees). Only six of the 38 grantees

reported matching savings that exceeded \$2000. These latter grantees are either matching at a rate of less than 2:1, and/or they have raised additional matching funds, beyond the required 100% cash non-federal share.

Table 8.2. Median and Frequency of Minimum Opening and Periodic Deposit Requirements.

Project Guideline	Median	Most Frequently Cited Amt.	Range of Amounts Reported (Lowest and Highest)
Minimum Opening Deposit	\$10	\$10 (12 grantees) \$20 (7 grantees)	\$1 - \$50
Minimum Periodic Deposit	\$20	\$10 (12 grantees) \$20 (9 grantees)	\$8 - \$75
Maximum Savings Matched	\$1720	\$2000 (10 grantees) \$1000 (6 grantees)	\$800 - \$4,800

Schedule of Deposits

One goal of the demonstration program as indicated in the AFI legislation is to encourage account holders to develop and reinforce strong saving habits. Subsequently, projects set guidelines encouraging or requiring account holders to make IDA deposits on a regular basis.

Projects identified the periods under which IDA deposits were allowed. Almost all projects reported that account holders can make deposits as they choose; but the projects often established internal programmatic guidelines *requiring a minimum frequency* of deposits. This generally takes the form of a guideline that the participant must make at least one deposit per a given period. The project chooses whether this period is simply quarterly, as mandated by statute, or is more frequent, e.g. monthly or weekly (see Appendix E.1 for detail).

Table 8.3. Allowed Schedule of Deposits.

Period of Deposits Allowed	% of Projects Allowing
One-Time	26.3%
Weekly	81.6%
Monthly	100%
Quarterly	28.9%

Projects generally associated the category of “one-time” deposits with the deposit of a portion of the account holder’s tax refund (generally large due to the Earned Income Tax Credit) during tax season. All of the projects reported allowing monthly deposits. Best practices being researched by other IDA programs contend that monthly deposits appear to be the most appropriate and supportive schedule of deposits for account holders. They deposit from their paychecks, which most would be receiving on a monthly, bi-weekly, or weekly basis.

Minimum Opening Deposit

The program does not require the establishment of a minimum opening deposit amount, and yet most projects reported that they did have such a minimum opening deposit level. The existence of such a requirement is attributable to pre-existing financial institution regulations, or to an attempt by the grantee to support positive savings behavior.

The minimum deposit required by grantees to open an IDA varied. The most commonly cited minimum amount was \$10, cited by 12 projects. Eleven projects cited either \$20 or \$25. Five projects cited \$1, by which they could be reporting that only a token amount is required – account holders are simply advised to open the account with whatever amount they are able to deposit. An additional 10 grantees reported no minimum opening deposit at all, leaving it to the discretion of the participant. The highest minimum deposit reported was \$25 (See Appendix E.2 and Table 8.2). Most financial institutions have minimum opening balance requirements of \$100 or more.

Minimum Periodic Deposit

The projects' reports of minimum opening and periodic deposit amounts are consistent with the average minimum deposit requirements found by researchers of non-federal, national IDA initiatives, such as the privately-funded, 14 site American Dream Demonstration. The American Dream Demonstration reports that the challenge IDA projects face is to encourage account holders to deposit the maximum amount that is affordable to them, while at the same time not setting the bar so high as to intimidate or demoralize the account holders. The larger IDA field that opening deposits of between \$10 and \$25, and subsequent periodic deposits of between \$10 and \$30, are generally large enough to make the account holders feel a sense of accomplishment and to gain a stake in the project, yet small enough to be achievable for the account holders.

Account Fees

All but one financial institution waived any account fees which might have been assessed on the IDAs, such as quarterly service fees, fee for failure to maintain a minimum average daily balance, etc. The financial institutions holding account holders' deposits are listed in Appendix B.1.

Deposits

During the reporting period, as summarized in Appendix F.2, program account holders made \$528,521.48 in IDA Savings Deposits, an average of over \$245 per participant.

Withdrawals

A total of 43 qualified IDA withdrawals were made during the reporting period, totaling \$31,726 (detailed in Appendix F.3), at 11 of the 38 project sites. Seventeen of the 43 withdrawals were Home Purchase withdrawals totaling \$19,932. Sixteen small

business withdrawals were made totaling \$5,554. The nine post-secondary education withdrawals totaled \$5,235. The one transfer withdrawal was in the amount of \$1,004. An additional \$14,354 was taken out in a total 52 withdrawals for emergencies or other non-qualified purposes (detailed in Appendix F.4).

IX. IDA PROGRAM AND PROJECT ISSUES

The grantees' Annual Report data reveals that a total of 2,153 accounts were opened during the project reporting period, representing around 29 percent of the projected total number of accounts to be opened during the 5-year life of the project (see Appendix F.1). Of the 2,153 accounts opened, 244 were no longer open at the end of the reporting period (Detailed in Appendix F.1). Forty-three of the closed accounts were closed when the individual purchased a qualified asset. An additional 29 were closed when the participant used the savings for unqualified purposes and 172 were closed for unknown reasons, most likely a personal or family difficulty (unemployment, health emergency, family problems, etc.). The attrition rate during the first year (9.3%) was quite low.

Initial Efforts/Problems

In their applications for funding, the FY1999 projects projected opening a total of 7,584 IDAs during the course of their 5-year project periods (see Appendix F.1). Projects expected to begin the process of recruitment and opening accounts within the first project year. In spite of facing a number of complex start-up barriers, the projects were able to open 28.4 percent of the expected total.

Staffing Issues

IDAs require extra effort on the part of project staff to fully explain the IDA concept, to market the program and recruit account holders, and to adapt program requirements as they face challenges during the implementation phase. Agencies administering IDA projects typically must revise outreach and intake strategies several times in order to find the right "marketing message" for their particular target population. This often involves staff conducting numerous focus groups and surveys with potential clients to assess the best way of articulating the IDA account structure, program requirements, and expectations to the target audience to improve recruitment efforts.

X. SERVICE CONFIGURATIONS

ASSET-RELATED SERVICES

The purchase of a major asset may be one of the most life-altering experiences that the average person will face, but it is neither simple nor comfortable for anyone the first time. Furthermore, the maintenance of the asset and its utilization to create wealth may also pose a challenge for many low-income people. Asset-specific services and resources are mandate under the AFI statute. Their purpose is to increase the likelihood that account holders will maximize their ability to leverage

additional resources and make well-informed choices to acquire the asset of their choice. These and resources are also designed to help the account holders prepare for the long-term maintenance of their assets and positive financial management. The purchase of the asset represents probably the largest monetary commitment they have ever made, both short-term and long-term. It is a decision that will have major long-term impact on the financial security of the family. Furthermore, the technicalities involved in the decisions surrounding the purchase or investment often are complex and unfamiliar. Usually neither the participant nor their family and friends have had experiences in purchasing and maintaining assets to provide guidance.

Therefore, asset-specific services and resources related to the savings goal are important to most IDA account holders' ability to acquire the asset. Specialized services offered by IDA programs in this demonstration include: education and/or counseling to assist with determination of affordability (short-term and long-term); assistance in planning for the purchase and maintenance of the asset including negotiating the acquisition of their asset; assistance in understanding the process and paperwork involved; and information about avoiding scams. Additional resources offered by IDA programs that help put the asset within reach include additional financial support such as down-payment assistance, special financing arrangements and discounts or free services related to the purchase. Appendix G.3 summarizes the provision and use of these asset-related services.

OTHER SERVICES

Over 95 percent of the IDA programs reported providing at least one service that helps account holders deal with everyday needs that will help them follow through with their planned IDA savings. The theory of IDA programs is that the provision of complementary services—such as employment support, childcare, crisis management, and cash assistance—improve the savings patterns and program retention of account holders. The provision of these services enhances the account holders' abilities to save successfully over what is typically a long savings period.

The belief is that the very factors that make it difficult for low-to-moderate income families to save and build assets also put IDA savings at risk. Low-income working families often have unstable employment and inadequate income to meet their basic needs. Because low-income families often lack any substantial financial cushion to handle unexpected life events, their savings can be entirely wiped out by everyday emergencies.

Services and referrals to services address these resource deficiencies and effect the account holders' asset/savings goal. Appendix G.4 (Personal And Employment Interventions) and Appendix G.5 (Financial Services) summarize the provision and use of these other services.

XI. FY1999 GRANTS TO STATE IDA PROGRAMS

PENNSYLVANIA FAMILY SAVINGS ACCOUNT PROGRAM

In 1997, with the support of the governor, the Pennsylvania General Assembly approved legislation to create a statewide Individual Development Account (IDA) program. At the time, the program was both the largest and furthest reaching IDA program ever enacted by an individual state. The purpose of the proposed IDA program was to enact "a statewide community building initiative for the purpose of promoting economic self-sufficiency for lower income Pennsylvanians through a matched savings program." The Community Empowerment Office (CEO), a subdivision of the Pennsylvania Department of Community and Economic Development, was put in charge of the administrative portion of the IDA project, known as the Family Savings Account (FSA) Program of Pennsylvania. The agency's responsibilities included the creation of administrative rules and a request for a proposal (RFP) to send to community groups interested in operating FSA projects.

The new program required a minimum savings of \$10.00 per week, or an amount that averaged \$10.00 per week for a period of no less than 12 months and no more than two years. The state would match 50 percent of the individual's savings at a rate not to exceed \$300 per year or \$600 over a full two-year participation period. If optimum savings goals were met, the program would finance the following:

- 1) A \$57,000 home through participation in a 203(k) housing program (a Pennsylvania program);
- 2) A full year's tuition without supplemental grants or loans at a community college in Pennsylvania; or
- 3) Provide the necessary equity in a business to obtain a small business or micro-business loan.

During the summer of 1999, the Pennsylvania Department of Community and Economic Development received a \$930,000 federal grant under the AFIA Demonstration Program that was to be used to supplement the Family Savings Account (FSA) Program developed two years before.

As of the end of the first year reporting period ending September 30, 2000, the Pennsylvania Department of Community and Economic Development (DCED) had not opened any IDA accounts with the Federal money, and was still in the development stages of their IDA program.

STATE OF INDIANA AFI DEMONSTRATION PROGRAM

The Indiana Department of Commerce (IDC) received a \$930,000 dollar Federal Grant to enact an IDA program in Indiana for up to 800 account holders. The program proposed to match up to \$900 of savings at a uniform 3:1 rate across all savings goals. One full-time employee and two part-time employees were assigned to the IDA project. The first stage of the project required the IDC to find Community Development Corporations (CDCs) in Indiana that wanted to participate in the program. Once CDCs were found to implement the program, the next step was for the CDCs to recruit low-income individuals to participate in the IDA program.

Under the direction of the Indiana Department of Commerce, 44 different CDCs recruited account holders the first year. At the end of the reporting period September 30, 2000, the savings of the 580 account holders totaled \$133,284.12, or on average approximately \$230 per individual. At a match rate of 3:1, the total match of the IDA program amounted to \$399,852.36, or on average approximately \$690 per individual account.

Account holders in the Indiana program are required to attend training courses in financial management. By the end of the reporting period (September 30, 2000), the CDCs for Indiana partnered with numerous organizations, such as Consumer Credit Counseling and Purdue University Cooperative Extension, to provide financial counseling for IDA account holders at little or no cost to the individuals. Along with developing partnerships with these organizations, the CDCs were also responsible for providing reports, both narrative and financial, to the Indiana Department of Commerce on the progress of the IDA project, and to ensure that match funds were being distributed to the participating individuals.

Along with the \$930,000 federal grant, the State IDA statute also provides IDC with non-federal funds amounting to \$720,000, \$1,440,000, \$2,160,000, and \$2,160,000 for the fiscal years 1997-2001, respectively.

XII. AGENCIES RECEIVING FY 2000 GRANT SUPPLEMENTS

In FY1999, 38 agencies received competitively funded federal grants to operate AFI projects. Of these 38 grantees, 14 (just over 1/3 of the total) received supplemental grants totaling more than \$2 million (\$2,141,867). This brings the total amount of AFI grant funding received by FY1999 grantees over the period FY1999-2000 to \$9,695,904. The 14 supplemental-grant recipients had received an average original grant amount of around \$153,000. The average grant received by the 24 remaining FY1999 grantees was \$253,638.

XIII. CONCLUSION

Overall, the FY1999 grantees made effective progress toward their stated goals and objectives in the first year. They recruited close to one-third of the account holders projected over the term of their five year projects, in many cases ahead of schedule; they have drawn down their grant funds at a pace consistent with their original planned schedules as set forth in their grant proposals; and their account holders have achieved average savings rates that are consistent with meeting the savings goals that were proposed. The pace at which the grantees were able to implement their projects will facilitate an effective evaluation of the impact of the programs on the IDA account holders.

Section 412 of the AFI Act requests data on the demographic characteristics of the individual IDA account holders; the amounts in the Reserve Funds; the amounts deposited in the IDA savings accounts; the amounts withdrawn from the IDA accounts and the purposes for which they were withdrawn; the balances remaining in the accounts; the balances remaining in the individual development accounts; the savings account characteristics required to stimulate participation in the demonstration projects; how the savings account characteristics varied across populations and communities; and the impact of different service configurations on participation and savings rates. In order to capture the data necessary to respond to this legislative mandate, OCS developed and provided the grantees with a standardized data collection tool to be used to complete their Annual Progress Report.

OCS also worked with the Office of Policy, Research, and Evaluation (OPRE) in the Administration for Children and Families to initiate a rigorous evaluation of the AFI Demonstration program. The purpose of this evaluation is to answer the questions posed in Section 414 of the Act. During the first year of the demonstration, an evaluation design was developed and approved. Data collections were developed and were submitted to the Office of Management and Budget (OMB) for approval. Field interviews using the approved instrument are expected to begin in the late Fall of 2001.

The questions to be evaluated include the effects of incentives and organizational or institutional support on savings behavior; the savings rates of the IDA account holders based on their demographic characteristics; the economic, civic, psychological, and social effects of asset accumulation and how it varies among different populations and communities; the effects of IDAs on savings rates, home ownership rates, post-secondary education rates, business ownership rates; and self-

employment rates among different populations and communities; the potential financial returns to the Federal Government and other public and private investors in IDAs; and whether the lessons learned from the demonstration support the establishment of a permanent IDA program. In order to answer these questions, OCS will use the data derived from the formal evaluation, as well as the data provided by the grantees in their Annual Progress Reports.

APPENDIX A

GRANT & GRANTEE CHARACTERISTICS

Appendix A.1

Grantee Characteristic: Annual Budget, Total IDA Budget, and Budget Ratio

Grantee Agency	State	Annual Agency Budget	Annual IDA Budget	IDA to Agency Budget Ratio
Hawaii Alliance for Community Based Economic Development	HI	\$57,478	\$261,044	454.2%
Affordable Housing Partnership	NY	\$146,000	\$279,825	191.7%
Mount Hope Housing Co., Inc.	NY	\$775,000	\$485,563	62.7%
Capital Area Asset Building Corporation	DC	\$755,000	\$378,500	50.1%
Women's Self-Employment Project	IL	\$1,464,948	\$730,000	49.8%
Allston Brighton Community Development Corporation	MA	\$887,333	\$405,100	45.7%
Institute for Social and Economic Development	IA	\$2,200,000	\$1,000,000	45.5%
Human Solutions, Inc.	OR	\$1,500,000	\$596,426	39.8%
East Bay Asian Local Development Corporation	CA	\$1,895,218	\$521,546	27.5%
Michigan Neighborhood Partnership	MI	\$2,651,000	\$594,170	22.4%
Peninsula Community Foundation	CA	\$4,744,000	\$997,164	21.0%
Central Texas Mutual Housing Association	TX	\$1,040,906	\$198,900	19.1%
ALU LIKE, Inc.	HI	\$14,000,000	\$2,637,605	18.8%
Wisconsin Women's Business Initiative Corporation	WI	\$1,300,000	\$140,000	10.8%
CTE, Inc.	CT	\$4,100,000	\$430,000	10.5%
Southern Maryland Tri-County Community Action Committee, Inc.	MD	\$8,600,000	\$812,986	9.5%
The Center for Women and Families	KY	\$4,000,000	\$368,746	9.2%
Heart of America Family Services	KS	\$7,200,000	\$596,688	8.3%
FiveCAP, Inc.	MI	\$7,165,519	\$586,726	8.2%
Mercy Housing California	CA	\$6,000,000	\$319,000	5.3%
Community Services Agency Development Corporation	NV	\$6,049,110	\$260,238	4.3%
Central Vermont Community Action Council, Inc.	VT	\$7,300,000	\$294,490	4.0%
Riverside County Department of Community Action	CA	\$2,900,000	\$115,000	4.0%
North Carolina Department of Labor	NC	\$28,500,000	\$1,056,974	3.7%
Mile High United Way	CO	\$18,168,392	\$620,000	3.4%
Coastal Enterprises, Inc.	ME	\$6,600,000	\$219,000	3.3%
People Incorporated of SWVA	VA	\$8,800,000	\$266,000	3.0%
CHARO Community Development Corporation	CA	\$8,000,000	\$200,000	2.5%
YWCA of Greater Pittsburgh	PA	\$47,000,000	\$1,084,000	2.3%
United Way of Greater St. Louis, Inc.	MO	\$54,404,028	\$945,540	1.7%
Penquis C.A.P., Inc.	ME	\$21,750,076	\$234,000	1.1%
Kentucky River Foothills Development Council, Inc.	KY	\$10,706,098	\$79,900	0.7%
Economic Opportunity Board of Clark County	NV	\$31,000,000	\$210,000	0.7%
Little Dixie Community Action Agency, Inc.	OK	\$11,000,000	\$12,000	0.1%
Enterprise Plus Economic Development Center	CA	n.r. *	\$173,758	----
Ohio CDC	OH	n.r.	\$1,148,465	----
Ramsey Action Programs, Inc.	MN	n.r.	\$1,315,000	----
WISCAP	WI	n.r.	\$1,265,430	----
Totals	38	\$332,660,106	\$21,839,784	6.6%
Averages		\$9,784,121	\$574,731	5.9%

n.r. = Not Reported

Appendix A.2

Agency Characteristics: Staffing and Clients and Organizations Served

Grantee Agency	State	Total Funded Staff *	Full-Time Employees	Part-Time Employees	AmeriCorps Volunteers	Volunteers	Clients Served	Organizations Served
Economic Opportunity Board of Clark County	NV	625	550	75	0	0	45,000	n.r.
North Carolina Department of Labor	NC	461	460	0	1	0	3,300,000	20
Penquis C.A.P., Inc.	ME	302	182	119	1	214	36,000	0
Little Dixie Community Action Agency, Inc.	OK	260	162	76	22	433	12,448	25
Kentucky River Foothills Development Council, Inc.	KY	251	190	60	1	6,802	268,615	n.r.
YWCA of Greater Pittsburgh	PA	230	205	25	0	34	46,288	9
ALU LIKE, Inc.	HI	220	210	10	0	0	9,500	100
People Incorporated of SWVA	VA	204	160	40	4	50	3,280	n.r.
Southern Maryland Tri-County Community Action Committee, Inc.	MD	178	152	18	8	556	14,496	54
Heart of America Family Services	KS	171	150	20	1	100	60,000	n.r.
CHARO Community Development Corporation	CA	138	132	5	1	0	658	33
Central Vermont Community Action Council, Inc.	VT	131	130	0	1	0	6,000	n.r.
United Way of Greater St. Louis, Inc.	MO	131	118	13	0	2,500	20,100	250
Mercy Housing California	CA	106	100	5	1	10	1,420	n.r.
The Center for Women and Families	KY	101	86	15	0	200	4,944	226
Mile High United Way	CO	90	65	25	0	100	1,000,000	115
Coastal Enterprises, Inc.	ME	89	69	4	16	8	5,569	118
FiveCAP, Inc.	MI	84	46	38	0	370	8,863	n.r.
CTE, Inc.	CT	74	54	20	0	250	2,858	46
East Bay Asian Local Development Corporation	CA	71	60	8	3	4	2,069	32
Community Services Agency Development Corporation	NV	65	60	5	0	0	4,449	11
Mount Hope Housing Co., Inc.	NY	65	63	1	1	0	8,000	50
Central Texas Mutual Housing Association	TX	53	40	12	1	0	1,243	n.r.
Human Solutions, Inc.	OR	42	33	8	1	300	40,000	11
Peninsula Community Foundation	CA	40	40	0	0	4	n.r.	400
Institute for Social and Economic Development	IA	35	32	1	2	0	1,500	40
Michigan Neighborhood Partnership	MI	35	16	17	2	0	104,000	100
Riverside County Department of Community Action	CA	32	32	0	0	102	37,644	30
Allston Brighton Community Development Corporation	MA	17	12	2	3	200	n.r.	n.r.
Wisconsin Women's Business Initiative Corporation	WI	16	14	2	0	200	1,050	25
Women's Self-Employment Project	IL	16	15	0	1	0	600	n.r.
Hawaii Alliance for Community Based Economic Development	HI	6	2	3	1	1	n.r.	n.r.
Capital Area Asset Building Corporation	DC	5	2	2	1	1	200	11
Affordable Housing Partnership	NY	3	3	0	0	0	400	n.r.
Ramsey Action Programs, Inc.	MN	250	250				20,000	27
Enterprise Plus Economic Development Center	CA	0	0	0	0	3	n.r.	n.r.
Ohio CDC	OH	n.r.	n.r.	n.r.	n.r.	n.r.	n.r.	n.r.
WISCAP	WI	n.r.	n.r.	n.r.	n.r.	n.r.	n.r.	n.r.
Totals	38	4,597	3,895	629	73	12,442	5,067,194	1,733

* Includes AmeriCorps volunteers who receive a stipend rather than a salary.

Appendix A.3

Employees and Volunteers Assigned to the AFIA IDA Project by Agency

Grantee Agency	State	Staff Assignments to the IDA Project (Percent)				Total Staff (N)
		Full-Time Employees	Part-Time Employees	AmeriCorps	Volunteers	
Ramsey Action Programs, Inc.	MN	1.8%	48.2%	0.0%	50.0%	56
North Carolina Department of Labor	NC	79.5%	0.0%	20.5%	0.0%	44
Allston Brighton Community Development Corporation	MA	20.0%	5.0%	20.0%	55.0%	20
Capital Area Asset Building Corporation	DC	13.3%	80.0%	6.7%	0.0%	15
Human Solutions, Inc.	OR	23.1%	69.2%	7.7%	0.0%	13
Mile High United Way	CO	8.3%	83.3%	0.0%	8.3%	12
Penquis C.A.P., Inc.	ME	8.3%	91.7%	0.0%	0.0%	12
WISCAP	WI	25.0%	58.3%	8.3%	8.3%	12
People Incorporated of SWVA	VA	10.0%	0.0%	10.0%	80.0%	10
East Bay Asian Local Development Corporation	CA	33.3%	11.1%	11.1%	44.4%	9
Heart of America Family Services	KS	11.1%	44.4%	11.1%	33.3%	9
United Way of Greater St. Louis, Inc.	MO	88.9%	11.1%	0.0%	0.0%	9
ALU LIKE, Inc.	HI	0.0%	100.0%	0.0%	0.0%	8
CTE, Inc.	CT	57.1%	0.0%	42.9%	0.0%	7
Hawaii Alliance for Community Based Economic Development	HI	28.6%	42.9%	14.3%	14.3%	7
Institute for Social and Economic Development	IA	0.0%	83.3%	16.7%	0.0%	6
YWCA of Greater Pittsburgh	PA	0.0%	100.0%	0.0%	0.0%	6
Affordable Housing Partnership	NY	20.0%	80.0%	0.0%	0.0%	5
CHARO Community Development Corporation	CA	100.0%	0.0%	0.0%	0.0%	5
Michigan Neighborhood Partnership	MI	0.0%	0.0%	0.0%	100.0%	5
Kentucky River Foothills Development Council, Inc.	KY	50.0%	0.0%	0.0%	50.0%	4
Little Dixie Community Action Agency, Inc.	OK	25.0%	75.0%	0.0%	0.0%	4
Peninsula Community Foundation	CA	0.0%	75.0%	25.0%	0.0%	4
Riverside County Department of Community Action	CA	25.0%	75.0%	0.0%	0.0%	4
Central Texas Mutual Housing Association	TX	33.3%	33.3%	33.3%	0.0%	3
Mercy Housing California	CA	0.0%	66.7%	33.3%	0.0%	3
Mount Hope Housing Co., Inc.	NY	66.7%	0.0%	33.3%	0.0%	3
Ohio CDC	OH	33.3%	66.7%	0.0%	0.0%	3
The Center for Women and Families	KY	0.0%	100.0%	0.0%	0.0%	3
Wisconsin Women's Business Initiative Corporation	WI	33.3%	66.7%	0.0%	0.0%	3
Women's Self-Employment Project	IL	66.7%	0.0%	33.3%	0.0%	3
Central Vermont Community Action Council, Inc.	VT	50.0%	0.0%	50.0%	0.0%	2
Community Services Agency Development Corporation	NV	50.0%	50.0%	0.0%	0.0%	2
Coastal Enterprises, Inc.	ME	100.0%	0.0%	0.0%	0.0%	1
Economic Opportunity Board of Clark County	NV	0.0%	100.0%	0.0%	0.0%	1
Enterprise Plus Economic Development Center	CA	0.0%	0.0%	0.0%	100.0%	1
FiveCAP, Inc.	MI	100.0%	0.0%	0.0%	0.0%	1
Southern Maryland Tri-County Community Action Committee, Inc.	MD	100.0%	0.0%	0.0%	0.0%	1
Totals	38	28.8%	41.1%	9.5%	20.6%	316

Appendix A.4

Assets for Independence Act (AFIA) Base Characteristics by Grantee Type Combined Federal/Non-Federal Match: FY 1999 Grantees

AFIA Grantee Type	Number of Agencies	Combined Federal & Non-Federal Funds Available	Maximum Amount of Combined Funds Available for Administration and Operations	Minimum Amount of Combined Funds Available for IDA Match Accounts	Grantee Proposed Number of IDA Accounts To Be Opened	Average Combined Match Funds Available Per IDA (Minimum)
State Agency	1	\$663,570	\$63,039	\$600,531	269	\$2,232
Community Action Agency (CAA) *	12	\$3,491,988	\$331,739	\$3,160,249	2244	\$1,408
Community Development Agency (CDC)	12	\$4,209,168	\$399,871	\$3,809,297	2445	\$1,558
Community Based Organization (CBO) **	10	\$4,143,348	\$393,618	\$3,749,730	1580	\$2,373
Association	3	\$2,600,000	\$247,000	\$2,353,000	1046	\$2,250
State IDA Programs (PA & IN)	2	\$3,720,000	\$353,400	\$3,366,600	2200	\$1,530
TOTALS:	40	\$18,828,074	\$1,788,667	\$17,039,407	9784	\$1,742

Table Notes: * Includes one public CAA. ** CBO's are local social service providers that are neither a CAA or a CDC.

Appendix A.5

Assets for Independence Act (AFIA) Base Characteristics by Grantee Type In-Kind and Additional Cash Contributions: FY 1999 Grantees

AFIA Grantee Type	Number of Agencies	In-Kind Funds Committed	Additional Cash Funds Committed	Total Additional Funds Committed	Grantee Proposed Number of IDAs To Be Opened
State Agency	1	\$393,404	\$0	\$393,404	269
Community Action Agency (CAA) *	12	\$1,074,352	\$50,000	\$1,124,352	2244
Community Development Agency (CDC)	12	\$919,950	\$0	\$919,950	2445
Community Based Organization (CBO) **	10	\$3,232,109	\$164,000	\$3,396,109	1580
Association	3	\$897,895	\$0	\$897,895	1046
State IDA Programs (PA & IN)	2	\$98,000	\$0	\$98,000	2200
TOTALS:	40	\$6,615,710	\$214,000	\$6,829,710	9784

Table Notes: * Includes one public CAA. ** CBO's are local social service providers that are neither a CAA or a CDC.

Appendix A.6
Fiscal Year 2000 AFI Supplements by Agency

Grantee Agency	State	Grant Number	Initial Federal Amount Awarded	New Supplement Amount FY 2000	New Federal Amount Balance	Additional Accounts Opened thru Supplement	Average Amount of Federal Match for New Accounts
Capital Area Asset Building Corporation	DC	90EI0003	\$164,250	\$215,470	\$379,720	100	\$1,950
Central Vermont Community Action Council, Inc.	VT	90EI0005	\$71,825	\$109,500	\$181,325	100	\$991
Little Dixie Community Action Agency, Inc.	OK	90EI0014	\$6,000	\$27,308	\$33,308	9	\$2,746
Allston Brighton Community Development Corporation	MA	90EI0015	\$90,050	\$58,010	\$148,060	27	\$1,944
Penquis C.A.P., Inc.	ME	90EI0016	\$117,000	\$47,000	\$164,000	50	\$851
People Incorporated of SWVA	VA	90EI0017	\$133,000	\$133,000	\$266,000	60	\$2,006
Central Texas Mutual Housing Association	TX	90EI0021	\$99,450	\$198,900	\$298,350	100	\$1,800
East Bay Asian Local Development Corporation	CA	90EI0024	\$260,773	\$227,624	\$488,397	103	\$2,000
Affordable Housing Partnership	NY	90EI0025	\$52,500	\$10,000	\$62,500	10	\$905
Mile High United Way	CO	90EI0026	\$150,000	\$350,000	\$500,000	158	\$2,005
Michigan Neighborhood Partnership	MI	90EI0029	\$114,915	\$385,085	\$500,000	174	\$2,003
Kentucky River Foothills Development Council, Inc.	KY	90EI0037	\$39,950	\$37,075	\$390,500	50	\$671
Coastal Enterprises, Inc.	ME	90EI0038	\$109,500	\$198,895	\$308,395	90	\$2,000
Riverside County Department of Community Action	CA	90EI0040	\$57,500	\$144,000	\$201,500	72	\$1,810
Totals and Averages	14	#N/A	\$1,466,713	\$2,141,867	\$3,922,055	1103	\$1,692

APPENDIX B

ACCOUNT HOLDINGS

Appendix B.1

Savings Accounts Open, Interest Rate Provided, and Amount Held by Financial Institution and

Grantee Agency	Financial Institution	Accounts Open	Interest Rate	Savings Held
Affordable Housing Partnership	Troy Savings Bank	1	3.75	\$1,000.00
Affordable Housing Partnership	Pioneer Savings Bank	4	2.76	\$468.80
Affordable Housing Partnership	HSBC	7	1.75	\$2,378.85
Allston Brighton Community Development Corporation	People's Federal Bank	7	4.88	\$6,077.49
Allston Brighton Community Development Corporation	People's Bank and United Co	4	2.00	\$12.00
Allston Brighton Community Development Corporation	Sovereign Bank	4	1.93	\$0.00
ALU Like, Inc.	Bank of Hawaii	95	2.02	\$15,696.09
ALU Like, Inc.	American Savings Bank	5	2.00	\$251.70
Capital Area Asset Building Corporation	Citibank	65	2.55	\$27,064.00
Central Texas Mutual Housing Assoc	Compass Bank	40	n.r.	\$3,590.77
Central Vermont Community Action Council	Vermont Development Credit U	37	5.00	\$16,843.83
Central Vermont Community Action Council	Union Bank	1	2.50	\$158.85
Central Vermont Community Action Council	Merchant's Bank	2	2.47	\$961.78
CHARO Comm. Dev. Corp.	n.r.	0	n.r.	n.r.
Coastal Enterprises, Inc.	Community Credit Union	8	n.r.	\$765.73
Comm. Services Agency Dev. Corp.	Wells Fargo Bank	17	1.00	\$3,657.74
CTE, Inc.	n.r.	0	n.r.	n.r.
East Bay Asian Local Development Corporation	California Bank and Trust	16	2.00	\$3,708.07
East Bay Asian Local Development Corporation	California Federal Bank	34	2.00	\$2,042.42
East Bay Asian Local Development Corporation	Bay View Bank	14	2.00	\$1,194.66
East Bay Asian Local Development Corporation	Community Bank of the	12	1.00	\$2,693.44
Economic Opportunity Board of Clar	First Security Bank	19	2.25	n.r.
Enterprise Plus Economic Devel. Ce	Valley Oak Credit Union	0	0.00	n.r.
FiveCAP, Inc.	Lake Oscola State Bank	20	2.01	\$2,849.72
FiveCAP, Inc.	Independent Bank West	6	2.01	\$621.21
Hawaii Alliance for Comm. Based Ec	Bank of Hawaii	24	2.02	\$8,914.34
Heart of America Family Services	Firststar Bank	44	1.00	\$5,359.00
Housing Assistance Corporation	Cape Cod Five Cents Savings	12	3.00	\$0.00
Human Solutions, Inc.	Bank of the Cascades	19	4.00	\$1,032.00
Human Solutions, Inc.	Washington Mutual	38	2.25	\$11,212.51
Institute for Social and Economic Development	SCICAP Credit Union	6	5.00	n.r.
Institute for Social and Economic Development	American State Bank	10	2.89	n.r.
Institute for Social and Economic Development	Quad-City Bank and Trust	11	2.17	n.r.
Institute for Social and Economic Development	Quad-City Bank and Trust	11	2.17	n.r.
Institute for Social and Economic Development	Deere Community FCU	2	2.00	n.r.
Institute for Social and Economic Development	Bankers Trust	58	1.89	n.r.
Institute for Social and Economic Development	Firststar Bank	24	1.00	n.r.
Kentucky River Foothills Develop.	Cumberland Valley National Bank	7	3.00	\$1,043.01
Kentucky River Foothills Develop.	Bank One	1	3.00	\$10.00
Kentucky River Foothills Develop.	Fifth Third Bank	2	3.00	\$120.04
Little Dixie Comm. Action Agency	First United Bank and Trust	4	3.03	\$330.00
Mercy Housing California	Feather River State Bank	2	2.49	\$707.34
Mercy Housing California	Washington Mutual	14	1.51	\$4,227.02
Mercy Housing California	California Bank and Trust	33	1.49	\$4,193.30
Michigan Neighborhood Partnership	Comerica	12	1.00	\$1,500.62
Mile High United Way	n.r.	0	n.r.	n.r.
Mount Hope Housing Co., Inc.	Bethex Federal Credit Union	19	3.00	\$6,650.60
North Carolina Dept. of Labor	Lexington State Bank	18	n.r.	n.r.
North Carolina Dept. of Labor	Rowah-Iredell Credit Un	9	n.r.	n.r.
North Carolina Dept. of Labor	Wachovia Bank	17	n.r.	n.r.
North Carolina Dept. of Labor	Centura Bank	17	n.r.	n.r.
Ohio CDC	Ohio Bank	11	3.50	\$2,542.86
Ohio CDC	Industrial S&L	0	3.10	n.r.
Ohio CDC	First Federal Bank	30	3.00	\$4,630.21
Ohio CDC	Home Savings & Loan	1	2.75	\$1,059.63
Ohio CDC	Home Savings & Loan	1	2.75	\$1,059.63
Ohio CDC	Peoples Banking Co.	1	2.50	\$275.21
Ohio CDC	5th 3rd Bank	1	1.00	\$0.14
Ohio CDC	Hancock Federal Savings & Loan	5	n.r.	\$2,940.11
Peninsula Community Foundation	Citibank	24	5.00	\$5,378.00
Penquis C.A.P., Inc.	Keyes Fibre FCU	1	3.06	\$100.00
Penquis C.A.P., Inc.	Gardner Savings Bank	2	3.02	\$471.00
Penquis C.A.P., Inc.	Camden Federal	1	1.69	\$100.00
Penquis C.A.P., Inc.	Camden Federal	1	1.69	\$100.00
Penquis C.A.P., Inc.	Bangor Savings Bank	4	1.65	\$600.00
Penquis C.A.P., Inc.	Fleet Bank	1	1.57	\$151.00
People Incorporated of SWVA	Highlands Union Bank	6	4.00	\$698.49

People Incorporated of SWVA	First Vantage Bank/Tri-Citie	6	1.79	\$685.23	
Ramsey Action Programs, Inc.	Firststar Banks of Minnesota	127	1.50	\$32,341.00	
Ramsey Action Programs, Inc.	Marquette Bank	17	1.50	\$5,046.00	
Ramsey Action Programs, Inc.	Wells Fargo Banks	88	1.50	\$24,965.00	
Ramsey Action Programs, Inc.	Bremer Banks	125	1.50	\$30,688.00	
Ramsey Action Programs, Inc.	First National Menoman	10	1.50	\$1,244.00	
Ramsey Action Programs, Inc.	Cass Lake Bank	17	1.50	\$2,405.00	
Ramsey Action Programs, Inc.	Firststar Banks of Minnesota	127	1.50	\$32,341.00	
Ramsey Action Programs, Inc.	Northern State Bank	10	1.50	\$2,476.00	
Ramsey Action Programs, Inc.	City County Federal Credit Union	17	1.00	\$4,823.00	
Riverside County Dept of Community Action	City National Bank	9	1.00	\$281.34	
Southern Maryland Tri-County Community Action	Bank of Southern Maryla	1	1.98	\$40.00	
Southern Maryland Tri-County Community Action	First National Bank of St	16	1.98	\$460.00	
Southern Maryland Tri-County Community Action	Calvert Bank & Trust	6	1.74	\$95.00	
The Center for Women and Families	Republic Bank & Trust Compan	12	1.74	\$1,966.21	
United Way of Greater St. Louis	Allegiant Bank	5	1.76	\$300.00	
United Way of Greater St. Louis	Firststar Bank	121	1.00	\$24,413.72	
United Way of Greater St. Louis	Bank of America	6	1.00	\$862.36	
WISCAP	Cuna Credit Union	23	2.47	\$14,912.50	
WISCAP	Green Lake State Bank	2	2.00	\$558.43	
WISCAP	Firststar Bank	12	2.00	\$4,296.31	
WISCAP	American Bank - Fond du Lac,	15	2.00	\$4,849.06	
WISCAP	Anchor Bank	0	1.90	\$0.00	
WISCAP	Wells Fargo	17	1.50	\$6,968.00	
WISCAP	Firststar Bank	2	1.01	\$539.66	
WISCAP	Firststar Bank	10	1.00	\$4,056.00	
WISCAP	Firststar Bank	9	1.00	\$3,966.00	
WISCAP	Firststar Bank	1	0.90	n.r.	
Wisconsin Women's Business Initiative	M&I Bank	46	1.00	\$14,626.88	
Women's Self-Employment Project	Harris Bank	198	2.27	\$43,514.41	
YWCA of Greater Pittsburgh	Dollar Bank	52	2.00	\$27,983.48	
		Averages	21.82	2.15	\$5,545.02

APPENDIX C

PARTICIPANT DEMOGRAPHIC CHARACTERISTICS

Appendix C.1
Demographic Profile of AFIA IDA Account Holders -- All Sites

Number of Account Holders		2153 *							
Gender	% Total	Number	Marital Status	% Total	Number	Employment Status	% Total	Number	
Females	84.0%	1730	Single	51.3%	1063	Employed, Full-Time	57.0%	1209	
Males	16.0%	329	Married	20.7%	429	Employed, Part-Time	22.4%	475	
			Separated	6.1%	127	Unemployed	2.4%	50	
			Divorced	19.0%	393	Home-Maker	1.2%	26	
Ethnicity	% Total	Number	Widowed	1.5%	32	Student	9.5%	201	
African American	41.7%	850	Not Reported/Unknown	1.3%	27	Retired	0.3%	6	
Asian American	1.4%	28				Other Employment	7.2%	152	
Caucasian	37.6%	766	Household Size			Not Reported/Unknown	0.1%	3	
Hispanic	9.7%	197	One Person	27.4%	554	Income Level	% Total	Number	
Native American	3.3%	67	Two Persons	26.2%	531	Less than 100% of Poverty	38.7%	817	
Pacific Islander/Hawaiian	6.1%	125	Three Persons	21.6%	437	101 to 150% of Poverty	46.1%	973	
Not Reported/Unknown	0.2%	4	Four Persons	13.9%	282	151 to 200% of Poverty	15.2%	320	
			Five Persons	8.0%	162				
Age	% Total	Number	Six or More Persons	2.9%	58				
0 to 17	2.8%	56	Families with Children Under 18			Residence	% Total	Number	
18 to 25	16.5%	332	No Children	13.6%	210	Rural	40.6%	844	
26 to 35	36.2%	730	One Child	28.7%	445	Urban	59.4%	1236	
36 to 45	29.7%	599	Two Children	30.2%	468				
46 to 55	10.6%	214	Three Children	16.9%	262				
55 or Older	2.8%	57	Four Children	7.2%	111				
Not Reported	1.5%	30	Five or More Children	3.4%	53				

* Number of Participants represents the total number of reported AFIA accounts opened during the reporting period.

** Total for each demographic characteristic does not add to 2153 due to non-recording or non-response.

Appendix C.2

Gender of AFI Account Holders by Agency *

Grantee Agency	State	Female Account Holders	Male Account Holders	Total by Agency	Percent Female	Percent Male
YWCA of Greater Pittsburgh	PA	52	0	52	100.0%	0.0%
Allston Brighton Community Development Corporation	MA	43	1	44	97.7%	2.3%
Women's Self-Employment Project	IL	193	5	198	97.5%	2.5%
Community Services Agency Development Corporation	NV	16	1	17	94.1%	5.9%
The Center for Women and Families	KY	14	1	15	93.3%	6.7%
Human Solutions, Inc.	OR	52	4	56	92.9%	7.1%
Peninsula Community Foundation	CA	26	2	28	92.9%	7.1%
FiveCAP, Inc.	MI	24	2	26	92.3%	7.7%
Riverside County Department of Community Action	CA	12	1	13	92.1%	7.9%
Michigan Neighborhood Partnership	MI	11	1	12	91.7%	8.3%
Southern Maryland Tri-County Community Action Committee, Inc.	MD	21	2	23	91.3%	8.7%
Penquis C.A.P., Inc.	ME	8	1	9	88.9%	11.1%
Coastal Enterprises, Inc.	ME	7	1	8	87.5%	12.5%
Hawaii Alliance for Community Based Economic Development	HI	21	3	24	87.5%	12.5%
East Bay Asian Local Development Corporation	CA	68	11	79	86.1%	13.9%
Mount Hope Housing Co., Inc.	NY	17	3	20	85.0%	15.0%
Economic Opportunity Board of Clark County	NV	16	3	19	84.2%	15.8%
Capital Area Asset Building Corporation	DC	82	16	98	83.7%	16.3%
Ohio CDC	OH	41	8	49	83.7%	16.3%
Heart of America Family Services	KS	40	8	48	83.3%	16.7%
Ramsey Action Programs, Inc.	MN	430	86	516	83.3%	16.7%
United Way of Greater St. Louis, Inc.	MO	128	26	154	83.1%	16.9%
Central Vermont Community Action Council, Inc.	VT	45	10	55	81.8%	18.2%
Institute for Social and Economic Development	IA	88	23	111	79.3%	20.7%
Wisconsin Women's Business Initiative Corporation	WI	39	11	50	78.0%	22.0%
Mercy Housing California	CA	38	11	49	77.6%	22.4%
Affordable Housing Partnership	NY	9	3	12	75.0%	25.0%
Little Dixie Community Action Agency, Inc.	OK	3	1	4	75.0%	25.0%
ALU LIKE, Inc.	HI	75	29	104	72.1%	27.9%
Kentucky River Foothills Development Council, Inc.	KY	7	3	10	70.0%	30.0%
Central Texas Mutual Housing Association	TX	26	13	39	66.7%	33.3%
People Incorporated of SWVA	VA	8	4	12	66.7%	33.3%
WISCAP	WI	56	36	92	60.8%	39.2%
Mile High United Way	CO	8	8	16	50.0%	50.0%
CHARO Community Development Corporation	CA	0	0	0	0.0%	0.0%
CTE, Inc.	CT	0	0	0	0.0%	0.0%
Enterprise Plus Economic Development Center	CA	0	0	0	0.0%	0.0%
North Carolina Department of Labor	NC	n.r.	n.r.	n.r.	0.0%	0.0%
Totals and Percents:		1724	338	2062	83.6%	16.4%

* Data missing on the Gender of 91 individuals.

Appendix C.3
Ethnicity and Race of Account Holders by Agency *

Grantee Agency	State	African American	Asian American	Caucasian	Hispanic	Native American	Pacific Islander or Hawaiian	Other	Unknown	Totals
CHARO Community Development Corporation	CA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
East Bay Asian Local Development Corporation	CA	41.8%	5.1%	22.8%	16.5%	1.3%	2.5%	10.1%	0.0%	79
Enterprise Plus Economic Development Center	CA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Mercy Housing California	CA	38.8%	0.0%	24.5%	28.6%	0.0%	0.0%	8.2%	0.0%	49
Peninsula Community Foundation	CA	6.9%	6.9%	24.1%	37.9%	3.4%	0.0%	20.7%	0.0%	29
Riverside County Department of Community Action	CA	30.0%	0.0%	40.0%	30.0%	0.0%	0.0%	0.0%	0.0%	30
Mile High United Way	CO	25.0%	0.0%	15.0%	50.0%	5.0%	0.0%	0.0%	5.0%	20
CTE, Inc.	CT	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Capital Area Asset Building Corporation	DC	90.8%	0.0%	1.0%	8.2%	0.0%	0.0%	0.0%	0.0%	98
ALU LIKE, Inc.	HI	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	104
Hawaii Alliance for Community Based Economic Development	HI	0.0%	0.0%	20.8%	0.0%	4.2%	70.8%	4.2%	0.0%	24
Institute for Social and Economic Development	IA	44.1%	0.9%	39.6%	11.7%	0.0%	0.9%	2.7%	0.0%	111
Women's Self-Employment Project	IL	94.9%	1.0%	2.5%	0.5%	0.5%	0.0%	0.5%	0.0%	198
Heart of America Family Services	KS	83.3%	0.0%	10.4%	6.3%	0.0%	0.0%	0.0%	0.0%	48
Kentucky River Foothills Development Council, Inc.	KY	36.4%	0.0%	54.5%	0.0%	0.0%	0.0%	9.1%	0.0%	11
The Center for Women and Families	KY	60.0%	0.0%	40.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15
Allston Brighton Community Development Corporation	MA	20.0%	0.0%	26.7%	48.9%	0.0%	0.0%	2.2%	2.2%	45
Southern Maryland Tri-County Community Action Committee, Inc.	MD	78.3%	0.0%	17.4%	4.3%	0.0%	0.0%	0.0%	0.0%	23
Coastal Enterprises, Inc.	ME	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8
Penquis C.A.P., Inc.	ME	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	9
FiveCAP, Inc.	MI	7.7%	0.0%	76.9%	7.7%	0.0%	0.0%	7.7%	0.0%	26
Michigan Neighborhood Partnership	MI	66.7%	0.0%	0.0%	16.7%	0.0%	0.0%	16.7%	0.0%	12
Ramsey Action Programs, Inc.	MN	17.1%	2.1%	65.1%	4.1%	10.1%	0.0%	1.6%	0.0%	516
United Way of Greater St. Louis, Inc.	MO	86.5%	0.0%	11.6%	0.6%	1.3%	0.0%	0.0%	0.0%	155
North Carolina Department of Labor	NC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Community Services Agency Development Corporation	NV	0.0%	0.0%	17.6%	70.6%	5.9%	5.9%	0.0%	0.0%	17
Economic Opportunity Board of Clark County	NV	57.9%	0.0%	21.1%	10.5%	0.0%	0.0%	10.5%	0.0%	19
Affordable Housing Partnership	NY	16.7%	0.0%	66.7%	16.7%	0.0%	0.0%	0.0%	0.0%	12
Mount Hope Housing Co., Inc.	NY	61.9%	0.0%	4.8%	33.3%	0.0%	0.0%	0.0%	0.0%	21
Ohio CDC	OH	4.1%	0.0%	89.8%	6.1%	0.0%	0.0%	0.0%	0.0%	49
Little Dixie Community Action Agency, Inc.	OK	50.0%	0.0%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4
Human Solutions, Inc.	OR	21.1%	1.8%	57.9%	14.0%	5.3%	0.0%	0.0%	0.0%	57
YWCA of Greater Pittsburgh	PA	92.3%	0.0%	3.8%	0.0%	0.0%	0.0%	0.0%	3.8%	52
Central Texas Mutual Housing Association	TX	17.9%	0.0%	28.2%	51.3%	2.6%	0.0%	0.0%	0.0%	39
People Incorporated of SWVA	VA	25.0%	0.0%	75.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12
Central Vermont Community Action Council, Inc.	VT	1.7%	0.0%	87.9%	1.7%	3.4%	0.0%	5.2%	0.0%	58
WISCAP	WI	5.4%	7.6%	69.6%	3.3%	1.1%	0.0%	13.0%	0.0%	92
Wisconsin Women's Business Initiative Corporation	WI	76.0%	0.0%	6.0%	16.0%	0.0%	0.0%	2.0%	0.0%	50
Totals	38	40.6%	1.3%	36.6%	9.4%	3.2%	6.0%	2.6%	0.2%	2092

* Data missing on the ethnicity or race of 61 individuals.

Appendix C.4

Age of AFI Account Holders by Agency

Grantee Agency	State	Under Age 18	18 to 25	26 to 35	36 to 45	46 to 55	56 or Older	Age Unknown	Total
CHARO Community Development Corporation	CA	0	0	0	0	0	0	0	0
East Bay Asian Local Development Corporation	CA	0	16	22	25	8	2	0	73
Enterprise Plus Economic Development Center	CA	0	0	0	0	0	0	0	0
Mercy Housing California	CA	0	7	16	22	4	0	0	49
Peninsula Community Foundation	CA	0	8	13	5	1	1	0	28
Riverside County Department of Community Action	CA	0	0	2	10	14	3	1	30
Mile High United Way	CO	0	0	0	0	0	0	20	20
CTE, Inc.	CT	0	0	0	0	0	0	0	0
Capital Area Asset Building Corporation	DC	10	24	32	23	8	0	0	97
ALU LIKE, Inc.	HI	15	0	22	25	31	11	0	104
Hawaii Alliance for Community Based Economic Development	HI	0	6	8	10	0	0	0	24
Institute for Social and Economic Development	IA	4	21	20	37	23	6	0	111
Women's Self-Employment Project	IL	0	31	79	56	16	16	0	198
Heart of America Family Services	KS	5	4	17	19	2	2	0	49
Kentucky River Foothills Development Council, Inc.	KY	0	1	3	7	0	0	0	11
The Center for Women and Families	KY	0	3	5	6	0	1	0	15
Allston Brighton Community Development Corporation	MA	4	1	11	20	4	0	0	40
Southern Maryland Tri-County Community Action Committee, Inc.	MD	0	4	12	4	3	0	0	23
Coastal Enterprises, Inc.	ME	0	3	1	2	0	0	2	8
Penquis C.A.P., Inc.	ME	0	1	3	5	0	0	0	9
FiveCAP, Inc.	MI	2	5	12	4	3	0	0	26
Michigan Neighborhood Partnership	MI	0	1	6	1	2	0	1	11
Ramsey Action Programs, Inc.	MN	5	104	208	157	42	0	0	516
United Way of Greater St. Louis, Inc.	MO	2	27	60	48	17	1	0	155
North Carolina Department of Labor	NC	0	0	0	0	0	0	0	0
Community Services Agency Development Corporation	NV	1	3	9	4	0	0	0	17
Economic Opportunity Board of Clark County	NV	0	1	10	5	4	1	0	21
Affordable Housing Partnership	NY	4	1	3	4	0	0	0	12
Mount Hope Housing Co., Inc.	NY	0	1	12	6	2	0	0	21
Ohio CDC	OH	0	13	22	12	2	0	0	49
Little Dixie Community Action Agency, Inc.	OK	0	0	3	1	0	0	0	4
Human Solutions, Inc.	OR	0	9	27	16	3	1	0	56
YWCA of Greater Pittsburgh	PA	0	2	21	18	3	2	6	52
Central Texas Mutual Housing Association	TX	0	18	16	5	0	0	0	39
People Incorporated of SWVA	VA	0	0	0	0	0	0	0	0
Central Vermont Community Action Council, Inc.	VT	4	6	23	15	10	5	0	63
WISCAP	WI	0	14	32	27	12	5	0	90
Wisconsin Women's Business Initiative Corporation	WI	0	0	0	0	0	0	0	0
Totals	38	56	335	730	599	214	57	30	2021

* Data missing on the age of 132 individuals

Appendix C.4

Age of AFI Account Holders by Agency *

Grantee Agency	State	Under Age 18	18 to 25	26 to 35	36 to 45	46 to 55	56 or Older	Age Unknown	Total
CHARO Community Development Corporation	CA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
East Bay Asian Local Development Corporation	CA	0.0%	21.9%	30.1%	34.2%	11.0%	2.7%	0.0%	73
Enterprise Plus Economic Development Center	CA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Mercy Housing California	CA	0.0%	14.3%	32.7%	44.9%	8.2%	0.0%	0.0%	49
Peninsula Community Foundation	CA	0.0%	28.6%	46.4%	17.9%	3.6%	3.6%	0.0%	28
Riverside County Department of Community Action	CA	0.0%	0.0%	6.7%	33.3%	46.7%	10.0%	3.3%	30
Mile High United Way	CO	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	20
CTE, Inc.	CT	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Capital Area Asset Building Corporation	DC	10.3%	24.7%	33.0%	23.7%	8.2%	0.0%	0.0%	97
ALU LIKE, Inc.	HI	14.4%	0.0%	21.2%	24.0%	29.8%	10.6%	0.0%	104
Hawaii Alliance for Community Based Economic Development	HI	0.0%	25.0%	33.3%	41.7%	0.0%	0.0%	0.0%	24
Institute for Social and Economic Development	IA	3.6%	18.9%	18.0%	33.3%	20.7%	5.4%	0.0%	111
Women's Self-Employment Project	IL	0.0%	15.7%	39.9%	28.3%	8.1%	8.1%	0.0%	198
Heart of America Family Services	KS	10.2%	8.2%	34.7%	38.8%	4.1%	4.1%	0.0%	49
Kentucky River Foothills Development Council, Inc.	KY	0.0%	9.1%	27.3%	63.6%	0.0%	0.0%	0.0%	11
The Center for Women and Families	KY	0.0%	20.0%	33.3%	40.0%	0.0%	6.7%	0.0%	15
Allston Brighton Community Development Corporation	MA	10.0%	2.5%	27.5%	50.0%	10.0%	0.0%	0.0%	40
Southern Maryland Tri-County Community Action Committee, Inc.	MD	0.0%	17.4%	52.2%	17.4%	13.0%	0.0%	0.0%	23
Coastal Enterprises, Inc.	ME	0.0%	37.5%	12.5%	25.0%	0.0%	0.0%	25.0%	8
Penquis C.A.P., Inc.	ME	0.0%	11.1%	33.3%	55.6%	0.0%	0.0%	0.0%	9
FiveCAP, Inc.	MI	7.7%	19.2%	46.2%	15.4%	11.5%	0.0%	0.0%	26
Michigan Neighborhood Partnership	MI	0.0%	9.1%	54.5%	9.1%	18.2%	0.0%	9.1%	11
Ramsey Action Programs, Inc.	MN	1.0%	20.2%	40.3%	30.4%	8.1%	0.0%	0.0%	516
United Way of Greater St. Louis, Inc.	MO	1.3%	17.4%	38.7%	31.0%	11.0%	0.6%	0.0%	155
North Carolina Department of Labor	NC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Community Services Agency Development Corporation	NV	5.9%	17.6%	52.9%	23.5%	0.0%	0.0%	0.0%	17
Economic Opportunity Board of Clark County	NV	0.0%	4.8%	47.6%	23.8%	19.0%	4.8%	0.0%	21
Affordable Housing Partnership	NY	33.3%	8.3%	25.0%	33.3%	0.0%	0.0%	0.0%	12
Mount Hope Housing Co., Inc.	NY	0.0%	4.8%	57.1%	28.6%	9.5%	0.0%	0.0%	21
Ohio CDC	OH	0.0%	26.5%	44.9%	24.5%	4.1%	0.0%	0.0%	49
Little Dixie Community Action Agency, Inc.	OK	0.0%	0.0%	75.0%	25.0%	0.0%	0.0%	0.0%	4
Human Solutions, Inc.	OR	0.0%	16.1%	48.2%	28.6%	5.4%	1.8%	0.0%	56
YWCA of Greater Pittsburgh	PA	0.0%	3.8%	40.4%	34.6%	5.8%	3.8%	11.5%	52
Central Texas Mutual Housing Association	TX	0.0%	46.2%	41.0%	12.8%	0.0%	0.0%	0.0%	39
People Incorporated of SWVA	VA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Central Vermont Community Action Council, Inc.	VT	6.3%	9.5%	36.5%	23.8%	15.9%	7.9%	0.0%	63
WISCAP	WI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90
Wisconsin Women's Business Initiative Corporation	WI	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Totals	38	2.8%	16.6%	36.1%	29.6%	10.6%	2.8%	1.5%	2021

* Data missing on the age of 132 individuals

Appendix C.5
Marital Status of Account Holders by Agency

Grantee Agency	State	Account Holder Marital Status						Totals
		Single	Married	Separated	Divorced	Widowed	Unknown	
Mount Hope Housing Co., Inc.	NY	81.0%	9.5%	0.0%	4.8%	0.0%	4.8%	21
FiveCAP, Inc.	MI	80.8%	15.4%	3.8%	0.0%	0.0%	0.0%	26
Affordable Housing Partnership	NY	75.0%	16.7%	0.0%	0.0%	8.3%	0.0%	12
YWCA of Greater Pittsburgh	PA	73.1%	3.8%	3.8%	15.4%	0.0%	3.8%	52
Capital Area Asset Building Corporation	DC	72.4%	9.2%	8.2%	5.1%	5.1%	0.0%	98
Wisconsin Women's Business Initiative Corporation	WI	72.0%	8.0%	8.0%	12.0%	0.0%	0.0%	50
East Bay Asian Local Development Corporation	CA	69.6%	15.2%	1.3%	12.7%	1.3%	0.0%	79
Southern Maryland Tri-County Community Action Committee, Inc.	MD	69.6%	17.4%	0.0%	13.0%	0.0%	0.0%	23
Heart of America Family Services	KS	66.7%	8.3%	4.2%	18.8%	2.1%	0.0%	48
United Way of Greater St. Louis, Inc.	MO	64.5%	14.8%	9.7%	11.0%	0.0%	0.0%	155
Women's Self-Employment Project	IL	57.1%	18.7%	4.0%	18.2%	2.0%	0.0%	198
Penquis C.A.P., Inc.	ME	55.6%	0.0%	0.0%	33.3%	11.1%	0.0%	9
Institute for Social and Economic Development	IA	53.2%	15.3%	5.4%	25.2%	0.9%	0.0%	111
Coastal Enterprises, Inc.	ME	50.0%	12.5%	37.5%	0.0%	0.0%	0.0%	8
Little Dixie Community Action Agency, Inc.	OK	50.0%	50.0%	0.0%	0.0%	0.0%	0.0%	4
Peninsula Community Foundation	CA	50.0%	17.9%	10.7%	21.4%	0.0%	0.0%	28
Human Solutions, Inc.	OR	48.2%	14.3%	3.6%	23.2%	10.7%	0.0%	56
ALU LIKE, Inc.	HI	48.1%	32.7%	1.9%	13.5%	3.8%	0.0%	104
The Center for Women and Families	KY	46.7%	6.7%	26.7%	20.0%	0.0%	0.0%	15
Ramsey Action Programs, Inc.	MN	45.9%	25.2%	3.3%	24.4%	1.2%	0.0%	516
Ohio CDC	OH	42.9%	26.5%	2.0%	28.6%	0.0%	0.0%	49
Central Texas Mutual Housing Association	TX	41.0%	25.6%	17.9%	15.4%	0.0%	0.0%	39
Allston Brighton Community Development Corporation	MA	40.5%	11.9%	21.4%	23.8%	2.4%	0.0%	42
Michigan Neighborhood Partnership	MI	40.0%	30.0%	10.0%	10.0%	10.0%	0.0%	10
Central Vermont Community Action Council, Inc.	VT	36.2%	22.4%	13.8%	27.6%	0.0%	0.0%	58
Hawaii Alliance for Community Based Economic Development	HI	33.3%	50.0%	4.2%	12.5%	0.0%	0.0%	24
WISCAP	WI	32.2%	36.7%	1.1%	30.0%	0.0%	0.0%	90
Riverside County Department of Community Action	CA	30.0%	13.3%	30.0%	26.7%	0.0%	0.0%	30
Community Services Agency Development Corporation	NV	29.4%	58.8%	11.8%	0.0%	0.0%	0.0%	17
Kentucky River Foothills Development Council, Inc.	KY	27.3%	36.4%	0.0%	36.4%	0.0%	0.0%	11
Mile High United Way	CO	25.0%	35.0%	10.0%	5.0%	0.0%	25.0%	20
Mercy Housing California	CA	24.5%	28.6%	16.3%	30.6%	0.0%	0.0%	49
CHARO Community Development Corporation	CA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
CTE, Inc.	CT	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Economic Opportunity Board of Clark County	NV	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	19
Enterprise Plus Economic Development Center	CA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
North Carolina Department of Labor	NC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
People Incorporated of SWVA	VA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Totals	38	51.3%	20.7%	6.1%	19.0%	1.5%	1.3%	2071

* Data missing on the marital status of 82 individuals.

Appendix C.6

Percent of Persons in Account Holder Households by Agency *

Grantee Agency	State	Percent of Person in Household						Totals (N)
		1	2	3	4	5	6+	
CHARO Community Development Corporation	CA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
East Bay Asian Local Development Corporation	CA	45.6%	38.0%	11.4%	5.1%	0.0%	0.0%	79
Enterprise Plus Economic Development Center	CA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Mercy Housing California	CA	0.0%	12.2%	16.3%	30.6%	26.5%	14.3%	49
Peninsula Community Foundation	CA	3.6%	14.3%	28.6%	32.1%	17.9%	3.6%	28
Riverside County Department of Community Action	CA	6.7%	20.0%	33.3%	16.7%	13.3%	10.0%	30
Mile High United Way	CO	10.0%	25.0%	35.0%	30.0%	0.0%	0.0%	20
CTE, Inc.	CT	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Capital Area Asset Building Corporation	DC	5.1%	22.4%	26.5%	29.6%	10.2%	6.1%	98
ALU LIKE, Inc.	HI	52.9%	28.8%	6.7%	4.8%	4.8%	1.9%	104
Hawaii Alliance for Community Based Economic Development	HI	41.2%	52.9%	0.0%	5.9%	0.0%	0.0%	17
Institute for Social and Economic Development	IA	69.4%	25.9%	4.7%	0.0%	0.0%	0.0%	85
Women's Self-Employment Project	IL	59.6%	25.8%	7.1%	5.1%	1.5%	1.0%	198
Heart of America Family Services	KS	13.8%	19.0%	20.7%	15.5%	25.9%	5.2%	58
Kentucky River Foothills Development Council, Inc.	KY	0.0%	36.4%	27.3%	18.2%	0.0%	18.2%	11
The Center for Women and Families	KY	13.3%	26.7%	26.7%	0.0%	13.3%	20.0%	15
Allston Brighton Community Development Corporation	MA	15.2%	17.4%	45.7%	13.0%	2.2%	6.5%	46
Southern Maryland Tri-County Community Action Committee, Inc.	MD	4.3%	30.4%	21.7%	21.7%	13.0%	8.7%	23
Coastal Enterprises, Inc.	ME	37.5%	12.5%	25.0%	12.5%	12.5%	0.0%	8
Penquis C.A.P., Inc.	ME	0.0%	33.3%	33.3%	22.2%	11.1%	0.0%	9
FiveCAP, Inc.	MI	0.0%	46.2%	34.6%	11.5%	3.8%	3.8%	26
Michigan Neighborhood Partnership	MI	0.0%	25.0%	33.3%	16.7%	16.7%	8.3%	12
Ramsey Action Programs, Inc.	MN	16.2%	26.7%	29.7%	17.8%	9.6%	0.0%	499
United Way of Greater St. Louis, Inc.	MO	38.8%	22.5%	16.9%	11.9%	8.1%	1.9%	160
North Carolina Department of Labor	NC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Community Services Agency Development Corporation	NV	5.9%	11.8%	17.6%	29.4%	17.6%	17.6%	17
Economic Opportunity Board of Clark County	NV	15.8%	21.1%	47.4%	15.8%	0.0%	0.0%	19
Affordable Housing Partnership	NY	25.0%	33.3%	33.3%	0.0%	8.3%	0.0%	12
Mount Hope Housing Co., Inc.	NY	0.0%	19.0%	42.9%	19.0%	19.0%	0.0%	21
Ohio CDC	OH	8.2%	18.4%	26.5%	30.6%	8.2%	8.2%	49
Little Dixie Community Action Agency, Inc.	OK	0.0%	50.0%	0.0%	25.0%	0.0%	25.0%	4
Human Solutions, Inc.	OR	7.1%	26.8%	48.2%	5.4%	12.5%	0.0%	56
YWCA of Greater Pittsburgh	PA	2.4%	26.2%	35.7%	16.7%	9.5%	9.5%	42
Central Texas Mutual Housing Association	TX	59.0%	38.5%	2.6%	0.0%	0.0%	0.0%	39
People Incorporated of SWVA	VA	0.0%	41.7%	25.0%	25.0%	8.3%	0.0%	12
Central Vermont Community Action Council, Inc.	VT	58.6%	34.5%	5.2%	1.7%	0.0%	0.0%	58
WISCAP	WI	21.3%	20.2%	21.3%	16.9%	12.4%	7.9%	89
Wisconsin Women's Business Initiative Corporation	WI	41.9%	48.4%	0.0%	9.7%	0.0%	0.0%	31
Totals	#N/A	27.4%	26.3%	21.7%	14.1%	8.3%	2.9%	2024
	38	555	533	440	286	167	58	

* Data missing on the number of persons in account holder households for 129 individuals.

Appendix C.7

Percent of Children in AFI Account Holder Households by Agency

Grantee Agency	State	Percent of Children Under 18 in Account Holder Household:						Totals
		0	1	2	3	4	5+	
CHARO Community Development Corporation	CA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
CTE, Inc.	CT	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Enterprise Plus Economic Development Center	CA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
North Carolina Department of Labor	NC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Little Dixie Community Action Agency, Inc.	OK	25.0%	25.0%	0.0%	25.0%	25.0%	0.0%	4
Ramsey Action Programs, Inc.	MN	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5
Coastal Enterprises, Inc.	ME	37.5%	25.0%	12.5%	12.5%	12.5%	0.0%	8
Penquis C.A.P., Inc.	ME	0.0%	33.3%	44.4%	11.1%	11.1%	0.0%	9
Kentucky River Foothills Development Council, Inc.	KY	0.0%	45.5%	27.3%	9.1%	0.0%	18.2%	11
People Incorporated of SWVA	VA	18.2%	54.5%	18.2%	9.1%	0.0%	0.0%	11
Affordable Housing Partnership	NY	33.3%	25.0%	33.3%	8.3%	0.0%	0.0%	12
Michigan Neighborhood Partnership	MI	0.0%	33.3%	41.7%	8.3%	8.3%	8.3%	12
Mile High United Way	CO	20.0%	46.7%	33.3%	0.0%	0.0%	0.0%	15
The Center for Women and Families	KY	13.3%	26.7%	20.0%	6.7%	20.0%	13.3%	15
Community Services Agency Development Corporation	NV	5.9%	23.5%	41.2%	17.6%	5.9%	5.9%	17
Economic Opportunity Board of Clark County	NV	10.5%	36.8%	42.1%	10.5%	0.0%	0.0%	19
Mount Hope Housing Co., Inc.	NY	0.0%	23.8%	57.1%	19.0%	0.0%	0.0%	21
Southern Maryland Tri-County Community Action Committee, Inc.	MD	13.6%	36.4%	18.2%	22.7%	4.5%	4.5%	22
Hawaii Alliance for Community Based Economic Development	HI	37.5%	20.8%	0.0%	25.0%	12.5%	4.2%	24
FiveCAP, Inc.	MI	3.8%	42.3%	34.6%	15.4%	3.8%	0.0%	26
Peninsula Community Foundation	CA	7.1%	35.7%	32.1%	14.3%	10.7%	0.0%	28
Riverside County Department of Community Action	CA	10.0%	30.0%	30.0%	13.3%	13.3%	3.3%	30
Central Texas Mutual Housing Association	TX	12.8%	35.9%	41.0%	10.3%	0.0%	0.0%	39
Allston Brighton Community Development Corporation	MA	28.3%	21.7%	30.4%	13.0%	6.5%	0.0%	46
Heart of America Family Services	KS	8.3%	35.4%	33.3%	16.7%	4.2%	2.1%	48
Mercy Housing California	CA	2.0%	14.3%	30.6%	34.7%	14.3%	4.1%	49
Ohio CDC	OH	8.2%	26.5%	34.7%	20.4%	6.1%	4.1%	49
Wisconsin Women's Business Initiative Corporation	WI	12.0%	30.0%	28.0%	14.0%	12.0%	4.0%	50
YWCA of Greater Pittsburgh	PA	10.0%	24.0%	42.0%	16.0%	2.0%	6.0%	50
Human Solutions, Inc.	OR	14.3%	28.6%	35.7%	10.7%	10.7%	0.0%	56
Central Vermont Community Action Council, Inc.	VT	19.0%	25.9%	32.8%	10.3%	6.9%	5.2%	58
WISCAP	WI	9.7%	34.7%	26.4%	19.4%	4.2%	5.6%	72
East Bay Asian Local Development Corporation	CA	25.3%	32.9%	22.8%	8.9%	3.8%	6.3%	79
Capital Area Asset Building Corporation	DC	5.1%	28.6%	28.6%	26.5%	7.1%	4.1%	98
ALU LIKE, Inc.	HI	23.1%	24.0%	26.0%	13.5%	10.6%	2.9%	104
Institute for Social and Economic Development	IA	3.7%	35.2%	28.7%	24.1%	7.4%	0.9%	108
United Way of Greater St. Louis, Inc.	MO	9.0%	25.0%	30.8%	23.7%	7.7%	3.8%	156
Women's Self-Employment Project	IL	19.2%	25.8%	30.3%	13.1%	7.6%	4.0%	198
Totals	38	13.6%	28.7%	30.2%	16.9%	7.2%	3.4%	1549

* Data missing on the number of children in the households of 604 individuals.

Appendix C.8

Employment Status of Account Holders by Agency *

Agency Name	State	Full-Time Employed	Part-Time Employed	Unemployed	Home-Maker	Student	Retired	Other Employment Status **	Status Unknown	Totals
CHARO Community Development Corporation	CA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
East Bay Asian Local Development Corporation	CA	48.1%	24.1%	10.1%	0.0%	8.9%	0.0%	7.6%	1.3%	79
Enterprise Plus Economic Development Center	CA	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Mercy Housing California	CA	65.3%	26.5%	0.0%	0.0%	0.0%	0.0%	8.2%	0.0%	49
Peninsula Community Foundation	CA	24.1%	10.3%	0.0%	6.9%	24.1%	0.0%	34.5%	0.0%	29
Riverside County Department of Community Action	CA	40.0%	16.7%	6.7%	0.0%	3.3%	3.3%	30.0%	0.0%	30
Mile High United Way	CO	85.0%	15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	20
CTE, Inc.	CT	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Capital Area Asset Building Corporation	DC	73.5%	8.2%	3.1%	1.0%	13.3%	0.0%	1.0%	0.0%	98
ALU LIKE, Inc.	HI	25.0%	25.0%	0.0%	0.0%	26.0%	0.0%	24.0%	0.0%	104
Hawaii Alliance for Community Based Economic Development	HI	45.8%	37.5%	8.3%	4.2%	4.2%	0.0%	0.0%	0.0%	24
Institute for Social and Economic Development	IA	73.0%	11.7%	0.0%	0.0%	15.3%	0.0%	0.0%	0.0%	111
Women's Self-Employment Project	IL	56.6%	21.2%	9.1%	4.0%	1.5%	2.0%	5.6%	0.0%	198
Heart of America Family Services	KS	63.8%	19.1%	4.3%	0.0%	10.6%	0.0%	2.1%	0.0%	47
Kentucky River Foothills Development Council, Inc.	KY	81.8%	18.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11
The Center for Women and Families	KY	53.3%	33.3%	0.0%	0.0%	13.3%	0.0%	0.0%	0.0%	15
Allston Brighton Community Development Corporation	MA	69.6%	19.6%	0.0%	0.0%	4.3%	0.0%	6.5%	0.0%	46
Southern Maryland Tri-County Community Action Committee, Inc.	MD	66.7%	18.5%	0.0%	3.7%	11.1%	0.0%	0.0%	0.0%	27
Coastal Enterprises, Inc.	ME	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8
Penquis C.A.P., Inc.	ME	44.4%	55.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	9
FiveCAP, Inc.	MI	73.1%	26.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	26
Michigan Neighborhood Partnership	MI	91.7%	8.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12
Ramsey Action Programs, Inc.	MN	48.3%	28.7%	0.0%	1.0%	9.3%	0.0%	12.8%	0.0%	516
United Way of Greater St. Louis, Inc.	MO	66.3%	17.1%	1.7%	0.0%	11.4%	0.6%	2.9%	0.0%	175
North Carolina Department of Labor	NC	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0
Community Services Agency Development Corporation	NV	58.8%	23.5%	5.9%	5.9%	5.9%	0.0%	0.0%	0.0%	17
Economic Opportunity Board of Clark County	NV	78.9%	15.8%	5.3%	0.0%	0.0%	0.0%	0.0%	0.0%	19
Affordable Housing Partnership	NY	41.7%	8.3%	0.0%	0.0%	33.3%	0.0%	16.7%	0.0%	12
Mount Hope Housing Co., Inc.	NY	85.7%	14.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	21
Ohio CDC	OH	66.7%	20.4%	3.7%	0.0%	9.3%	0.0%	0.0%	0.0%	54
Little Dixie Community Action Agency, Inc.	OK	75.0%	25.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4
Human Solutions, Inc.	OR	59.6%	24.6%	0.0%	3.5%	5.3%	0.0%	7.0%	0.0%	57
YWCA of Greater Pittsburgh	PA	73.1%	7.7%	0.0%	1.9%	7.7%	0.0%	5.8%	3.8%	52
Central Texas Mutual Housing Association	TX	74.4%	10.3%	0.0%	0.0%	15.4%	0.0%	0.0%	0.0%	39
People Incorporated of SWVA	VA	91.7%	8.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12
Central Vermont Community Action Council, Inc.	VT	32.8%	58.6%	1.7%	0.0%	6.9%	0.0%	0.0%	0.0%	58
WISCAP	WI	50.5%	31.2%	5.4%	4.3%	7.5%	0.0%	1.1%	0.0%	93
Wisconsin Women's Business Initiative Corporation	WI	64.0%	8.0%	4.0%	0.0%	22.0%	0.0%	2.0%	0.0%	50
Totals	38	1209	475	50	26	201	6	152	3	2122
		57.0%	22.4%	2.4%	1.2%	9.5%	0.3%	7.2%	0.1%	

* Data missing on the employment status of 31 individuals. ** Other Employment includes self-employment and business ownership, day labor, etc.

Appendix C.9
Income Level of Account Holders by Agency *

Grantee Agency	State	Account Holder Income Levels			Total
		100 Percent of Poverty or Less	101-150 Percent of Poverty	151-200 Percent of Poverty	
Central Texas Mutual Housing Association	TX	100.0%	0.0%	0.0%	39
Little Dixie Community Action Agency, Inc.	OK	100.0%	0.0%	0.0%	4
Women's Self-Employment Project	IL	100.0%	0.0%	0.0%	198
Community Services Agency Development Corporation	NV	94.1%	5.9%	0.0%	17
Hawaii Alliance for Community Based Economic Development	HI	89.5%	10.5%	0.0%	19
The Center for Women and Families	KY	86.7%	13.3%	0.0%	15
ALU LIKE, Inc.	HI	76.0%	24.0%	0.0%	104
Central Vermont Community Action Council, Inc.	VT	72.5%	15.0%	12.5%	40
Allston Brighton Community Development Corporation	MA	71.0%	29.0%	0.0%	31
Institute for Social and Economic Development	IA	64.9%	0.0%	35.1%	111
Coastal Enterprises, Inc.	ME	62.5%	25.0%	12.5%	8
Kentucky River Foothills Development Council, Inc.	KY	60.0%	20.0%	20.0%	10
Riverside County Department of Community Action	CA	60.0%	16.7%	23.3%	30
Affordable Housing Partnership	NY	58.3%	41.7%	0.0%	12
Peninsula Community Foundation	CA	57.1%	14.3%	28.6%	28
Penquis C.A.P., Inc.	ME	55.6%	22.2%	22.2%	9
Michigan Neighborhood Partnership	MI	54.5%	9.1%	36.4%	11
East Bay Asian Local Development Corporation	CA	51.9%	35.4%	12.7%	79
Ohio CDC	OH	44.2%	55.8%	0.0%	43
Mercy Housing California	CA	42.9%	46.9%	10.2%	49
Capital Area Asset Building Corporation	DC	38.8%	38.8%	22.4%	98
United Way of Greater St. Louis, Inc.	MO	37.8%	42.3%	19.9%	156
People Incorporated of SWVA	VA	33.3%	41.7%	25.0%	12
YWCA of Greater Pittsburgh	PA	31.0%	47.6%	21.4%	42
FiveCAP, Inc.	MI	30.8%	61.5%	7.7%	26
Southern Maryland Tri-County Community Action Committee, Inc.	MD	30.4%	47.8%	21.7%	23
Mount Hope Housing Co., Inc.	NY	23.8%	42.9%	33.3%	21
Human Solutions, Inc.	OR	23.2%	50.0%	26.8%	56
WISCAP	WI	17.5%	29.8%	52.6%	171
Mile High United Way	CO	15.0%	60.0%	25.0%	20
Ramsey Action Programs, Inc.	MN	1.0%	99.0%	0.0%	516
Economic Opportunity Board of Clark County	NV	0.0%	100.0%	0.0%	19
Heart of America Family Services	KS	0.0%	100.0%	0.0%	48
Wisconsin Women's Business Initiative Corporation	WI	0.0%	0.0%	100.0%	50
CHARO Community Development Corporation	CA	0.0%	0.0%	0.0%	0
CTE, Inc.	CT	0.0%	0.0%	0.0%	0
Enterprise Plus Economic Development Center	CA	0.0%	0.0%	0.0%	0
North Carolina Department of Labor	NC	0.0%	0.0%	0.0%	0
Totals	38	38.7%	46.1%	15.2%	2115

* Data are missing on income level for 38 individuals

Appendix C.10

Area of Residence of Account Holders (in Percents) by Agency

Grantee Agency	State	Location of Account Holder (in Percents)			
		Rural	Suburban	Urban Area, Not Inner City	Inner City
CHARO Community Development Corporation	CA	0.0%	0.0%	0.0%	0.0%
East Bay Asian Local Development Corporation	CA	0.0%	0.0%	32.0%	68.0%
Enterprise Plus Economic Development Center	CA	0.0%	0.0%	0.0%	0.0%
Mercy Housing California	CA	14.0%	26.0%	20.0%	40.0%
Peninsula Community Foundation	CA	0.0%	0.0%	100.0%	0.0%
Riverside County Department of Community Action	CA	33.0%	0.0%	67.0%	0.0%
Mile High United Way	CO	0.0%	0.0%	50.0%	50.0%
CTE, Inc.	CT	0.0%	0.0%	0.0%	0.0%
Capital Area Asset Building Corporation	DC	0.0%	0.0%	0.0%	100.0%
ALU LIKE, Inc.	HI	42.3%	57.7%	0.0%	0.0%
Hawaii Alliance for Community Based Economic Development	HI	0.0%	0.0%	100.0%	0.0%
Institute for Social and Economic Development	IA	8.0%	0.0%	92.0%	0.0%
Women's Self-Employment Project	IL	0.0%	13.0%	43.0%	44.0%
Heart of America Family Services	KS	0.0%	0.0%	0.0%	100.0%
Kentucky River Foothills Development Council, Inc.	KY	70.0%	10.0%	20.0%	0.0%
The Center for Women and Families	KY	0.0%	20.0%	80.0%	0.0%
Allston Brighton Community Development Corporation	MA	0.0%	0.0%	66.7%	33.0%
Southern Maryland Tri-County Community Action Committee, Inc.	MD	35.0%	65.0%	0.0%	0.0%
Coastal Enterprises, Inc.	ME	86.4%	0.0%	13.6%	0.0%
Penquis C.A.P., Inc.	ME	60.0%	0.0%	40.0%	0.0%
FiveCAP, Inc.	MI	100.0%	0.0%	0.0%	0.0%
Michigan Neighborhood Partnership	MI	0.0%	0.0%	0.0%	100.0%
Ramsey Action Programs, Inc.	MN	60.0%	13.0%	0.0%	27.0%
United Way of Greater St. Louis, Inc.	MO	0.0%	0.0%	42.0%	58.0%
North Carolina Department of Labor	NC	0.0%	0.0%	0.0%	0.0%
Community Services Agency Development Corporation	NV	0.0%	0.0%	100.0%	0.0%
Economic Opportunity Board of Clark County	NV	0.0%	0.0%	0.0%	0.0%
Affordable Housing Partnership	NY	31.0%	0.0%	0.0%	69.0%
Mount Hope Housing Co., Inc.	NY	0.0%	0.0%	0.0%	100.0%
Ohio CDC	OH	100.0%	0.0%	0.0%	0.0%
Little Dixie Community Action Agency, Inc.	OK	100.0%	0.0%	0.0%	0.0%
Human Solutions, Inc.	OR	25.0%	6.0%	47.0%	22.0%
YWCA of Greater Pittsburgh	PA	0.0%	0.0%	70.0%	30.0%
Central Texas Mutual Housing Association	TX	0.0%	0.0%	100.0%	0.0%
People Incorporated of SWVA	VA	100.0%	0.0%	0.0%	0.0%
Central Vermont Community Action Council, Inc.	VT	60.3%	0.0%	39.7%	0.0%
WISCAP	WI	16.0%	2.0%	77.0%	5.0%
Wisconsin Women's Business Initiative Corporation	WI	0.0%	0.0%	10.0%	90.0%

Appendix C.11

Banking Relationships of AFIA Account Holders by Agency

Grantee Agency	State	Accounts Opened in Reporting Period	Have Checking Account	Have Savings Account	Use Direct Deposit	Use Automatic IDA Allotment or Deposit	Have Credit Card	Have Non-AFIA IDA
CHARO Community Development Corporation	CA	0	n.r. *	n.r.	n.r.	n.r.	n.r.	0.0%
East Bay Asian Local Development Corporation	CA	79	62.0%	39.2%	7.6%	0.0%	41.8%	0.0%
Enterprise Plus Economic Development Center	CA	0	n.r.	n.r.	n.r.	n.r.	n.r.	0.0%
Mercy Housing California	CA	49	71.4%	69.4%	0.0%	20.4%	57.1%	0.0%
Peninsula Community Foundation	CA	28	89.3%	50.0%	0.0%	0.0%	67.3%	0.0%
Riverside County Department of Community Action	CA	13	100.0%	n.a.	0.0%	0.0%	100.0%	0.0%
Mile High United Way	CO	20	50.0%	100.0%	0.0%	0.0%	50.0%	0.0%
CTE, Inc.	CT	0	n.r.	n.r.	n.r.	n.r.	n.r.	0.0%
Capital Area Asset Building Corporation	DC	98	55.1%	37.8%	1.0%	0.0%	18.4%	0.0%
ALU LIKE, Inc.	HI	104	70.2%	70.2%	0.0%	0.0%	54.8%	0.0%
Hawaii Alliance for Community Based Economic Development	HI	24	62.5%	58.3%	0.0%	0.0%	29.2%	0.0%
Institute for Economic and Social Development	IA	111	63.1%	55.0%	0.0%	0.0%	52.3%	0.0%
Women's Self-Employment Project	IL	198	58.6%	33.3%	1.5%	1.5%	28.8%	0.0%
Heart of America Family Services	KS	48	62.5%	47.9%	8.3%	0.0%	50.0%	0.0%
Kentucky River Foothills Development Council, Inc.	KY	10	60.0%	40.0%	40.0%	40.0%	50.0%	0.0%
The Center for Women and Families	KY	15	33.3%	53.3%	0.0%	0.0%	33.3%	0.0%
Allston Brighton Community Development Corporation	MA	46	100.0%	82.6%	0.0%	0.0%	65.2%	0.0%
Southern Maryland Tri-County Community Action Committee, Inc.	MD	23	65.2%	43.5%	0.0%	0.0%	34.8%	0.0%
Coastal Enterprises, Inc.	ME	8	37.5%	87.5%	0.0%	0.0%	37.5%	0.0%
Penquis C.A.P., Inc.	ME	9	77.8%	88.9%	66.7%	0.0%	77.8%	0.0%
FiveCAP, Inc.	MI	26	80.8%	100.0%	0.0%	0.0%	38.5%	50.0%
Michigan Neighborhood Partnership	MI	12	41.7%	50.0%	0.0%	0.0%	25.0%	0.0%
Ramsey Action Programs, Inc.	MN	516	73.6%	48.4%	14.0%	0.0%	32.2%	0.0%
United Way of Greater St. Louis, Inc.	MO	159	64.2%	35.8%	13.2%	17.0%	32.7%	0.0%
North Carolina Department of Labor	NC	78	n.r.	n.r.	n.r.	n.r.	n.r.	0.0%
Community Services Agency Development Corporation	NV	17	52.9%	29.4%	11.8%	0.0%	5.9%	0.0%
Economic Opportunity Board of Clark County	NV	19	68.4%	57.9%	0.0%	0.0%	47.4%	0.0%
Affordable Housing Partnership	NY	12	41.7%	16.7%	0.0%	0.0%	50.0%	0.0%
Mount Hope Housing Co., Inc.	NY	20	80.0%	40.0%	0.0%	20.0%	60.0%	0.0%
Ohio CDC	OH	51	78.4%	45.1%	11.8%	0.0%	33.3%	0.0%
Little Dixie Community Action Agency, Inc.	OK	4	50.0%	0.0%	0.0%	0.0%	75.0%	0.0%
Human Solutions, Inc.	OR	56	82.1%	64.3%	7.1%	0.0%	39.3%	0.0%
YWCA of Greater Pittsburgh	PA	52	80.8%	53.8%	15.4%	15.4%	59.6%	0.0%
Central Texas Mutual Housing Association	TX	39	69.2%	53.8%	0.0%	0.0%	46.2%	0.0%
People Incorporated of SWVA	VA	12	100.0%	50.0%	0.0%	0.0%	83.3%	0.0%
Central Vermont Community Action Council, Inc.	VT	55	72.7%	100.0%	0.0%	5.5%	18.2%	7.3%
WISCAP	WI	92	78.3%	70.7%	14.1%	4.3%	100.0%	90.2%
Wisconsin Women's Business Initiative Corporation	WI	50	0.0%	92.0%	0.0%	0.0%	0.0%	0.0%
Totals	38	2153	49.2%	37.6%	6.6%	2.5%	27.9%	4.6%

* n.r. = Not Reported

Appendix C.12

Loans Held by AFI Account Holders by Loan Type and Agency

Grantee Agency	State	Accounts Opened in Reporting Period	Loan Type Held by Account Holder					Total Loans Held
			Mortgage	Automobile	Pay Day	Auto Title	Personal Signature	
CHARO Community Development Corporation	CA	0	----	----	----	----	----	----
East Bay Asian Local Development Corporation	CA	79	5.1%	8.9%	n.a.	n.a.	15.2%	29.1%
Enterprise Plus Economic Development Center	CA	0	----	----	----	----	----	----
Mercy Housing California	CA	49	8.2%	44.9%	n.a.	n.a.	n.a.	53.1%
Peninsula Community Foundation	CA	28	7.1%	25.0%	n.a.	n.a.	57.1%	89.3%
Riverside County Department of Community Action	CA	13	0.0%	#VALUE!	n.a.	n.a.	n.a.	0.0%
Mile High United Way	CO	20	15.0%	25.0%	0.0%	0.0%	20.0%	60.0%
CTE, Inc.	CT	0	----	----	----	----	----	----
Capital Area Asset Building Corporation	DC	98	0.0%	6.1%	0.0%	0.0%	6.1%	12.2%
ALU LIKE, Inc.	HI	104	5.8%	29.8%	0.0%	0.0%	9.6%	45.2%
Hawaii Alliance for Community Based Economic Development	HI	24	0.0%	20.8%	n.a.	n.a.	25.0%	45.8%
Institute for Social and Economic Development	IA	111	15.3%	35.1%	n.a.	n.a.	10.8%	61.3%
Women's Self-Employment Project	IL	198	12.1%	12.1%	n.a.	n.a.	n.a.	24.2%
Heart of America Family Services	KS	48	20.8%	43.8%	n.a.	n.a.	n.a.	64.6%
Kentucky River Foothills Development Council, Inc.	KY	10	10.0%	80.0%	n.a.	n.a.	n.a.	90.0%
The Center for Women and Families	KY	15	0.0%	40.0%	n.a.	n.a.	n.a.	40.0%
Allston Brighton Community Development Corporation	MA	46	4.3%	43.5%	0.0%	2.2%	6.5%	56.5%
Southern Maryland Tri-County Community Action Committee, Inc.	MD	23	13.0%	34.8%	0.0%	0.0%	21.7%	69.6%
Coastal Enterprises, Inc.	ME	8	25.0%	12.5%	0.0%	0.0%	0.0%	37.5%
Penquis C.A.P., Inc.	ME	9	22.2%	33.3%	0.0%	33.3%	0.0%	88.9%
FiveCAP, Inc.	MI	26	0.0%	26.9%	0.0%	0.0%	0.0%	26.9%
Michigan Neighborhood Partnership	MI	12	0.0%	0.0%	n.a.	0.0%	0.0%	0.0%
Ramsey Action Programs, Inc.	MN	516	0.6%	31.8%	n.a.	n.a.	20.3%	52.7%
United Way of Greater St. Louis, Inc.	MO	159	16.4%	29.6%	0.0%	0.0%	4.4%	50.3%
North Carolina Department of Labor	NC	78	n.r.	n.r.	n.r.	n.r.	n.r.	n.r.
Community Services Agency Development Corporation	NV	17	0.0%	n.a.	n.a.	n.a.	n.a.	0.0%
Economic Opportunity Board of Clark County	NV	19	15.8%	47.4%	0.0%	0.0%	0.0%	63.2%
Affordable Housing Partnership	NY	12	0.0%	16.7%	0.0%	16.7%	25.0%	58.3%
Mount Hope Housing Co., Inc.	NY	20	0.0%	0.0%	n.a.	0.0%	n.a.	0.0%
Ohio CDC	OH	51	7.8%	29.4%	0.0%	0.0%	7.8%	45.1%
Little Dixie Community Action Agency,	OK	4	0.0%	75.0%	0.0%	0.0%	0.0%	75.0%
Human Solutions, Inc.	OR	56	1.8%	25.0%	0.0%	0.0%	12.5%	39.3%
YWCA of Greater Pittsburgh	PA	52	0.0%	1.9%	n.a.	n.a.	3.8%	5.8%
Central Texas Mutual Housing Association	TX	39	0.0%	43.6%	n.a.	n.a.	n.a.	43.6%
People Incorporated of SWVA	VA	12	41.7%	50.0%	n.a.	n.a.	n.a.	91.7%
Central Vermont Community Action Council, Inc.	VT	55	27.3%	16.4%	n.a.	n.a.	n.a.	43.6%
WISCAP	WI	92	9.8%	28.3%	n.r.	n.r.	6.5%	44.6%
Wisconsin Women's Business Initiative Corporation	WI	50	n.r.	n.r.	n.r.	n.r.	n.r.	n.r.
Totals:	38	2153	8.6%	28.7%	0.0%	3.3%	11.5%	39.7%

* n.r. = Not Reported. ** n.a. = Not Available.

APPENDIX D

RESERVE FUND HOLDINGS

Appendix D.1

Reserve Fund Financial Institutions, Interest Rate, and Amount in Reserve Fund by Grantee*

Agency Name	State	Financial Institution	Interest Rate	Amount in Reserve Fund
FiveCAP, Inc.	MI	Lake Oscola State Bank	7.06	\$213,450
FiveCAP, Inc.	MI	Independent Bank West	6.65	\$40,648
United Way of Greater St. Louis	MO	Bank of America	6.50	\$325,325
Central Texas Mutual Housing Association	TX	Compass Bank	6.50	\$56,134
United Way of Greater St. Louis	MO	Bank of America	6.13	\$106,800
ALU Like, Inc.	HI	Bank of Hawaii	5.57	\$100,000
ALU Like, Inc.	HI	Bank of Hawaii	5.57	\$100,000
Women's Self-Employment Project	IL	Harris Bank	5.50	\$628,640
Penquis C.A.P., Inc.	ME	People's Bank	5.50	\$234,808
Mercy Housing California	CA	California Bank and Trust	5.15	\$109,000
United Way of Greater St. Louis	MO	Firststar Bank	5.00	\$9,055
Allston Brighton Community Development Corporation	MA	People's Federal Bank	4.88	\$0
Ramsey Action Programs, Inc.	MN	Bremer Bank, Marshall	4.86	\$60,000
Ramsey Action Programs, Inc.	MN	Bremer Bank, St. Paul	4.86	\$1,262,500
The Center for Women and Families	KY	Republic Bank and Trust Company	4.74	\$67,225
Institute for Social and Economic Development	IA	Bankers Trust	4.66	\$499,720
Peninsula Community Foundation	CA	Citibank	4.59	\$466,111
Ohio CDC	OH	5th 3rd Bank of N.W. Ohio	4.55	\$43,344
Hawaii Alliance for Community Based Economic Development	HI	Bank of Hawaii	4.50	\$140,000
Central Vermont Community Action Council	VT	Northfield Savings Bank	4.50	\$145,153
Affordable Housing Partnership	NY	State Employees Federal Credit Union	4.37	\$48,346
United Way of Greater St. Louis	MO	Firststar Bank	4.25	\$20,800
Penquis C.A.P., Inc.	ME	People's Bank	4.05	\$47,535
Ohio CDC	OH	First Federal Bank	4.00	\$19,418
Capital Area Asset Building Corporation	DC	Citibank	3.83	\$99,834
East Bay Asian Local Development Corporation	CA	Bay View Bank	3.82	\$224,454
Allston Brighton Community Development Corporation	MA	Cape Cod Five Cents Savings	3.60	\$42,000
Allston Brighton Community Development Corporation	MA	Enterprise Bank	3.60	\$55,000
People Incorporated of SWVA	VA	Highlands Union Bank	3.50	\$100,196
Comm. Services Agency Dev. Corp.	NV	U.S. Bank of Nevada	3.39	\$84,606
Heart of America Family Services	KS	Firststar Bank	3.24	\$199,678
Little Dixie Comm. Action Agency	OK	First United Bank and Trust of Hugo	3.03	\$12,201
Kentucky River Foothills Develop.	KY	Cumberland Valley National Bank	3.00	\$14,150
Human Solutions, Inc.	OR	Bank of the Cascades	3.00	\$46,000
Human Solutions, Inc.	OR	Washington Mutual	3.00	\$257,044
Allston Brighton Community Development Corporation	MA	People's Bank	2.58	\$38,529
Mile High United Way	CO	Key Bank	2.50	\$120,000
East Bay Asian Local Development Corporation	CA	Community Bank of the Bay	2.40	\$36,000
Coastal Enterprises, Inc.	ME	Community Credit Union	2.25	\$12,606
Mount Hope Housing Co., Inc.	NY	Bethex Federal Credit Union	2.00	\$228,623
East Bay Asian Local Development Corporation	CA	United	2.00	\$49,546
WISCAP	WI	Wells Fargo Bank	1.50	\$9,877
Southern Maryland Tri-County Community Action	MD	Calvert Bank & Trust	1.50	\$9,653
Michigan Neighborhood Partnership	MI	Comerica	1.20	\$24,000
WISCAP	WI	Firststar Bank	1.01	\$540
WISCAP	WI	Wood County National Bank	1.01	\$3,000
Wisconsin Women's Business Initiative	WI	M&I Bank	1.00	\$146,786
WISCAP	WI	n.r.	0.25	\$6,032
YWCA of Greater Pittsburgh	PA	Dollar Bank	0.03	\$60,000
WISCAP	WI	First Business Bank	0.00	\$0
Riverside County Dept of Community Action	CA	City National Bank	0.00	\$15,476
North Carolina Dept. of Labor	NC	State of North Carolina Treasury	0.00	\$0
Heart of America Family Services	KS	Firststar Bank	0.00	\$10,718
Enterprise Plus Economic Development Center	CA	Wells Fargo Bank	0.00	\$0

Economic Opportunity Board of Clark County	NV	First Security Bank	0.00	\$0
CTE, Inc.	CT	Summit Bank, Norwalk	0.00	\$0
CTE, Inc.	CT	The Savings Institute, Willimantic	0.00	\$0
CTE, Inc.	CT	The Chase Manhattan Bank, Stamford	n.r.**	\$76,418
Coastal Enterprises, Inc.	ME	Key Bank	n.r.	\$50,652
Average Interest Rate and Total Reserves	NA	NA	3.04	\$6,777,631

* *Self Reported*

** *n.r.= Not Reported*

Appendix D.2

Reserve Fund, Grant Draw Down, Accounts Opened, and Total Savings

Grantee Agency	State	Total Amount in Reserve Funds	Draw Down of Federal Grant Funds	Total Accounts Opened	Accounts Currently Open	Total Savings Held by Financial Institutions	Maximum Amount Matched
Ramsey Action Programs, Inc.	MN	\$1,322,500.00	\$432,500.00	516	411	\$103,988.00	n.r.
Women's Self-Employment Project	IL	\$628,640.00	\$315,000.00	198	198	\$43,514.41	\$1,500
Institute for Social and Economic Development	IA	\$499,720.00	\$150,000.00	111	111	\$57,681.24	\$4,000
Peninsula Community Foundation	CA	\$466,111.00	\$250,000.00	28	24	\$5,378.00	\$2,000
United Way of Greater St. Louis, Inc. *	MO	\$461,980.00	\$10,000.00	159	132	\$25,576.08	\$1,500
East Bay Asian Local Development Corporation	CA	\$310,000.00	\$80,000.00	79	76	\$9,638.59	\$4,000
Penquis C.A.P., Inc.	ME	\$282,343.00	\$117,000.00	9	9	\$1,422.00	\$4,000
Human Solutions, Inc.	OR	\$257,044.16	\$116,944.00	56	57	\$12,244.51	\$1,833
FiveCAP, Inc.	MI	\$254,097.74	\$120,000.00	26	26	\$3,470.93	\$2,000
Mount Hope Housing Co., Inc.	NY	\$228,623.43	\$114,841.00	20	19	\$6,650.60	\$1,500
Heart of America Family Services	KS	\$210,396.00	\$98,550.00	48	44	\$5,359.00	\$4,000
ALU LIKE, Inc.	HI	\$200,000.00	\$100,000.00	104	100	\$15,947.79	\$1,000
Wisconsin Women's Business Initiative Corporation	WI	\$146,786.07	\$70,000.00	50	46	\$14,626.88	\$2,000
Central Vermont Community Action Council, Inc.	VT	\$145,153.00	\$71,825.00	55	40	\$17,964.46	\$1,000
Hawaii Alliance for Community Based Economic Development	HI	\$140,000.00	\$70,256.35	24	24	\$8,914.34	n.r.
Allston Brighton Community Development Corporation	MA	\$135,529.00	\$62,711.00	46	27	\$6,077.49	\$1,200
Mile High United Way	CO	\$120,000.00	\$60,000.00	20	20	\$3,098.03	\$1,000
YWCA of Greater Pittsburgh	PA	\$120,000.00	\$60,000.00	52	52	\$27,983.48	\$1,000
Mercy Housing California	CA	\$109,000.00	\$57,296.00	49	49	\$9,127.66	\$800
People Incorporated of SWVA	VA	\$100,196.20	\$50,080.00	12	12	\$1,383.72	\$2,000
Capital Area Asset Building Corporation	DC	\$99,834.00	\$49,971.00	98	65	\$27,064.00	\$2,000
Community Services Agency Development Corporation	NV	\$84,605.93	\$41,566.00	17	17	\$3,657.74	\$4,800
CTE, Inc.	CT	\$76,418.11	\$16,000.00	0	0	\$0.00	\$4,000
The Center for Women and Families	KY	\$67,225.21	\$34,243.10	15	12	\$1,966.21	\$1,500
Coastal Enterprises, Inc.	ME	\$63,257.91	\$25,000.00	8	8	\$765.73	\$4,000
Ohio CDC	OH	\$62,761.57	\$0.00	51	49	\$11,448.16	\$1,720
Central Texas Mutual Housing Association	TX	\$56,134.00	\$17,267.00	39	40	\$3,590.77	\$1,800
Affordable Housing Partnership	NY	\$48,346.00	\$0.00	12	12	\$3,847.65	\$1,000
Michigan Neighborhood Partnership	MI	\$24,000.00	\$12,000.00	12	12	\$1,500.62	\$4,000
WISCAP	WI	\$19,448.66	\$138,000.00	92	91	\$40,145.96	\$1,200
Riverside County Department of Community Action	CA	\$15,475.64	\$0.00	13	9	\$281.34	\$2,000
Kentucky River Foothills Development Council, Inc.	KY	\$14,150.00	\$0.00	10	10	\$1,173.05	\$1,200
Little Dixie Community Action Agency, Inc.	OK	\$12,201.20	\$6,000.00	4	4	\$330.00	\$1,000
Southern Maryland Tri-County Community Action Committee, Inc.	MD	\$9,653.00	\$10,000.00	23	23	\$595.00	\$1,800
CHARO Community Development Corporation	CA	\$0.00	\$0.00	0	0	\$0.00	\$2,000
Economic Opportunity Board of Clark County	NV	\$0.00	\$9,000.00	19	19	\$0.00	\$2,000
Enterprise Plus Economic Development Center	CA	\$0.00	\$0.00	0	0	\$0.00	\$1,248
North Carolina Department of Labor	NC	\$0.00	\$0.00	78	61	\$0.00	\$2,000
Totals	38	\$6,791,630.83	\$2,766,050.45	2153	1909	\$476,413.44	\$2,160.04

* Draw down of grant funds occurred after 9/30/2000, but before January 1, 2001. Data are self-reported.

APPENDIX E

IDA SAVINGS ACCOUNT CHARACTERISTICS & PROCEDURES

Appendix E.1

IDA Savings Deposit Schedules Allowed by Agencies

Grantee Agency	State	----- Allowed Deposit Schedule -----				Number of Deposit Schedules Allowed
		One-Time	Weekly	Monthly	Quarterly	
Capital Area Asset Building Corporation	DC	YES	YES	YES	YES	4
Central Vermont Community Action Council, Inc.	VT	YES	YES	YES	YES	4
CHARO Community Development Corporation	CA	YES	YES	YES	YES	4
Human Solutions, Inc.	OR	YES	YES	YES	YES	4
WISCAP	WI	YES	YES	YES	YES	4
Central Texas Mutual Housing Association	TX	YES	YES	YES	YES	4
Penquis C.A.P., Inc.	ME	YES	YES	YES	NO	3
Ohio CDC	OH	YES	YES	YES	NO	3
Enterprise Plus Economic Development Center	CA	YES	YES	YES	NO	3
Institute for Social and Economic Development	IA	YES	YES	YES	NO	3
Kentucky River Foothills Development Council, Inc.	KY	NO	YES	YES	YES	3
People Incorporated of SWVA	VA	NO	YES	YES	YES	3
United Way of Greater St. Louis, Inc.	MO	NO	YES	YES	YES	3
Mercy Housing California	CA	NO	YES	YES	YES	3
Peninsula Community Foundation	CA	NO	YES	YES	NO	2
Ramsey Action Programs, Inc.	MN	NO	YES	YES	NO	2
YWCA of Greater Pittsburgh	PA	NO	YES	YES	NO	2
Riverside County Department of Community Action	CA	NO	YES	YES	NO	2
The Center for Women and Families	KY	NO	YES	YES	NO	2
Wisconsin Women's Business Initiative Corporation	WI	NO	YES	YES	NO	2
Michigan Neighborhood Partnership	MI	NO	YES	YES	NO	2
Mount Hope Housing Co., Inc.	NY	NO	YES	YES	NO	2
Community Services Agency Development Corporation	NV	NO	YES	YES	NO	2
Hawaii Alliance for Community Based Economic Development	HI	NO	YES	YES	NO	2
FiveCAP, Inc.	MI	NO	NO	YES	YES	2
ALU LIKE, Inc.	HI	NO	YES	YES	NO	2
Affordable Housing Partnership	NY	NO	YES	YES	NO	2
Economic Opportunity Board of Clark County	NV	NO	YES	YES	NO	2
Allston Brighton Community Development Corporation	MA	NO	YES	YES	NO	2
Coastal Enterprises, Inc.	ME	NO	YES	YES	NO	2
CTE, Inc.	CT	NO	YES	YES	NO	2
East Bay Asian Local Development Corporation	CA	NO	YES	YES	NO	2
Heart of America Family Services	KS	NO	NO	YES	NO	1
Little Dixie Community Action Agency, Inc.	OK	NO	NO	YES	NO	1
Mile High United Way	CO	NO	NO	YES	NO	1
North Carolina Department of Labor	NC	NO	NO	YES	NO	1
Southern Maryland Tri-County Community Action Committee, Inc.	MD	NO	NO	YES	NO	1
Women's Self-Employment Project	IL	NO	NO	YES	NO	1
Totals	38	10	31	38	11	90
Percent Agencies Allowing Specified Deposit Schedule	NA	26.3%	81.6%	100.0%	28.9%	

Appendix E.2

Minimum Opening and Periodic Deposits, and Maximum Amount Matched by Agency

Grantee Agency	State	Opening Deposit	Periodic Deposit	Amount Matched	Proposed Number of Accounts (Original)
Allston Brighton Community Development Corporation	MA	\$50.00	\$25.00	\$1,200.00	62
Mount Hope Housing Co., Inc.	NY	\$45.00	\$30.00	\$1,500.00	83
Michigan Neighborhood Partnership	MI	\$30.00	\$40.00	n.r.	52
Little Dixie Community Action Agency, Inc.	OK	\$30.00	\$30.00	\$1,000.00	6
Central Texas Mutual Housing Association	TX	\$25.00	\$25.00	\$1,800.00	50
Community Services Agency Development Corporation	NV	\$25.00	n/a	\$4,800.00	32
Mercy Housing California	CA	\$25.00	n/a	\$800.00	90
Mile High United Way	CO	\$25.00	n/a	\$1,000.00	91
Riverside County Department of Community Action	CA	\$20.00	\$20.00	\$2,000.00	50
Women's Self-Employment Project	IL	\$20.00	\$20.00	\$1,500.00	400
Affordable Housing Partnership	NY	\$20.00	\$20.00	\$1,000.00	100
Peninsula Community Foundation	CA	\$20.00	\$20.00	\$2,000.00	114
Capital Area Asset Building Corporation	DC	\$20.00	\$10.00	\$2,000.00	87
People Incorporated of SWVA	VA	\$20.00	n/a	\$2,000.00	60
Coastal Enterprises, Inc.	ME	\$20.00	n/a	\$4,000.00	50
Ohio CDC	OH	\$17.50	\$20.00	\$1,720.00	451
Wisconsin Women's Business Initiative Corporation	WI	\$15.00	\$15.00	\$2,000.00	50
The Center for Women and Families	KY	\$10.00	\$75.00	\$1,500.00	50
CHARO Community Development Corporation	CA	\$10.00	\$20.00	\$2,000.00	75
Economic Opportunity Board of Clark County	NV	\$10.00	\$10.00	\$2,000.00	70
Southern Maryland Tri-County Community Action Committee, Inc.	MD	\$10.00	\$10.00	\$1,800.00	250
FiveCAP, Inc.	MI	\$10.00	\$10.00	\$2,000.00	120
United Way of Greater St. Louis, Inc.	MO	\$10.00	\$10.00	\$1,500.00	327
ALU LIKE, Inc.	HI	\$10.00	\$10.00	\$1,000.00	380
YWCA of Greater Pittsburgh	PA	\$10.00	\$10.00	\$1,000.00	140
Kentucky River Foothills Development Council, Inc.	KY	\$10.00	\$10.00	\$1,200.00	60
Heart of America Family Services	KS	\$10.00	\$10.00	\$3,000.00	250
Hawaii Alliance for Community Based Economic Development	HI	\$10.00	\$10.00	\$1,800.00	179
Institute for Social and Economic Development	IA	\$10.00	\$10.00	\$4,000.00	1025
Enterprise Plus Economic Development Center	CA	\$5.00	\$8.00	\$1,248.00	90
Central Vermont Community Action Council, Inc.	VT	\$5.00	n/a	\$1,000.00	65
Ramsey Action Programs, Inc.	MN	\$1.00	\$30.00	n.r.	1184
Penquis C.A.P., Inc.	ME	\$1.00	\$20.00	n.r.	250
CTE, Inc.	CT	\$1.00	\$20.00	\$4,000.00	97
Human Solutions, Inc.	OR	\$1.00	\$20.00	\$2,250.00	260
East Bay Asian Local Development Corporation	CA	\$1.00	\$10.00	\$2,000.00	160
WISCAP	WI	Varies	Varies	\$1,200.00	455
North Carolina Department of Labor	NC	n.r.	n.r.	\$2,000.00	269
Averages and Totals	38	\$15.63	\$19.27	\$1,909.09	7584

APPENDIX F

IDA WITHDRAWALS & USAGES

Appendix F.1
Account Opening and Closing Patterns by Agency

Grantee Agency	State	Total Proposed Accounts	Proposed Accounts To Be Opened in First Year	Actual Accounts Opened During the Reporting Period	Number of Accounts Currently Open	Closed Accounts	Percent Closed Accounts
CHARO Community Development Corporation	CA	75	25	0	0	0	0.0%
East Bay Asian Local Development Corporation	CA	160	90	79	76	3	3.8%
Enterprise Plus Economic Development Center	CA	90	18	0	0	0	0.0%
Mercy Housing California	CA	90	45	49	49	0	0.0%
Peninsula Community Foundation	CA	114	60	28	24	4	14.3%
Riverside County Department of Community Action	CA	50	25	13	9	4	30.8%
Mile High United Way	CO	91	60	20	20	0	0.0%
CTE, Inc.	CT	97	65	0	0	0	0.0%
Capital Area Asset Building Corporation	DC	87	35	98	65	33	33.7%
ALU LIKE, Inc.	HI	380	105	104	100	4	3.8%
Hawaii Alliance for Community Based Economic Development	HI	179	63	24	24	0	0.0%
Institute for Social and Economic Development	IA	1025	205	111	111	0	0.0%
Women's Self-Employment Project	IL	400	100	198	198	0	0.0%
Heart of America Family Services	KS	250	250	48	44	4	8.3%
Kentucky River Foothills Development Council, Inc.	KY	60	20	10	10	0	0.0%
The Center for Women and Families	KY	50	25	15	12	3	20.0%
Allston Brighton Community Development Corporation	MA	62	43	46	27	19	41.3%
Southern Maryland Tri-County Community Action Committee, Inc.	MD	250	50	23	23	0	0.0%
Coastal Enterprises, Inc.	ME	50	25	8	8	0	0.0%
Penquis C.A.P., Inc.	ME	250	40	9	9	0	0.0%
FiveCAP, Inc.	MI	120	40	26	26	0	0.0%
Michigan Neighborhood Partnership	MI	52	24	12	12	0	0.0%
Ramsey Action Programs, Inc.	MN	1184	764	516	411	105	20.3%
United Way of Greater St. Louis, Inc.	MO	327	105	159	132	27	17.0%
North Carolina Department of Labor	NC	269	180	78	61	17	21.8%
Community Services Agency Development Corporation	NV	35	32	17	17	0	0.0%
Economic Opportunity Board of Clark County	NV	70	30	19	19	0	0.0%
Affordable Housing Partnership	NY	100	16	12	12	0	0.0%
Mount Hope Housing Co., Inc.	NY	83	32	20	19	1	5.0%
Ohio CDC	OH	451	200	51	49	2	3.9%
Little Dixie Community Action Agency, Inc.	OK	6	6	4	4	0	0.0%
Human Solutions, Inc.	OR	260	83	56	57	-1	-1.8%
YWCA of Greater Pittsburgh	PA	140	40	52	52	0	0.0%
Central Texas Mutual Housing Association	TX	50	50	39	40	-1	-2.6%
People Incorporated of SWVA	VA	60	30	12	12	0	0.0%
Central Vermont Community Action Council, Inc.	VT	65	65	55	40	15	27.3%
WISCAP	WI	455	200	92	91	1	1.1%
Wisconsin Women's Business Initiative Corporation	WI	50	50	50	46	4	8.0%
Totals	38	7587	3296	2153	1909	244	11.3%

Appendix F.2

IDA Savings, Withdrawals, Amounts Held by Financial Institutions, Matches, and Match Ratios

Grantee Agency	State	Amount of IDA Savings Deposits Made	Total Amount Withdrawn	Total Participant Amount Held by Banks	Amount of IDA Matches Made	Actual Match Ratio
Ramsey Action Programs, Inc.	MN	\$103,871.00	\$5,763.00	\$103,988.00	\$311,614.00	3.00
Capital Area Asset Building Corporation	DC	\$83,024.00	\$0.00	\$27,064.00	n.r.	n.r.
Institute for Social and Economic Development	IA	\$58,371.06	\$6,200.00	\$57,681.24	\$58,371.06	1.01
Women's Self-Employment Project	IL	\$43,514.41	\$1,395.19	\$43,514.41	\$88,441.37	2.03
WISCAP	WI	\$32,947.13	\$6,583.79	\$40,145.96	\$28,164.30	0.70
YWCA of Greater Pittsburgh	PA	\$27,983.48	\$4,871.10	\$27,983.48	\$107,980.60	3.86
United Way of Greater St. Louis, Inc.	MO	\$25,276.08	\$3,135.00	\$25,576.08	\$2,090.00	0.08
Central Vermont Community Action Council, Inc.	VT	\$20,039.37	\$494.10	\$17,964.46	\$65,000.00	3.62
ALU LIKE, Inc.	HI	\$15,947.79	\$850.00	\$15,947.79	\$37,800.61	2.37
East Bay Asian Local Development Corporation	CA	\$15,000.08	\$5,534.93	\$9,638.59	\$26,359.61	2.73
Allston Brighton Community Development Corporation	MA	\$14,950.00	\$1,247.00	\$6,089.49	\$30,968.00	5.09
Wisconsin Women's Business Initiative Corporation	WI	\$14,626.88	\$788.51	\$14,626.88	\$29,253.76	2.00
Ohio CDC	OH	\$11,448.07	\$4,056.64	\$11,448.16	\$26,367.50	2.30
Mercy Housing California	CA	\$9,127.66	\$1,192.42	\$9,127.66	\$18,225.32	2.00
HHWP Community Action Commission	OH	\$6,817.81	\$4,056.64	\$6,817.95	\$12,476.72	1.83
Mount Hope Housing Co., Inc.	NY	\$5,658.60	\$0.00	\$6,650.60	\$11,317.20	1.70
Heart of America Family Services	KS	\$5,359.00	\$335.00	\$5,359.00	\$10,718.00	2.00
Peninsula Community Foundation	CA	\$5,348.00	\$2,854.00	\$5,378.00	\$10,695.00	1.99
Community Services Agency Development Corporation	NV	\$4,395.00	\$0.00	\$3,657.74	\$4,425.93	1.21
Affordable Housing Partnership	NY	\$3,847.65	\$0.00	\$3,847.65	\$11,542.95	3.00
FiveCAP, Inc.	MI	\$3,470.93	\$0.00	\$3,470.93	\$8,941.86	2.58
Hawaii Alliance for Community Based Economic Development	HI	\$3,179.60	\$0.00	\$8,914.34	\$5,734.74	0.64
Mile High United Way	CO	\$3,098.03	\$0.00	\$3,098.03	\$9,294.09	3.00
The Center for Women and Families	KY	\$1,966.21	\$0.00	\$1,966.21	\$3,932.42	2.00
Human Solutions, Inc.	OR	\$1,390.35	\$0.00	\$12,244.51	\$2,064.00	0.17
Economic Opportunity Board of Clark County	NV	\$1,305.57	\$0.00	\$0.00	n.r.	n.r.
Penquis C.A.P., Inc.	ME	\$1,284.00	\$0.00	\$1,422.00	\$2,568.00	1.81
People Incorporated of SWVA	VA	\$1,280.00	\$0.00	\$1,383.72	\$0.00	0.00
Kentucky River Foothills Development Council, Inc.	KY	\$1,042.97	\$0.00	\$1,173.05	\$0.00	0.00
Central Texas Mutual Housing Association	TX	\$849.34	\$0.00	\$3,590.77	\$0.00	0.00
Coastal Enterprises, Inc.	ME	\$765.73	\$0.00	\$765.73	\$0.00	0.00
Michigan Neighborhood Partnership	MI	\$750.31	\$0.00	\$1,500.62	\$1,500.62	1.00
Southern Maryland Tri-County Community Action Committee, Inc.	MD	\$295.00	\$0.00	\$595.00	\$460.00	0.77
Riverside County Department of Community Action	CA	\$290.37	\$0.00	\$281.34	\$580.00	2.06
CHARO Community Development Corporation	CA	\$0.00	\$0.00	\$0.00	\$0.00	0.00
CTE, Inc.	CT	\$0.00	\$0.00	\$0.00	\$0.00	0.00
Enterprise Plus Economic Development Center	CA	\$0.00	\$0.00	\$0.00	\$0.00	0.00
North Carolina Department of Labor	NC	n.r.	n.r.	n.r.	n.r.	n.r.
Totals/Averages	38	\$528,521.48	\$49,357.32	\$482,913.39	\$926,887.66	1.92

Appendix F.3
Qualified Withdrawals

Grantee Agency	State Where Grantee Located	Home Purchases		Small Business		Post-Secondary Education		Transfers		Total	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
WISCAP	WI	3	\$3,004.29	7	\$2,575.27	0	\$0.00	1	\$1,004.23	11	\$6,583.79
Ramsey Action Programs, Inc.	MN	4	\$3,363.00	0	\$0.00	2	\$2,400.00	0	\$0.00	6	\$5,763.00
East Bay Asian Local Development Corporation	CA	5	\$4,101.59	3	\$533.34	0	\$0.00	0	\$0.00	8	\$4,634.93
YWCA of Greater Pittsburgh	PA	1	\$4,221.10	0	\$0.00	0	\$0.00	0	\$0.00	1	\$4,221.10
Ohio CDC	OH	1	\$3,519.96	0	\$0.00	1	\$536.68	0	\$0.00	2	\$4,056.64
Peninsula Community Foundation	CA	0	\$0.00	1	\$1,593.00	3	\$1,261.00	0	\$0.00	4	\$2,854.00
United Way of Greater St. Louis, Inc.	MO	2	\$1,310.00	0	\$0.00	1	\$180.00	0	\$0.00	3	\$1,490.00
Women's Self-Employment Project	IL	0	\$0.00	0	\$0.00	2	\$857.50	0	\$0.00	2	\$857.50
Central Vermont Community Action Council, Inc.	VT	0	\$0.00	2	\$494.10	0	\$0.00	0	\$0.00	2	\$494.10
Mercy Housing California	CA	1	\$412.42	0	\$0.00	0	\$0.00	0	\$0.00	1	\$412.42
Human Solutions, Inc.	OR	0	\$0.00	3	\$358.35	0	\$0.00	0	\$0.00	3	\$358.35
	11	17	\$19,932.36	16	\$5,554.06	9	\$5,235.18	1	\$1,004.23	43	\$31,725.83

Appendix F.4
Special Withdrawals

Grantee Agency	State	Number and Amount of Withdrawals				Withdrawals	Withdrawals
		Emergency #	Emergency \$	Non-Qualified #	Non-Qualified \$		
Institute for Social and Economic Development	IA	1	\$200.00	1	\$6,000.00	2	\$6,200.00
United Way of Greater St. Louis, Inc.	MO	12	\$1,170.00	7	\$475.00	19	\$1,645.00
East Bay Asian Local Development Corporation	CA	1	\$900.00	0	\$0.00	1	\$900.00
ALU LIKE, Inc.	HI	0	\$0.00	4	\$850.00	4	\$850.00
Central Texas Mutual Housing Association	TX	0	\$0.00	6	\$849.34	6	\$849.34
Wisconsin Women's Business Initiative Corporation	WI	2	\$431.11	2	\$357.40	4	\$788.51
Mercy Housing	CA	3	\$780.00	0	\$0.00	3	\$780.00
Allston Brighton Community Development Corporation	MA	0	\$0.00	1	\$765.00	1	\$765.00
YWCA of Greater Pittsburgh	PA	3	\$650.00	0	\$0.00	3	\$650.00
Women's Self-Employment Project	IL	1	\$20.10	4	\$517.59	5	\$537.69
Heart of America Family Services	KS	0	\$0.00	4	\$335.00	4	\$335.00
Totals	11	23	\$4,151.21	29	\$10,149.33	52	\$14,300.54

APPENDIX G

IDA REQUIRED &
OTHER NON-REQUIRED
SOCIAL SERVICES

Appendix G.1

Savings Plan Agreement (SPA) Characteristics and Participant Involvement by Agency

Grantee Agency	State	Length of Average Savings Plan Agreement Negotiation Session in Hours	Average Number of SPA Negotiation Sessions	Time Span Over Which Average SPA Negotiated in Weeks	Number of Individuals Currently Working on SPA	Number of Individuals Who Have Completed SPA	Number of Individuals Who Are Working on An SPA or completed An SPA	Total Number of individuals working on or completed An SPA	Percent of Individuals Currently Working on SPA	Percent of Individuals Who Have Completed SPA	Percent of Individuals Who Are Working on An SPA Amendment
Ohio CDC	OH	4	2	2	30	19	0	49	61.2%	38.8%	0.0%
Peninsula Community Foundation	CA	3	2	6	0	28	1	29	0.0%	96.6%	3.4%
Penquis C.A.P., Inc.	ME	3	4	2	10	9	2	21	47.6%	42.9%	9.5%
Affordable Housing Partnership	NY	2	2	2.5	8	12	0	20	40.0%	60.0%	0.0%
ALU LIKE, Inc.	HI	2	1	1	24	104	0	128	18.8%	81.3%	0.0%
Central Vermont Community Action Council, Inc.	VT	2	2	2	0	58	15	73	0.0%	79.5%	20.5%
Community Services Agency Development Corporation	NV	2	2	52	0	17	0	17	0.0%	100.0%	0.0%
CTE, Inc.	CT	2	2	1	0	9	0	9	0.0%	100.0%	0.0%
East Bay Asian Local Development Corporation	CA	2	2	5	23	79	0	102	22.5%	77.5%	0.0%
Ramsey Action Programs, Inc.	MN	2	15	3	486	3	7	496	98.0%	0.6%	1.4%
Riverside County Department of Community Action	CA	2	1	1	0	0	0	0	0.0%	0.0%	0.0%
Women's Self-Employment Project	IL	2	2	8	10	91	107	208	4.8%	43.8%	51.4%
Enterprise Plus Economic Development Center	CA	1.5	0	0	0	0	0	0	0.0%	0.0%	0.0%
Kentucky River Foothills Development Council, Inc.	KY	1.5	2	4	10	0	0	10	100.0%	0.0%	0.0%
Mercy Housing California	CA	1.5	1	1	0	49	4	53	0.0%	92.5%	7.5%
Michigan Neighborhood Partnership	MI	1.5	1.5	4	0	12	0	12	0.0%	100.0%	0.0%
People Incorporated of SWVA	VA	1.5	1	1	0	12	0	12	0.0%	100.0%	0.0%
WISCAP	WI	1.5	2.5	2	15	64	1	80	18.8%	80.0%	1.3%
Institute for Social and Economic Development	IA	1.43	3	2	13	111	1	125	10.4%	88.8%	0.8%
Allston Brighton Community Development Corporation	MA	1.25	11	1	7	35	0	42	16.7%	83.3%	0.0%
Capital Area Asset Building Corporation	DC	1	2	4	15	50	0	65	23.1%	76.9%	0.0%
Central Texas Mutual Housing Association	TX	1	1	0	0	42	0	42	0.0%	100.0%	0.0%
Coastal Enterprises, Inc.	ME	1	2	3	24	0	0	24	100.0%	0.0%	0.0%
Economic Opportunity Board of Clark County	NV	1	1	2	0	19	0	19	0.0%	100.0%	0.0%
Hawaii Alliance for Community Based Economic Development	HI	1	2	3	0	24	0	24	0.0%	100.0%	0.0%
Heart of America Family Services	KS	1	2	4	0	48	0	48	0.0%	100.0%	0.0%
Human Solutions, Inc.	OR	1	1	1	11	62	0	73	15.1%	84.9%	0.0%
Little Dixie Community Action Agency, Inc.	OK	1	1	1	0	4	0	4	0.0%	100.0%	0.0%
Mile High United Way	CO	1	1	1	0	20	0	20	0.0%	100.0%	0.0%
Mount Hope Housing Co., Inc.	NY	1	1	0.14	n.r.	n.r.	n.r.	#VALUE!	0.0%	0.0%	0.0%
The Center for Women and Families	KY	1	15	15	12	0	0	12	100.0%	0.0%	0.0%
United Way of Greater St. Louis, Inc.	MO	1	1	n.r.	n.a.	161	3	#VALUE!	#VALUE!	#VALUE!	#VALUE!
YWCA of Greater Pittsburgh	PA	1	1	1	0	52	3	55	0.0%	94.5%	5.5%
FiveCAP, Inc.	MI	0.5	26	1	0	26	0	26	0.0%	100.0%	0.0%
Wisconsin Women's Business Initiative Corporation	WI	0.5	50	1	0	86	0	86	0.0%	100.0%	0.0%
Southern Maryland Tri-County Community Action Committee	MD	0	0	0	0	0	0	0	0.0%	0.0%	0.0%
North Carolina Department of Labor	NC	n.r.	n.r.	n.r.	n.r.	n.r.	n.r.	#VALUE!	0.0%	0.0%	0.0%
CHARO Community Development Corporation	CA	n.a.	n.a.	n.a.	0	0	0	0	0.0%	0.0%	0.0%
Totals	38	1.49	4.61	3.82	698	1306	144	2148	32.5%	60.8%	6.7%

Appendix G.2
Required Financial Education Characteristics by Agency

Grantee Agency	State	Length of Financial Education Classes (Hours)	Financial Education Classes (Number)	Time Span Over Which Financial Education Classes (Weeks)	Class Room (Hours)	Individuals Who Started Financial Education (Number)	Individuals Who Completed Financial Education (Number)	Individuals Who Are Still Undergoing Financial Education (Number)
Institute for Social and Economic Development	IA	11	94	6.8	1034.0	NA	70	NA
Human Solutions, Inc.	OR	8	26	4	208.0	466	373	93
Little Dixie Community Action Agency, Inc.	OK	8	8	39	64.0	4	0	4
Economic Opportunity Board of Clark County	NV	7	7	7	49.0	30	4	26
Allston Brighton Community Development Corporation	MA	2	24	104	48.0	46	42	4
Ramsey Action Programs, Inc.	MN	2.5	11	52	27.5	412	0	412
ALU LIKE, Inc.	HI	9	3	3	27.0	371	371	0
Penquis C.A.P., Inc.	ME	5.4	5	4	27.0	23	9	14
Wisconsin Women's Business Initiative Corporation	WI	3	9	18	27.0	142	83	59
Coastal Enterprises, Inc.	ME	1	20	26	20.0	12	0	12
The Center for Women and Families	KY	2	10	52	20.0	15	0	15
CTE, Inc.	CT	3	6	27	18.0	30	9	21
Kentucky River Foothills Development Council, Inc.	KY	1.5	12	16	18.0	11	0	11
Michigan Neighborhood Partnership	MI	1.5	12	1	18.0	12	0	12
WISCAP	WI	4.6	3.8	6	17.5	81	54	27
Ohio CDC	OH	1.5	11	27.5	16.5	NA	NA	NA
Capital Area Asset Building Corporation	DC	2	8	16	16.0	65	40	25
Central Vermont Community Action Council, Inc.	VT	2	8	32	16.0	60	55	5
CHARO Community Development Corporation	CA	2	8	8	16.0	0	0	0
FiveCAP, Inc.	MI	2	8	32	16.0	26	0	26
Mount Hope Housing Co., Inc.	NY	2	8	16	16.0	7	7	0
Women's Self-Employment Project	IL	2	8	8	16.0	145	91	54
Mercy Housing California	CA	2	6	24	12.0	49	22	27
Mile High United Way	CO	6	2	2	12.0	15	5	10
People Incorporated of SWVA	VA	2	6	6	12.0	0	0	0
Riverside County Department of Community Action	CA	2	6	36	12.0	27	0	27
Central Texas Mutual Housing Association	TX	2.5	4	4	10.0	10	10	0
East Bay Asian Local Development Corporation	CA	2	5	5	10.0	102	79	23
Peninsula Community Foundation	CA	2	5	5	10.0	28	28	0
YWCA of Greater Pittsburgh	PA	2	5	5	10.0	51	46	5
Heart of America Family Services	KS	1	9	32	9.0	30	5	25
United Way of Greater St. Louis, Inc.	MO	1.5	6	n.r.	9.0	148	46	102
Affordable Housing Partnership	NY	2	3	12	6.0	58	30	28
Community Services Agency Development Corporation	NV	2	3	52	6.0	17	0	17
Enterprise Plus Economic Development Center	CA	2	3	24	6.0	0	0	0
Hawaii Alliance for Community Based Economic Development	HI	2	2	19	4.0	NA	9	NA
North Carolina Department of Labor	NC	n.r.	n.r.	n.r.	#VALUE!	n.r.	n.r.	n.r.
Southern Maryland Tri-County Community Action Committee, I	MD	1.5	n.r.	4	#VALUE!	5	0	5
Totals and Averages	38	2.4	6.9	19.0	#VALUE!	2028	1045	983

* NA = Not available

Appendix G.3

Services Offered: Personal and Employment Interventions

Grantee Agency	Employment Support Offered	Child Care Offered	Transportation Offered	Medical Treatment Offered	Crisis Management Services Offered	Structured Planning Exercises Offered	Mentoring Offered	Peer Support Offered	Total	Percent
CTE, Inc.	YES	YES	NO	NO	YES	YES	YES	YES	6	75.0%
Penquis C.A.P., Inc.	YES	YES	NO	NO	NO	NO	YES	YES	4	50.0%
Central Vermont Community Action Council	NO	YES	YES	NO	YES	YES	NO	YES	5	62.5%
Mount Hope Housing Co., Inc.	YES	YES	NO	YES	YES	YES	YES	YES	7	87.5%
Allston Brighton Community Development Corporation	NO	YES	NO	NO	YES	NO	NO	YES	3	37.5%
Acre Family Day Care Corporation	NO	NO	NO	NO	NO	YES	NO	NO	1	12.5%
Greater Holyoke Community Development Corporation	YES	NO	NO	NO	NO	YES	NO	YES	3	37.5%
Housing Assistance Corporation	NO	YES	NO	NO	NO	NO	YES	NO	2	25.0%
Coastal Enterprises, Inc.	YES	NO	NO	NO	NO	YES	YES	NO	3	37.5%
Affordable Housing Partnership	YES	YES	NO	NO	NO	NO	YES	YES	4	50.0%
People Incorporated of SWVA	YES	NO	NO	NO	YES	NO	YES	YES	4	50.0%
Capital Area Asset Building Corporation	YES	YES	YES	NO	YES	YES	YES	YES	7	87.5%
YWCA of Greater Pittsburgh	YES	NO	NO	NO	YES	NO	NO	NO	2	25.0%
Southern Maryland Tri-County Community Action	NO	NO	NO	NO	NO	NO	NO	NO	0	0.0%
Kentucky River Foothills Develop.	YES	YES	YES	NO	YES	YES	YES	YES	7	87.5%
The Center for Women and Families	YES	YES	NO	NO	YES	NO	NO	YES	4	50.0%
North Carolina Dept. of Labor	n.r.	n.r.	n.r.	n.r.	n.r.	n.r.	n.r.	n.r.	0	0.0%
Ramsey Action Programs, Inc.	NO	YES	NO	NO	YES	NO	YES	YES	4	50.0%
Northwestern Ohio Community Action Com	YES	NO	NO	NO	YES	YES	YES	YES	5	62.5%
HHWP Community Action Commission	YES	YES	YES	NO	NO	YES	NO	NO	4	50.0%
Wisconsin Women's Business Initiative	NO	NO	NO	NO	NO	NO	YES	YES	2	25.0%
ADVOCAP, Inc.	NO	NO	NO	NO	NO	NO	NO	YES	1	12.5%
Community Action Coalition of South Central	NO	NO	YES	NO	YES	YES	YES	YES	5	62.5%
Community Action Inc. of Rock & Walwor	NO	YES	NO	NO	NO	NO	NO	NO	1	12.5%
North Central CAP, Inc.	YES	NO	YES	NO	YES	YES	NO	NO	4	50.0%
Comm. Relations - Social Devel. Co	YES	NO	NO	NO	YES	YES	NO	YES	4	50.0%
FiveCAP, Inc.	YES	YES	YES	NO	YES	YES	YES	YES	7	87.5%
Women's Self-Employment Project	YES	YES	NO	NO	YES	YES	YES	YES	6	75.0%
Little Dixie Comm. Action Agency	YES	YES	YES	NO	YES	NO	NO	NO	4	50.0%
Michigan Neighborhood Partnership	NO	YES	YES	YES	YES	NO	NO	YES	5	62.5%
Central Texas Mutual Housing Assoc	NO	YES	NO	NO	NO	NO	NO	NO	1	12.5%
Institute for Social and Economic Development	YES	YES	NO	NO	YES	YES	YES	NO	5	62.5%
Heart of America Family Services	YES	NO	YES	NO	YES	NO	YES	YES	5	62.5%
United Way of Greater St. Louis	YES	YES	NO	NO	YES	NO	YES	NO	4	50.0%
Mile High United Way	NO	NO	NO	NO	YES	n.r.	NO	NO	1	12.5%
Economic Opportunity Board of Clar	NO	NO	NO	NO	NO	NO	NO	NO	0	0.0%
Enterprise Plus Economic Devel. Ce	YES	YES	YES	NO	YES	NO	YES	YES	6	75.0%
Peninsula Community Foundation	YES	YES	NO	NO	YES	NO	NO	NO	3	37.5%
East Bay Asian Local Development Corporation	YES	YES	NO	NO	NO	YES	NO	YES	4	50.0%
Comm. Services Agency Dev. Corp.	NO	YES	YES	NO	NO	NO	NO	YES	3	37.5%
Mercy Housing California	YES	NO	NO	NO	YES	YES	YES	YES	5	62.5%
Hawaii Alliance for Comm. Based Ec	YES	NO	YES	NO	YES	YES	YES	YES	6	75.0%
CHARO Comm. Dev. Corp.	YES	YES	YES	YES	YES	YES	YES	YES	8	100.0%
Riverside County Dept of Community Action	YES	YES	YES	YES	YES	YES	YES	YES	8	100.0%
ALU Like, Inc.	YES	YES	YES	YES	YES	NO	YES	YES	7	87.5%
Human Solutions, Inc.	YES	YES	YES	YES	YES	YES	YES	YES	8	100.0%
Central Oregon Comm. Action Agency	YES	NO	NO	NO	YES	NO	NO	NO	2	25.0%
Total	31	28	17	6	31	22	25	30	190	50.5%
Percent of Agencies Offering Service of 47 Reporting	66.0%	59.6%	36.2%	12.8%	66.0%	46.8%	53.2%	63.8%	50.5%	#N/A

* n.r. = No Response

Appendix G.4
Financial Services Offered by Agency

Grantee Agency	State	Services Offered or Provided					Total	Percent
		Cash Grants	Financial Counseling	Revolving/Short Term Loans	Credit Repair	Other Financial		
CTE, Inc.	CT	YES	YES	NO	YES	NO	3	60%
Penquis C.A.P., Inc.	ME	NO	YES	YES	YES	NO	3	60%
Central Vermont Community Action Council	VT	NO	YES	NO	YES	NO	2	40%
Mount Hope Housing Co., Inc.	NY	NO	YES	YES	YES	YES	4	80%
Allston Brighton Community Development Corporation	NY	NO	YES	NO	YES	NO	2	40%
Acre Family Day Care Corporation	MA	NO	NO	NO	NO	NO	0	0%
Greater Holyoke Community Development Corporation	MA	NO	YES	NO	YES	NO	2	40%
Housing Assistance Corporation	MA	NO	NO	NO	YES	NO	1	20%
Coastal Enterprises, Inc.	ME	NO	NO	YES	NO	NO	1	20%
Affordable Housing Partnership	NY	NO	YES	YES	YES	NO	3	60%
People Incorporated of SWVA	VA	NO	YES	NO	YES	NO	2	40%
Capital Area Asset Building Corporation	DC	NO	YES	YES	YES	NO	3	60%
YWCA of Greater Pittsburgh	PA	NO	YES	NO	YES	NO	2	40%
Southern Maryland Tri-County Community Action	MD	NO	YES	NO	YES	NO	2	40%
Kentucky River Foothills Development Corporation	KY	NO	YES	NO	YES	NO	2	40%
The Center for Women and Families	KY	YES	YES	NO	YES	NO	3	60%
North Carolina Dept. of Labor	NC	n.r. *	n.r.	n.r.	n.r.	n.r.	n.r.	0%
Ramsey Action Programs, Inc.	MN	NO	YES	NO	YES	NO	2	40%
Northwestern Ohio Community Action Commission	OH	YES	YES	YES	YES	NO	4	80%
HHWP Community Action Commission	OH	YES	NO	YES	YES	NO	3	60%
Wisconsin Women's Business Initiative	WI	NO	NO	YES	YES	NO	2	40%
ADVOCAP, Inc.	WI	NO	YES	NO	YES	NO	2	40%
Community Action Coalition of South Central	WI	NO	YES	YES	YES	NO	3	60%
Community Action Inc. of Rock & Walworth Counties	WI	NO	YES	NO	NO	NO	1	20%
North Central CAP, Inc.	WI	YES	YES	NO	NO	NO	2	40%
Community Relations - Social Development Commission	WI	NO	YES	NO	NO	NO	1	20%
FiveCAP, Inc.	MI	NO	YES	YES	YES	NO	3	60%
Women's Self-Employment Project	IL	NO	YES	YES	YES	NO	3	60%
Little Dixie Comm. Action Agency	OK	NO	YES	YES	YES	NO	3	60%
Michigan Neighborhood Partnership	MI	NO	YES	NO	YES	NO	2	40%
Central Texas Mutual Housing Association	TX	NO	YES	NO	YES	NO	2	40%
Institute for Social and Economic Development	IA	NO	YES	YES	YES	YES	4	80%
Heart of America Family Services	KS	NO	YES	NO	NO	NO	1	20%
United Way of Greater St. Louis	MO	NO	YES	YES	YES	NO	3	60%
Mile High United Way	CO	NO	YES	YES	YES	NO	3	60%
Economic Opportunity Board of Clark County	NV	NO	YES	YES	YES	NO	3	60%
Enterprise Plus Economic Development Center, Inc.	CA	YES	YES	YES	YES	NO	4	80%
Peninsula Community Foundation	CA	NO	NO	NO	NO	NO	0	0%
East Bay Asian Local Development Corporation	CA	NO	NO	NO	YES	YES	2	40%
Comm. Services Agency Dev. Corp.	NV	NO	YES	NO	YES	NO	2	40%
Mercy Housing California	CA	NO	YES	NO	YES	NO	2	40%
Hawaii Alliance for Comm. Based Economic Development	HI	NO	YES	NO	YES	NO	2	40%
CHARO Comm. Dev. Corp.	CA	NO	YES	NO	YES	NO	2	40%
Riverside County Dept of Community Action	CA	YES	YES	YES	YES	NO	4	80%
ALU Like, Inc.	HI	YES	YES	YES	YES	NO	4	80%
Human Solutions, Inc.	OR	YES	YES	NO	YES	NO	3	60%
Central Oregon Comm. Action Agency	OR	NO	YES	NO	YES	NO	2	40%
Total	#N/A	9	39	19	39	3	109	46%
Percent Agencies Offering of 47 Reporting	#N/A	19%	83%	40%	83%	6%	N/A	N/A

* n.r. = Not Reported

Grant Characteristics:

DHHS Region	I
State	Connecticut
Grantee Agency	CTE, Inc.
<u>I. Award and Resource Characteristics:</u>	
Federal Award Amount	\$215,000.00
Non-Federal Match Amount	\$215,000.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$0.00
Total Value of Available Resources (Proposed)	\$430,000.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$16,000.00
<u>II. Account Characteristics:</u>	
Proposed Number of IDA Accounts to be Opened	97
Proposed Number of IDA Accounts to be Opened in Year One	65
Number of Accounts Opened	0
Number of Accounts Remaining Open at End of Reporting Period	0
<u>III. Match Rates by Asset Goal:</u>	
Home Purchase IDA Match Rate	1:1
Post-Secondary Education IDA Match Rate	1:1
Small Business IDA Match Rate	1:1
<u>IV. Social and Financial Services Provided by Grantee and Partners:</u>	
Types of Personal and Employment Services Offered	6
Types of Financial Services Offered	3
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	13

DHHS Region

I

State

Maine

Grantee Agency

Coastal Enterprises, Inc.

I. Award and Resource Characteristics:

Federal Award Amount	<input type="text" value="\$109,500.00"/>
Non-Federal Match Amount	<input type="text" value="\$109,500.00"/>
Additional Cash (Proposed)	<input type="text" value="\$0.00"/>
In-Kind Contribution (Proposed Dollar Value)	<input type="text" value="\$0.00"/>
Total Value of Available Resources (Proposed)	<input type="text" value="\$219,000.00"/>
Amount of Federal Award Drawn Down as of 9/30/2000	<input type="text" value="\$25,000.00"/>

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	<input type="text" value="50"/>
Proposed Number of IDA Accounts to be Opened in Year One	<input type="text" value="25"/>
Number of Accounts Opened	<input type="text" value="8"/>
Number of Accounts Remaining Open at End of Reporting Period	<input type="text" value="8"/>

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	<input type="text" value="1:1"/>
Post-Secondary Education IDA Match Rate	<input type="text" value="1:1"/>
Small Business IDA Match Rate	<input type="text" value="1:1"/>

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	<input type="text" value="3"/>
Types of Financial Services Offered	<input type="text" value="1"/>
Types of Specialized Asset Training Services Offered	<input type="text" value="2"/>
Advanced Financial Training Course(s) Offered	<input type="text" value="0"/>
Total Number of Different Types of Services Offered Under Grant	<input type="text" value="6"/>

DHHS Region

I

State

Maine

Grantee Agency

Penquis C.A.P., Inc.

I. Award and Resource Characteristics:

Federal Award Amount	\$117,000.00
Non-Federal Match Amount	\$117,000.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$0.00
Total Value of Available Resources (Proposed)	\$234,000.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$117,000.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	250
Proposed Number of IDA Accounts to be Opened in Year One	40
Number of Accounts Opened	9
Number of Accounts Remaining Open at End of Reporting Period	9

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	4
Types of Financial Services Offered	3
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	10

DHHS Region

I

State

Massachusetts

Grantee Agency

Allston Brighton CDC

I. Award and Resource Characteristics:

Federal Award Amount	\$90,050.00
Non-Federal Match Amount	\$90,050.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$225,000.00
Total Value of Available Resources (Proposed)	\$405,100.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$62,711.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	62
Proposed Number of IDA Accounts to be Opened in Year One	43
Number of Accounts Opened	46
Number of Accounts Remaining Open at End of Reporting Period	46

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	4:1
Post-Secondary Education IDA Match Rate	4:1
Small Business IDA Match Rate	4:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	3
Types of Financial Services Offered	2
Types of Specialized Asset Training Services Offered	1
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	6

DHHS Region

I

State

Vermont

Grantee Agency

Central Vermont Community Action Council

I. Award and Resource Characteristics:

Federal Award Amount	\$71,825.00
Non-Federal Match Amount	\$71,825.00
Additional Cash (Proposed)	\$50,000.00
In-Kind Contribution (Proposed Dollar Value)	\$100,840.00
Total Value of Available Resources (Proposed)	\$294,490.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$71,825.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	65
Proposed Number of IDA Accounts to be Opened in Year One	65
Number of Accounts Opened	55
Number of Accounts Remaining Open at End of Reporting Period	55

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1-3:1
Post-Secondary Education IDA Match Rate	2:1-3:1
Small Business IDA Match Rate	2:1-3:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	5
Types of Financial Services Offered	2
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	10

DHHS Region

II

State

New York

Grantee Agency

Affordable Housing Partnership

I. Award and Resource Characteristics:

Federal Award Amount	\$52,500.00
Non-Federal Match Amount	\$52,500.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$174,825.00
Total Value of Available Resources (Proposed)	\$279,825.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$0.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	100
Proposed Number of IDA Accounts to be Opened in Year One	16
Number of Accounts Opened	12
Number of Accounts Remaining Open at End of Reporting Period	12

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	3:1
Post-Secondary Education IDA Match Rate	3:1
Small Business IDA Match Rate	3:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	4
Types of Financial Services Offered	3
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	10

DHHS Region

II

State

New York

Grantee Agency

Mount Hope Housing Co., Inc.

I. Award and Resource Characteristics:

Federal Award Amount	\$137,569.00
Non-Federal Match Amount	\$137,569.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$210,425.00
Total Value of Available Resources (Proposed)	\$485,563.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$114,841.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	83
Proposed Number of IDA Accounts to be Opened in Year One	32
Number of Accounts Opened	20
Number of Accounts Remaining Open at End of Reporting Period	20

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	7
Types of Financial Services Offered	4
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	15

DHHS Region

III

State

District of Columbia

Grantee Agency

Capital Area Asset Building Corporation

I. Award and Resource Characteristics:

Federal Award Amount	\$164,250.00
Non-Federal Match Amount	\$164,250.00
Additional Cash (Proposed)	\$50,000.00
In-Kind Contribution (Proposed Dollar Value)	\$0.00
Total Value of Available Resources (Proposed)	\$378,500.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$49,971.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	87
Proposed Number of IDA Accounts to be Opened in Year One	35
Number of Accounts Opened	98
Number of Accounts Remaining Open at End of Reporting Period	98

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	VARIES
Post-Secondary Education IDA Match Rate	VARIES
Small Business IDA Match Rate	VARIES

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	7
Types of Financial Services Offered	3
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	13

DHHS Region

III

State

Maryland

Grantee Agency

Southern Maryland Tri-County Community Action

I. Award and Resource Characteristics:

Federal Award Amount	\$175,000.00
Non-Federal Match Amount	\$175,000.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$462,986.00
Total Value of Available Resources (Proposed)	\$812,986.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$10,000.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	250
Proposed Number of IDA Accounts to be Opened in Year One	50
Number of Accounts Opened	23
Number of Accounts Remaining Open at End of Reporting Period	23

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	0
Types of Financial Services Offered	2
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	6

DHHS Region

III

State

Pennsylvania

Grantee Agency

Pennsylvania Dept of Community and Economic Dev.

I. Award and Resource Characteristics:

Federal Award Amount	<input type="text" value="\$930,000.00"/>
Non-Federal Match Amount	<input type="text" value="\$930,000.00"/>
Additional Cash (Proposed)	<input type="text" value="\$37,166.00"/>
In-Kind Contribution (Proposed Dollar Value)	<input type="text" value="\$0.00"/>
Total Value of Available Resources (Proposed)	<input type="text" value="\$1,897,166.00"/>
Amount of Federal Award Drawn Down as of 9/30/2000	<input type="text" value="\$0.00"/>

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	<input type="text" value="1400"/>
Proposed Number of IDA Accounts to be Opened in Year One	<input type="text"/>
Number of Accounts Opened	<input type="text" value="0"/>
Number of Accounts Remaining Open at End of Reporting Period	<input type="text" value="0"/>

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	<input type="text" value="1:1"/>
Post-Secondary Education IDA Match Rate	<input type="text" value="1:1"/>
Small Business IDA Match Rate	<input type="text" value="1:1"/>

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	<input type="text" value="0"/>
Types of Financial Services Offered	<input type="text" value="0"/>
Types of Specialized Asset Training Services Offered	<input type="text" value="0"/>
Advanced Financial Training Course(s) Offered	<input type="text" value="0"/>
Total Number of Different Types of Services Offered Under Grant	<input type="text" value="0"/>

DHHS Region

III

State

Pennsylvania

Grantee Agency

YWCA of Greater Pittsburgh

I. Award and Resource Characteristics:

Federal Award Amount	<input type="text" value="\$300,000.00"/>
Non-Federal Match Amount	<input type="text" value="\$300,000.00"/>
Additional Cash (Proposed)	<input type="text" value="\$0.00"/>
In-Kind Contribution (Proposed Dollar Value)	<input type="text" value="\$484,000.00"/>
Total Value of Available Resources (Proposed)	<input type="text" value="\$1,084,000.00"/>
Amount of Federal Award Drawn Down as of 9/30/2000	<input type="text" value="\$60,000.00"/>

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	<input type="text" value="140"/>
Proposed Number of IDA Accounts to be Opened in Year One	<input type="text" value="40"/>
Number of Accounts Opened	<input type="text" value="52"/>
Number of Accounts Remaining Open at End of Reporting Period	<input type="text" value="52"/>

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	<input type="text" value="4:1"/>
Post-Secondary Education IDA Match Rate	<input type="text"/>
Small Business IDA Match Rate	<input type="text"/>

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	<input type="text" value="2"/>
Types of Financial Services Offered	<input type="text" value="2"/>
Types of Specialized Asset Training Services Offered	<input type="text" value="1"/>
Advanced Financial Training Course(s) Offered	<input type="text" value="0"/>
Total Number of Different Types of Services Offered Under Grant	<input type="text" value="5"/>

DHHS Region

III

State

Virginia

Grantee Agency

People Incorporated of SWVA

I. Award and Resource Characteristics:

Federal Award Amount	\$133,000.00
Non-Federal Match Amount	\$133,000.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$0.00
Total Value of Available Resources (Proposed)	\$266,000.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$50,080.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	60
Proposed Number of IDA Accounts to be Opened in Year One	30
Number of Accounts Opened	12
Number of Accounts Remaining Open at End of Reporting Period	12

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	4
Types of Financial Services Offered	2
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	10

DHHS Region

IV

State

Kentucky

Grantee Agency

Kentucky River Foothills Development Council

I. Award and Resource Characteristics:

Federal Award Amount	\$39,950.00
Non-Federal Match Amount	\$39,950.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$0.00
Total Value of Available Resources (Proposed)	\$79,900.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$0.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	60
Proposed Number of IDA Accounts to be Opened in Year One	20
Number of Accounts Opened	10
Number of Accounts Remaining Open at End of Reporting Period	10

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	7
Types of Financial Services Offered	2
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	13

DHHS Region

IV

State

Kentucky

Grantee Agency

The Center for Women and Families

I. Award and Resource Characteristics:

Federal Award Amount	\$82,873.00
Non-Federal Match Amount	\$82,873.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$203,000.00
Total Value of Available Resources (Proposed)	\$368,746.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$34,243.10

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	50
Proposed Number of IDA Accounts to be Opened in Year One	25
Number of Accounts Opened	15
Number of Accounts Remaining Open at End of Reporting Period	15

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	4
Types of Financial Services Offered	3
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	10

DHHS Region

IV

State

North Carolina

Grantee Agency

North Carolina Department of Labor

I. Award and Resource Characteristics:

Federal Award Amount	\$331,785.00
Non-Federal Match Amount	\$331,785.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$393,404.00
Total Value of Available Resources (Proposed)	\$1,056,974.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$0.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	269
Proposed Number of IDA Accounts to be Opened in Year One	180
Number of Accounts Opened	78
Number of Accounts Remaining Open at End of Reporting Period	78

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1-4:1
Post-Secondary Education IDA Match Rate	2:1-4:1
Small Business IDA Match Rate	2:1-4:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	0
Types of Financial Services Offered	0
Types of Specialized Asset Training Services Offered	0
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	0

DHHS Region

V

State

Illinois

Grantee Agency

Women's Self-Employment Project

I. Award and Resource Characteristics:

Federal Award Amount	\$315,000.00
Non-Federal Match Amount	\$315,000.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$100,000.00
Total Value of Available Resources (Proposed)	\$730,000.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$315,000.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	400
Proposed Number of IDA Accounts to be Opened in Year One	100
Number of Accounts Opened	198
Number of Accounts Remaining Open at End of Reporting Period	198

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2.5:1
Post-Secondary Education IDA Match Rate	2.5:1
Small Business IDA Match Rate	2.5:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	6
Types of Financial Services Offered	3
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	13

DHHS Region

V

State

Michigan

Grantee Agency

FiveCAP, Inc.

I. Award and Resource Characteristics:

Federal Award Amount	\$270,000.00
Non-Federal Match Amount	\$270,000.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$46,726.00
Total Value of Available Resources (Proposed)	\$586,726.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$120,000.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	120
Proposed Number of IDA Accounts to be Opened in Year One	40
Number of Accounts Opened	26
Number of Accounts Remaining Open at End of Reporting Period	26

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	7
Types of Financial Services Offered	3
Types of Specialized Asset Training Services Offered	2
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	12

DHHS Region

V

State

Michigan

Grantee Agency

Michigan Neighborhood Partnership

I. Award and Resource Characteristics:

Federal Award Amount	\$114,915.00
Non-Federal Match Amount	\$114,915.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$364,340.00
Total Value of Available Resources (Proposed)	\$594,170.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$12,000.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	52
Proposed Number of IDA Accounts to be Opened in Year One	24
Number of Accounts Opened	12
Number of Accounts Remaining Open at End of Reporting Period	12

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	6
Types of Financial Services Offered	2
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	11

DHHS Region

V

State

Minnesota

Grantee Agency

Ramsey Action Programs, Inc.

I. Award and Resource Characteristics:

Federal Award Amount	\$500,000.00
Non-Federal Match Amount	\$500,000.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$315,000.00
Total Value of Available Resources (Proposed)	\$1,315,000.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$432,500.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	1184
Proposed Number of IDA Accounts to be Opened in Year One	764
Number of Accounts Opened	516
Number of Accounts Remaining Open at End of Reporting Period	516

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	3:1
Post-Secondary Education IDA Match Rate	3:1
Small Business IDA Match Rate	3:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	4
Types of Financial Services Offered	2
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	9

DHHS Region

V

State

Ohio

Grantee Agency

Ohio CDC

I. Award and Resource Characteristics:

Federal Award Amount	\$500,000.00
Non-Federal Match Amount	\$500,000.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$148,465.00
Total Value of Available Resources (Proposed)	\$1,148,465.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$0.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	451
Proposed Number of IDA Accounts to be Opened in Year One	200
Number of Accounts Opened	51
Number of Accounts Remaining Open at End of Reporting Period	51

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	5
Types of Financial Services Offered	4
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	12

DHHS Region

V

State

Wisconsin

Grantee Agency

WISCAP

I. Award and Resource Characteristics:

Federal Award Amount	\$500,000.00
Non-Federal Match Amount	\$500,000.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$265,430.00
Total Value of Available Resources (Proposed)	\$1,265,430.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$138,000.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	455
Proposed Number of IDA Accounts to be Opened in Year One	200
Number of Accounts Opened	29
Number of Accounts Remaining Open at End of Reporting Period	92

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	1
Types of Financial Services Offered	2
Types of Specialized Asset Training Services Offered	2
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	6

DHHS Region

V

State

Wisconsin

Grantee Agency

Wisconsin Women's Business Initiative

I. Award and Resource Characteristics:

Federal Award Amount	\$70,000.00
Non-Federal Match Amount	\$70,000.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$0.00
Total Value of Available Resources (Proposed)	\$140,000.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$70,000.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	50
Proposed Number of IDA Accounts to be Opened in Year One	50
Number of Accounts Opened	50
Number of Accounts Remaining Open at End of Reporting Period	50

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	2
Types of Financial Services Offered	2
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	8

DHHS Region

VI

State

Oklahoma

Grantee Agency

Little Dixie Comm. Action Agency

I. Award and Resource Characteristics:

Federal Award Amount	<input type="text" value="\$6,000.00"/>
Non-Federal Match Amount	<input type="text" value="\$6,000.00"/>
Additional Cash (Proposed)	<input type="text" value="\$0.00"/>
In-Kind Contribution (Proposed Dollar Value)	<input type="text" value="\$0.00"/>
Total Value of Available Resources (Proposed)	<input type="text" value="\$12,000.00"/>
Amount of Federal Award Drawn Down as of 9/30/2000	<input type="text" value="\$6,000.00"/>

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	<input type="text" value="6"/>
Proposed Number of IDA Accounts to be Opened in Year One	<input type="text" value="6"/>
Number of Accounts Opened	<input type="text" value="4"/>
Number of Accounts Remaining Open at End of Reporting Period	<input type="text" value="4"/>

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	<input type="text" value="2:1"/>
Post-Secondary Education IDA Match Rate	<input type="text" value="N/A"/>
Small Business IDA Match Rate	<input type="text" value="N/A"/>

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	<input type="text" value="4"/>
Types of Financial Services Offered	<input type="text" value="3"/>
Types of Specialized Asset Training Services Offered	<input type="text" value="2"/>
Advanced Financial Training Course(s) Offered	<input type="text" value="1"/>
Total Number of Different Types of Services Offered Under Grant	<input type="text" value="10"/>

DHHS Region

VI

State

Texas

Grantee Agency

Central Texas Mutual Housing Association

I. Award and Resource Characteristics:

Federal Award Amount	\$99,450.00
Non-Federal Match Amount	\$99,450.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$0.00
Total Value of Available Resources (Proposed)	\$198,900.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$17,267.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	50
Proposed Number of IDA Accounts to be Opened in Year One	50
Number of Accounts Opened	39
Number of Accounts Remaining Open at End of Reporting Period	39

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	1
Types of Financial Services Offered	2
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	6

DHHS Region

VII

State

Iowa

Grantee Agency

Institute for Social and Economic Development

I. Award and Resource Characteristics:

Federal Award Amount	\$500,000.00
Non-Federal Match Amount	\$500,000.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$0.00
Total Value of Available Resources (Proposed)	\$1,000,000.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$150,000.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	1025
Proposed Number of IDA Accounts to be Opened in Year One	205
Number of Accounts Opened	111
Number of Accounts Remaining Open at End of Reporting Period	111

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	1:1
Post-Secondary Education IDA Match Rate	1:1
Small Business IDA Match Rate	1:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	6
Types of Financial Services Offered	4
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	13

DHHS Region

VII

State

Kansas

Grantee Agency

Heart of America Family Services

I. Award and Resource Characteristics:

Federal Award Amount	\$298,344.00
Non-Federal Match Amount	\$298,344.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$0.00
Total Value of Available Resources (Proposed)	\$596,688.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$98,550.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	250
Proposed Number of IDA Accounts to be Opened in Year One	250
Number of Accounts Opened	48
Number of Accounts Remaining Open at End of Reporting Period	48

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	5
Types of Financial Services Offered	1
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	10

DHHS Region

VII

State

Missouri

Grantee Agency

United Way of Greater St. Louis

I. Award and Resource Characteristics:

Federal Award Amount	\$325,270.00
Non-Federal Match Amount	\$325,270.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$295,000.00
Total Value of Available Resources (Proposed)	\$945,540.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$0.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	327
Proposed Number of IDA Accounts to be Opened in Year One	105
Number of Accounts Opened	159
Number of Accounts Remaining Open at End of Reporting Period	159

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	4
Types of Financial Services Offered	3
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	11

DHHS Region

VIII

State

Colorado

Grantee Agency

Mile High United Way

I. Award and Resource Characteristics:

Federal Award Amount	\$150,000.00
Non-Federal Match Amount	\$150,000.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$320,000.00
Total Value of Available Resources (Proposed)	\$620,000.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$60,000.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	91
Proposed Number of IDA Accounts to be Opened in Year One	60
Number of Accounts Opened	20
Number of Accounts Remaining Open at End of Reporting Period	20

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	3:1
Post-Secondary Education IDA Match Rate	3:1
Small Business IDA Match Rate	3:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	1
Types of Financial Services Offered	3
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	8

DHHS Region

IX

State

California

Grantee Agency

CHARO CDC

I. Award and Resource Characteristics:

Federal Award Amount	<input type="text" value="\$100,000.00"/>
Non-Federal Match Amount	<input type="text" value="\$100,000.00"/>
Additional Cash (Proposed)	<input type="text" value="\$0.00"/>
In-Kind Contribution (Proposed Dollar Value)	<input type="text" value="\$0.00"/>
Total Value of Available Resources (Proposed)	<input type="text" value="\$200,000.00"/>
Amount of Federal Award Drawn Down as of 9/30/2000	<input type="text" value="\$0.00"/>

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	<input type="text" value="75"/>
Proposed Number of IDA Accounts to be Opened in Year One	<input type="text" value="25"/>
Number of Accounts Opened	<input type="text" value="0"/>
Number of Accounts Remaining Open at End of Reporting Period	<input type="text" value="0"/>

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	<input type="text" value="2:1"/>
Post-Secondary Education IDA Match Rate	<input type="text" value="2:1"/>
Small Business IDA Match Rate	<input type="text" value="2:1"/>

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	<input type="text" value="8"/>
Types of Financial Services Offered	<input type="text" value="2"/>
Types of Specialized Asset Training Services Offered	<input type="text" value="3"/>
Advanced Financial Training Course(s) Offered	<input type="text" value="0"/>
Total Number of Different Types of Services Offered Under Grant	<input type="text" value="13"/>

DHHS Region

IX

State

California

Grantee Agency

East Bay Asian Local Development Corporation

I. Award and Resource Characteristics:

Federal Award Amount	\$260,773.00
Non-Federal Match Amount	\$260,773.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$0.00
Total Value of Available Resources (Proposed)	\$521,546.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$80,000.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	160
Proposed Number of IDA Accounts to be Opened in Year One	90
Number of Accounts Opened	79
Number of Accounts Remaining Open at End of Reporting Period	79

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	4
Types of Financial Services Offered	2
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	9

DHHS Region

IX

State

California

Grantee Agency

Enterprise Plus Economic Development Ctr.

I. Award and Resource Characteristics:

Federal Award Amount	\$86,879.00
Non-Federal Match Amount	\$86,879.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$0.00
Total Value of Available Resources (Proposed)	\$173,758.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$0.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	90
Proposed Number of IDA Accounts to be Opened in Year One	18
Number of Accounts Opened	0
Number of Accounts Remaining Open at End of Reporting Period	0

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	7
Types of Financial Services Offered	4
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	14

DHHS Region

IX

State

California

Grantee Agency

Mercy Housing California

I. Award and Resource Characteristics:

Federal Award Amount	\$79,500.00
Non-Federal Match Amount	\$79,500.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$160,000.00
Total Value of Available Resources (Proposed)	\$319,000.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$57,296.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	90
Proposed Number of IDA Accounts to be Opened in Year One	45
Number of Accounts Opened	49
Number of Accounts Remaining Open at End of Reporting Period	49

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	5
Types of Financial Services Offered	2
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	11

DHHS Region

IX

State

California

Grantee Agency

Peninsula Community Foundation

I. Award and Resource Characteristics:

Federal Award Amount	\$250,000.00
Non-Federal Match Amount	\$250,000.00
Additional Cash (Proposed)	\$85,000.00
In-Kind Contribution (Proposed Dollar Value)	\$412,164.00
Total Value of Available Resources (Proposed)	\$997,164.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$250,000.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	114
Proposed Number of IDA Accounts to be Opened in Year One	60
Number of Accounts Opened	28
Number of Accounts Remaining Open at End of Reporting Period	28

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	4
Types of Financial Services Offered	0
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	7

DHHS Region

IX

State

California

Grantee Agency

Riverside County Dept of Community Action

I. Award and Resource Characteristics:

Federal Award Amount	\$57,500.00
Non-Federal Match Amount	\$57,500.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$0.00
Total Value of Available Resources (Proposed)	\$115,000.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$0.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	50
Proposed Number of IDA Accounts to be Opened in Year One	25
Number of Accounts Opened	13
Number of Accounts Remaining Open at End of Reporting Period	13

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	2:1
Post-Secondary Education IDA Match Rate	2:1
Small Business IDA Match Rate	2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	8
Types of Financial Services Offered	4
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	16

DHHS Region

IX

State

Hawaii

Grantee Agency

ALU Like, Inc.

I. Award and Resource Characteristics:

Federal Award Amount	\$500,000.00
Non-Federal Match Amount	\$500,000.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$1,637,605.00
Total Value of Available Resources (Proposed)	\$2,637,605.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$100,000.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	380
Proposed Number of IDA Accounts to be Opened in Year One	105
Number of Accounts Opened	104
Number of Accounts Remaining Open at End of Reporting Period	104

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	3:1
Post-Secondary Education IDA Match Rate	3:1
Small Business IDA Match Rate	3:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	8
Types of Financial Services Offered	4
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	16

DHHS Region

IX

State

Hawaii

Grantee Agency

Hawaii Alliance for Comm. Based Econ. Dev.

I. Award and Resource Characteristics:

Federal Award Amount	\$116,022.00
Non-Federal Match Amount	\$116,022.00
Additional Cash (Proposed)	\$29,000.00
In-Kind Contribution (Proposed Dollar Value)	\$0.00
Total Value of Available Resources (Proposed)	\$261,044.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$70,256.35

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	179
Proposed Number of IDA Accounts to be Opened in Year One	63
Number of Accounts Opened	24
Number of Accounts Remaining Open at End of Reporting Period	24

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	1:1 - 3:1
Post-Secondary Education IDA Match Rate	1:1 - 2:1
Small Business IDA Match Rate	1:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	6
Types of Financial Services Offered	2
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	12

DHHS Region

IX

State

Nevada

Grantee Agency

Comm. Services Agency Dev. Corp.

I. Award and Resource Characteristics:

Federal Award Amount	\$70,719.00
Non-Federal Match Amount	\$70,719.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$118,800.00
Total Value of Available Resources (Proposed)	\$260,238.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$0.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	32
Proposed Number of IDA Accounts to be Opened in Year One	35
Number of Accounts Opened	17
Number of Accounts Remaining Open at End of Reporting Period	17

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	
Post-Secondary Education IDA Match Rate	
Small Business IDA Match Rate	

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	4
Types of Financial Services Offered	2
Types of Specialized Asset Training Services Offered	3
Advanced Financial Training Course(s) Offered	1
Total Number of Different Types of Services Offered Under Grant	10

DHHS Region

IX

State

Nevada

Grantee Agency

Economic Opportunity Board of Clark Cnty

I. Award and Resource Characteristics:

Federal Award Amount	\$90,000.00
Non-Federal Match Amount	\$90,000.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$30,000.00
Total Value of Available Resources (Proposed)	\$210,000.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$9,000.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	70
Proposed Number of IDA Accounts to be Opened in Year One	30
Number of Accounts Opened	19
Number of Accounts Remaining Open at End of Reporting Period	19

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	3:1
Post-Secondary Education IDA Match Rate	3:1
Small Business IDA Match Rate	3:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	0
Types of Financial Services Offered	3
Types of Specialized Asset Training Services Offered	2
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	5

DHHS Region

X

State

Oregon

Grantee Agency

Human Solutions, Inc.

I. Award and Resource Characteristics:

Federal Award Amount	\$273,363.00
Non-Federal Match Amount	\$273,363.00
Additional Cash (Proposed)	\$0.00
In-Kind Contribution (Proposed Dollar Value)	\$49,700.00
Total Value of Available Resources (Proposed)	\$596,426.00
Amount of Federal Award Drawn Down as of 9/30/2000	\$116,944.00

II. Account Characteristics:

Proposed Number of IDA Accounts to be Opened	260
Proposed Number of IDA Accounts to be Opened in Year One	83
Number of Accounts Opened	56
Number of Accounts Remaining Open at End of Reporting Period	56

III. Match Rates by Asset Goal:

Home Purchase IDA Match Rate	1:1 or 2:1
Post-Secondary Education IDA Match Rate	1:1 or 2:1
Small Business IDA Match Rate	1:1 or 2:1

IV. Social and Financial Services Provided by Grantee and Partners:

Types of Personal and Employment Services Offered	9
Types of Financial Services Offered	3
Types of Specialized Asset Training Services Offered	2
Advanced Financial Training Course(s) Offered	0
Total Number of Different Types of Services Offered Under Grant	14

APPENDIX I

AFIA ANNUAL REPORTING FORM

AFIA ANNUAL DATA REPORTING FORM

J. Agency/Organizational Contact Information (Sheet 1)

A. <u>AGENCY NAME:</u>	
B. <u>ADDRESS 1:</u>	
C. <u>ADDRESS 2:</u>	
D. <u>CITY:</u>	
E. <u>STATE:</u>	
F. <u>ZIP CODE:</u>	
G. <u>CONTACT NAME:</u>	
H. <u>TEL NUMBER OF CONTACT:</u>	
I. <u>FAX NUMBER OF CONTACT:</u>	
J. <u>E-MAIL OF CONTACT</u>	
K. <u>DATE RECEIVED FORM:</u>	
L. <u>DATE RETURNED FORM:</u>	
M. <u>REPORTING PERIOD:</u>	

On Completion, please mail and fax to:

PeopleWorks, Inc.
P.O. Box 606
Riverdale, Maryland 20738-0606
Attention: JRT/PB
Voice: 301-277-1801
Fax Number: 301-277-1804

Your Project's PIN is:

Please use in all correspondence

II. Grantee Organizational Characteristics (Sheet 2)

	Place an "X" in the Appropriate Box
A. TYPE OF ORGANIZATION	
1 Government Agency	
a State Agency	
b County Agency	
c Municipal Agency	
d Township Agency	
e Tribal Government/Native American Organization	
2 Educational Institution/Agency	
a Independent School District	
b State Controlled Institution of Higher Learning	
c Private University, College, or Junior College	
3 Community Based Organization	
a Non-Profit Community Action Agency, CSBG Funded	
b Non-Profit Community Development Corporation	
c Faith-Based Organization	
d Other (Describe):	
4 Association (Describe):	
5 Other (Describe):	
B. AGENCY CHARACTERISTICS	
1 Year Agency Founded	
2 Number of Full-Time Employees	
3 Number of Part-Time Employees	
4 Number of AmeriCorps "Volunteers" (VISTA or State and National)	
5 Number of Volunteers (Unpaid)	
6 Total Annual Agency Budget (Current Fiscal Year)	
7 Number of Individuals and/or organizations served in last 12 months	11
a Number of individual clients, if any	
b Number of agencies/organizations	
8 What Percent of the Agency's Target Population is:	
a Rural	
b Suburban	
c Urban, not Inner City	
d Inner City	
e State-Wide	

III. IDA Project Characteristics (Sheet 3)

	No. of IDA Project Sites	Number of Collaborators
A. TYPE OF IDA PROJECT		
1 Single Agency		
2 Collaborative		
B. IDA PROJECT STAFFING		
1 Number of Full-Time Employees Assigned to IDA project.		
2 Number of Part-Time Employees Assigned to IDA project.		
3 Number of AmeriCorps "Volunteers" Assigned to IDA project (VISTA and/or State and National)		
4 Number of Volunteers Assigned to IDA project.		
C. RESERVE FUND ACCOUNT(S)		
1 Total Match Funds Received?		
2 Total Federal Match Funds Drawn Down?		
3 How many reserve or match fund accounts has your project created?		
4 Please indicate the name of the bank, the interest rate given, and amount held in each "reserve or match" fund.		
Account	Bank Name	Interest Rate Amount (\$)
a	Bank 1	
b	Bank 2	
c	Bank 3	
d	Bank 4	
e	Bank 5	
f	Bank 6	
g	Bank 7	
h	Bank 8	
i	Bank 9	

III. IDA Project Characteristics (Sheet 3)

D. PARTICIPANT ACCOUNTS

1 Please provide the following information on Banks holding AFIA IDA Accounts

Account	Bank Name	Waived Fees (Y/N)	Number of Accounts	Interest Rate	Amount Held
a Bank 1					
b Bank 2					
c Bank 3					
d Bank 4					
e Bank 5					
f Bank 6					
g Bank 7					
h Bank 8					
i Bank 9					

E. IDA ACCOUNT SAVINGS PLAN AGREEMENT CHARACTERISTICS

1 List the AFIA IDA Account Holder Schedule of Deposits Allowed by the Program.

	Allowed (Y/N)
a One time (YES or NO)	
b Weekly (YES or NO)	
c Monthly (YES or NO)	
d Quarterly (YES or NO)	
2 Minimum opening deposit	
3 Minimum periodic deposit	
4 Maximum amount of IDA Account Holder Deposits that are Matched	
5 Match Rate for Qualified Uses:	
a Home Purchase	
b Post-Secondary Education	
c Business (Start, Expand, or Enhance)	
6 Length of IDA/Maturity (in Months)	
a Home Purchase	Minimum Maximum
b Post-Secondary Education	
c Business (Start, Expand, or Enhance)	
	Ratio

IV. AFIA IDA Program Enrollee and Account Holder Characteristics (Sheet 4):

A. NUMBER OF IDA PROGRAM ENROLLEES AND ACCOUNT HOLDERS		AFIA IDA Program Enrollee	AFIA IDA Account Holder
1 Number of individuals who attended an AFIA IDA Informational Meeting (Estimate):			
2 Number of individuals who submitted an Application to the AFIA IDA program			
3 Number of individuals who Enrolled in AFIA IDA Program in the reporting period.			
4 Number of individuals who Opened an AFIA IDA Account in the reporting period.			
5 Number of individuals who Opened a Non-AFIA IDA Account in the reporting period.			
B. GENDER			
1 Female			
2 Male			
C. RACE/ETHNICITY			
1 African American			
2 Asian American			
3 Caucasian			
4 Hispanic			
5 Native American			
6 Pacific Islander/Hawaiian			
7 Other (Specify: _____)			
8 Unknown/Missing			
D. AG (At Time of Enrollment)			
1 Under 18			
2 18-25			
3 26-35			
4 36-45			
5 46-55			
6 56 or older			
7 Unknown			
E. MARITAL STATUS			
1 Single			
2 Married			
3 Separated			
4 Divorced			
5 Widowed			
6 Other (Specify: _____)			
7 Unknown			

IV. AFIA IDA Program Enrollee and Account Holder Characteristics (Sheet 4):

	Number	Number
K NUMBER OF TANF RECIPIENTS		
L NUMBER OF EITC RECIPIENTS		
M BANKING AND CREDIT RELATIONSHIPS OF ENROLLEES AND ACCOUNT HOLDERS:		
1 Checking Accounts		
2 Savings Accounts		
3 Non-AFIA IDA Accounts		
4 Credit Cards		
5 Mortgage Loans		
6 Other Loans		
a Automobile		
b Student		
c Pay Day Loans		
d Car/Automobile Title Loans		
e Personal/Signature Loans		
7 Direct Deposit		
8 Automatic IDA Allotment/Deposit		
N AFIA IDA DEPOSIT NUMBERS AND AMOUNTS		
1 Savings		
2 Match		
O AFIA IDA WITHDRAWALS BY PURPOSE, NUMBER, AND TOTAL AMOUNTS		
1 Qualified Uses:		
a Home Purchase		
b Micro-enterprise		
c Post Secondary Education		
d Transfer		
2 Emergency		
3 Non-Qualified Uses		

V. AFIA Project Service Configuration and Use Patterns

	Offered (Y/N)	In-House (Y/N)	Partner (Y/N)	Number of Account Holders Who Used
A. REQUIRED IDA SERVICES				
1 Financial Education				
a Length of Individual Training Sessions or Classes in Hours				
b Number of Individual Training Sessions or Classes				
c Time Span Over Which Training Is Conducted (In Weeks)				
d Number of Individuals Who Started Financial Training				
e Number of Individuals Who Have Completed Financial Training				
f Number of Individuals Still Undergoing Financial Training				
2 Savings Plan Agreement				
a Length of Average Savings Plan Agreement Negotiation Sessions in Hours				
b Average Number of Savings Plan Agreement Negotiation Sessions				
c Time Span Over Which Savings Plan Agreement is Negotiated in Weeks				
d Number of Individuals Currently Working on Savings Plan Agreement				
e Number of Individuals Who Have Completed a Savings Plan Agreement				
f Number of Individuals Who Are in the Process of Planning an Amendment				
B. OTHER SERVICES OFFERED/PROVIDED				
1 Personal and Employment Interventions				
a Employment support				
b Child care				
c Transportation				
d Medical (treatment)				
e Crisis management				
f Structured planning exercises				
g Mentoring				
h Peer Support				
i Other (Specify: _____)				
2 Financial Interventions				
a Cash-outright				
b Counseling				
c Loans (revolving, etc.)				
d Credit repair				
e Other (Specify: _____)				
3 Asset Related Training				
a Home Purchase & Ownership				
b Small Business Creation and Management				
c Post Secondary Education				
d Specialized or Advanced Financial Education				