

**THE ASSETS FOR INDEPENDENCE
DEMONSTRATION PROGRAM**

**Second Interim Report to Congress
Covering Activities of Grantees
Selected in FY 1999 and FY 2000**

March 2003

**ADMINISTRATION FOR CHILDREN AND FAMILIES
DEPARTMENT OF HEALTH AND HUMAN SERVICES**

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**THE ASSETS FOR INDEPENDENCE
DEMONSTRATION PROGRAM
Second Interim Report to Congress
Covering Activities of Grantees Selected in Fiscal Years 1999 and 2000**

Executive Summary

The Assets for Independence (AFI) Demonstration Program was authorized by Congress in 1998 to determine the efficacy of Individual Development Accounts (IDAs) as tools in a comprehensive strategy to improve social and economic prospects for low-income households. The Office of Community Services (OCS) in the Administration for Children and Families (ACF) implements the program. OCS awarded five-year Federal grants for the purpose of matching savings of low-income households to assist them to acquire one of the following assets: in purchasing a first home, obtaining post-secondary education, or capitalizing a small business.

This second annual report presents data on the 65 agencies that received grants under the AFI Demonstration authority from OCS in fiscal years 1999 and 2000. New grantees are selected for funding each year, and have five-year implementation periods for their projects. Among the grantees selected for FYs 1999 and 2000 were 23 Community Development Corporations (CDCs), 21 Community Action Agencies (CAAs), 12 other Community-Based Organizations (CBOs), and 6 state and local government agencies. Remaining funds went to evaluation and program administration.

The 63 competitively funded grantees and two grandfathered statewide grantees proposed to open more than 11,000 AFI IDAs. During the first two years of operations, 4,585 of the proposed accounts were opened and \$2,036,877 in savings deposits made to those accounts. As of the end of FY 2000, 151 account holders had withdrawn \$274,629 to purchase first homes; another 126 had withdrawn \$130,557 to capitalize small businesses; and 128 had withdrawn \$73,185 to fund post-secondary education. The attrition rate over the first two years of the projects was low. Only 272 non-qualified withdrawals were recorded, representing an attrition rate of 6 percent. The \$54,336 in non-qualified withdrawals represented less than 3 percent of the total savings deposits made into IDA accounts.

Of the \$6.3 million that was drawn down, approximately \$4.7 million was drawn down by the 38 competitively funded FY 1999 grantees and \$1.6 million by the 25 competitively funded FY 2000 grantees. These draws correspond to 48.1 percent and 34.6 percent respectively of the available Federal funds to the FY 1999 and FY 2000 grantees. The experience of other national IDA initiatives, including the private foundation-funded American Dream Demonstration (ADD), suggests that it takes significant time in the first year of an IDA initiative to develop criteria, recruit participants, and provide services and training, resulting in delays in savings and matched draw downs. Over the same period, grantees deposited \$12,490,421 in nonfederal share dollars and other administrative funds, which also were deposited in their AFI Reserve

Fund accounts. Together with the \$6,442,226 in Federal funds that were drawn down, grantees have deposited a total of \$18,932,687 in their AFI Reserve Fund accounts.

The typical AFI participant is an African-American female between the ages of 26 and 45. She is most likely single, has at least one child under the age of 18 and resides in an urban area. The typical AFI participant may have an established relationship with a financial institution, usually does not own her own home, and she is most likely saving to purchase a first home.

AFI grantees provide participants training and instruction in basic financial literacy. The great majority of AFI grantees also offer the participants asset-specific training. During the first two years of the demonstration program, AFI grantees conducted 814 asset-related and financial literacy courses. Of the 6,398 individuals who participated in these courses, 4,396 have completed the basic financial literacy education program. AFI grantees also provide or organize additional training sessions and support services for participants. Also during the first two years of the demonstration, 5,358 individuals attended home-purchase courses, 3,398 attended sessions related to small business, 3,081 attended post-secondary education counseling and career planning sessions, and 542 took advanced financial training courses.

THE ASSETS FOR INDEPENDENCE DEMONSTRATION PROGRAM

Introduction

The Assets for Independence (AFI) Demonstration Program, which is managed by the Office of Community Services (OCS) in the Administration for Children and Families (ACF), was authorized by the Congress in 1998 to determine the efficacy of Individual Development Accounts (IDAs) as a tool in a comprehensive strategy to improve social and economic prospects for low-income households. This second interim report to Congress provides an overview of project activities for the period August 1999 through September 2000 conducted by the 63 competitively funded and two grandfathered statewide IDA projects that were awarded AFI grants in fiscal years 1999 and 2000. The report is submitted pursuant to the requirements set forth by Section 414(d)(1) of Title IV, the Assets for Independence Act of the Community Opportunities, Accountability, and Training and Educational Services Act of 1998 (Pub.L. 105-285), as amended.

GRANTS AWARDED

During the first two years of the AFI Demonstration Program, 65 grants of up to \$500,000 were awarded to nonprofit, community-based organizations to operate IDA projects. Two states with statewide programs, Pennsylvania and Indiana, were designated as yearly, noncompetitive grant recipients in the original authorizing statute for the program. The two grandfathered state agencies in Pennsylvania and Indiana could receive up to \$1,000,000 in federal funds for each year of a five-year project. In FY 1999, OCS funded 38 agencies and the statewide programs in Indiana and Pennsylvania.¹ In FY 2000, another 25 agencies were funded under the AFI Demonstration Program and 15 FY 1999 grantees received additional funds. As of September 30, 2000, a total of \$18,009,419 was awarded to the 65 projects, of which \$14,449,419 went to the 63 competitively funded grantees and \$3,560,000 to the two grandfathered state agencies. The remaining funds supported evaluation and program administration. Table 1 details the AFI grants awarded in FY 1999 and FY 2000. Table 2 summarizes the grants awarded in years one and two for the FY 1999 and FY 2000 grantees.

¹ The AFU Demonstration Program provides multi-year funding to two statewide IDA programs run by the state governments in Indiana and Pennsylvania. These programs are subject to different funding and operational rules from the competitively funded grantees. As such, this document distinguishes the aggregates.

Table 1. AFI Grants Awarded to FY 1999 and FY 2000 Grantees

Agency	State	Award Year	Grant Amount		
			1999	2000	TOTAL
1 Affordable Housing Partnership	NY	1999	\$52,500	\$10,000	\$62,500
2 Allston Brighton Community Dev. Corp.	MA	1999	90,050	58,010	148,060
3 ALU Like, Inc.	HI	1999	500,000	...	500,000
4 Capital Area Asset Building Corporation	DC	1999	164,250	215,470	379,720
5 Central Vermont Community Action	VT	1999	71,825	109,500	181,325
6 CHARO Community Corp.	CA	1999	100,000	...	100,000
7 Coastal Enterprises, Inc.	ME	1999	109,500	198,895	308,395
8 Community Services Agency & Development Corp.	NV	1999	70,719	...	70,719
9 CTE, Inc.	CT	1999	215,000	198,895	413,895
10 East Bay Asian Local Development Corp.	CA	1999	260,773	227,624	488,397
11 Economic Opportunity Board of Clark County	NV	1999	90,000	...	90,000
12 Five CAP, Inc.	MI	1999	270,000	...	270,000
13 Foundation Communities	TX	1999	99,450	198,900	298,350
14 Fresno County Economic Opportunities Commission	CA	1999	86,879	...	86,879
15 Hawaii Alliance for Comm. Based Econ. Dev.	HI	1999	116,022	...	116,022
16 Heart of America Family Services	KS	1999	298,344	...	298,344
17 Human Solutions	OR	1999	273,363	...	273,363
18 Institute for Social and Economic Development	IA	1999	500,000	...	500,000
19 Kentucky River Foothills Development Council	KY	1999	39,950	37,075	77,025
20 Little Dixie Community Action Association	OK	1999	6,000	27,308	33,308
21 Mercy Housing California	CA	1999	79,500	...	79,500
22 Michigan Neighborhood Partnership	MI	1999	114,915	385,085	500,000
23 Mile High United Way	CO	1999	150,000	350,000	500,000
24 North Carolina Dept. of Labor	NC	1999	331,785	...	331,785
25 Ohio Community Development Corp.	OH	1999	500,000	...	500,000
26 Peninsula Community Foundation	CA	1999	250,000	...	250,000
27 Penquis Community Action Program	ME	1999	117,000	47,000	164,000
28 People Inc. of Southwest VA	VA	1999	133,000	133,000	266,000
29 Ramsey Action Programs, Inc.	MN	1999	500,000	...	500,000
30 Riverside County Dept. of Community Action	CA	1999	57,500	144,000	201,500
31 Southern Maryland Tri-County Community	MD	1999	175,000	...	175,000
32 The Center for Women and Families	KY	1999	82,873	...	82,873
33 The Mount Hope Housing Company	NY	1999	137,569	...	137,569
34 United Way of Greater Saint Louis	MO	1999	325,270	...	325,270
35 Wisconsin Community Action, Inc.	WI	1999	500,000	...	500,000
36 Wisconsin Women's Business Initiative Corp.	WI	1999	70,000	...	70,000
37 Women's Self-Employment Project	IL	1999	315,000	...	315,000
38 YWCA of Greater Pittsburgh	PA	1999	300,000	...	300,000
39 Administrators of the Tulane Education Fund	LA	2000	...	155,000	155,000
40 Arkansas Enterprise Group	AR	2000	...	125,000	125,000
41 Bethel New Life, Inc.	IL	2000	...	60,000	60,000
42 CAP Services, Inc.	WI	2000	...	110,000	110,000
43 City of San Antonio	TX	2000	...	100,000	100,000
44 Community Action Association of Oklahoma City	OK	2000	...	50,000	50,000
45 El Puente CDC	TX	2000	...	100,000	100,000
46 Employment Resources, Inc.	MA	2000	...	40,000	40,000
47 Family Services Woodfield, Inc.	CT	2000	...	130,000	130,000
48 Gulf Coast Community Services	TX	2000	...	80,000	80,000
49 Illinois Community Action Agency	IL	2000	...	159,576	159,576
50 Mountain Association for Community Econ. Devt.	KY	2000	...	4,000	4,000
51 Non-Profit Assistance Corp.	NY	2000	...	497,240	497,240
52 People's Community Development Corp.	MO	2000	...	250,000	250,000
53 Sonoma County People for Economic Opportunity (SCPEO)	CA	2000	...	50,000	50,000
54 South Carolina Association of Community Devt. Corps., Inc.	SC	2000	...	500,000	500,000
55 State of Connecticut Dept. of Labor	CT	2000	...	400,000	400,000
56 Steans Family Foundation	IL	2000	...	386,741	386,741
57 United Way of Metro Atlanta	GA	2000	...	500,000	500,000
58 United Way of Texas Gulf Coast	TX	2000	...	262,800	262,800
59 Upper East Tennessee HD Agency	TN	2000	...	61,225	61,225
60 WECO Fund, Inc.	OH	2000	...	280,000	280,000
61 West Company	CA	2000	...	53,038	53,038
62 West Perrine CDC	FL	2000	...	100,000	100,000
63 Zion Non-Profit Charitable Trust	PA	2000	...	100,000	100,000
Total for Competitively Funded			7,554,037	6,895,382	14,449,419
<i>Grandfathered Projects</i>					
1 Indiana Dept. of Commerce - Comm. Dev. Division	IN	1999	930,000	700,000	1,630,000
2 PA Dept. of Community and Economic Development	PA	1999	930,000	1,000,000	1,930,000
Total for Statewide grandfathered Projects			1,860,000	1,700,000	3,560,000

Table 2: Comparison of Competitive Grant Awards in Program Years 1 and 2 for Cohorts

	AFI Program Year One	AFI Program Year Two	Total
FY 1999 Grantees	\$7,554,037	\$2,340,762	\$9,894,799
FY 2000 Grantees	n.a.	\$4,554,620	\$4,554,620
Total	\$7,554,037	\$6,895,382	\$14,449,419

n.a. = not applicable

Grant size varied considerably during the first two years. Initial awards ranged in size from \$4,000 to \$500,000. The average size of an initial grant in FY 1999 was \$198,800. It dropped to just under \$182,200 in FY 2000. Of the 63 competitively funded awards, 26 were for \$100,000 or less; 14 were for between \$100,001 and \$200,000; 10 were for between \$200,001 and \$300,000; and 5 were for between \$300,001 and \$400,000. The remaining 8 were for more than \$400,000, 7 of which were for the maximum amount of \$500,000.

In FY 2000, OCS granted 15 supplementary awards to the FY 1999 grantees. The average size of these supplements was \$156,051. Overall, these supplements increased the funds available to the FY 1999 grantees by just under 31 percent. It is worth noting that the average supplementary grant was larger than the average initial grant for the 15 grantees that received a supplement (\$156,051 versus \$112,114). These data suggest that after an agency successfully establishes an IDA project, it becomes easier for the agency to raise additional funds.

SCOPE OF THIS REPORT

Section 414(d)(1) of the Assets for Independence statute requires the submission of annual reports to Congress on the implementation of the AFI Demonstration Program. This report provides the following information from the 65 grantees as required by Section 412 of the statute²:

- (1) The number and characteristics of individuals making a deposit into an IDA;
- (2) The amounts in the Reserve Fund established with respect to the project;
- (3) The amounts deposited in the IDAs;
- (4) The amounts withdrawn from the IDAs and the purposes for which such amounts were withdrawn;
- (5) The balances remaining in the IDAs;
- (6) The savings account characteristics (such as threshold amounts and match rates) required to stimulate participation in the demonstration project, and how such characteristics vary among different populations or communities;
- (7) Details of ancillary support services offered by grantees (such as configurations relating to peer support, structured planning exercises, mentoring, and case management) that increase the rate and consistency of participation in the

² See the Community Opportunities, Accountability and Training and Educational Services Act of 1998; Public Law 105-285 of the 105th Congress. Title IV, Assets for Independence Act 42 USC 604 note. Section 412a. [Annual Progress Reports].

- demonstration project, and how such services varied among different populations or communities; and
- (8) Such other information as the Secretary may require to evaluate the demonstration project.

DATA SOURCES

Each grantee submits an Annual Reporting Form, which provides data on project characteristics, activities, and accomplishments. The data provided in these reporting forms are cumulative, covering the period from the initial award to each grantee through September 30, 2000. The self-reported data contained in these Annual Reporting Forms and the information contained in the original and supplementary grant applications for funding are the primary sources of data for this second interim report to Congress. The Annual Reporting Form is shown in Appendix J: *Annual Reporting Form*.

1. The Number and Characteristics of Individuals Making Deposits into an Individual Development Account (IDA)

During the first two years of operations, the 63 competitively funded grantees reported that 4,585 project participants opened IDAs. This section describes the overall characteristics of these IDA account holders, including their gender, race/ethnicity, age, marital status, household size, children under 18, employment status, income, residence, banking relationships, and loans held. Several of the participant characteristic patterns noted can be attributed to program eligibility criteria, including household income, asset test, and earned income requirements. Other patterns reflect the demographics of grantee agency client bases. The demographic data below are virtually identical to the privately funded national IDA initiative, the American Dream Demonstration (ADD), in terms of income, education, employment status, gender, race/ethnicity, age, household size, residence, marital status and banking relationships.

GENDER

The agencies report that 81 percent of their account holders are female. (See Appendix A.1: *Gender of AFI Account Holders by Agency*.) One of the factors contributing to this large proportion of female participants is the fact that both the legislation and the program announcements encourage applicants to recruit TANF recipients to the program, and more than 80 percent of all adult TANF recipients are female.

It is also important to note that within an eligible household, any household member may open an IDA. Therefore, an IDA-eligible household might, for example, contain a married couple in which both spouses have IDAs, only the wife has an IDA, or only the husband has an IDA. Other arrangements are possible involving a child or other eligible member of the household.

RACE/ETHNICITY

The self-identified racial/ethnic composition of AFI account holders is presented in Table 3 below.

Table 3. Race and Ethnicity of AFI Account Holders

	AFI Account Holders	US Low-Income Population
African-American	42%	21%
Caucasian	33%	53%
Hispanic	10%	21%
Other	15%	5%

Compared to the general low-income population in the U.S., the AFI project serves a higher proportion of African-Americans and a lower proportion of Hispanic and Caucasian-Americans. Of the six largest AFI grantees, three serve predominately African-American populations located in the South Side of Chicago (Women's Self-Employment Project), the state of North Carolina (North Carolina Department of Labor), and Washington, D.C. (Capital Area Asset Building Corporation), respectively (see Appendix A.2: *Ethnicity and Race of Account Holders*).

The “Other” category of project participants comprises 6.7 percent Pacific Islander/ Hawaiians, 3.4 percent Asian Americans, 2.3 percent Native Americans, and 1.6 percent Mixed or Unspecified (see Appendix A.2: *Ethnicity and Race of Account Holders*). The relatively large representation of Pacific Islanders reflects participation of two FY 1999 grantees located in Hawaii. These grantees received approximately 8 percent of the total FY 1999 competitively funded grant awards, and represent 6.5 percent of the total number of participant accounts open at the end of the reporting period.

AGE

Ninety-seven percent of the AFI account holders are between the ages of 18 and 55, the peak work years. The age distribution of participants reflect the program focus on the working population. It must, however, be noted that the data reflects only the age of the member of the household who opened an IDA – not the ages of all of the household members. Members of the account holder’s household, particularly children under 18, are expected to benefit from the program. (See Appendix A.3: *Age of Account Holders*.)

MARITAL STATUS

Approximately half of AFI project participants report that they are single. Almost one-quarter of the participants (22.5%) are married. Nearly 19 percent report that they are divorced. Separated or widowed individuals make up another 6.5 and 1.6 percent of the account holders respectively (See Appendix A.4: *Marital Status of Account Holders*.)

HOUSEHOLD SIZE

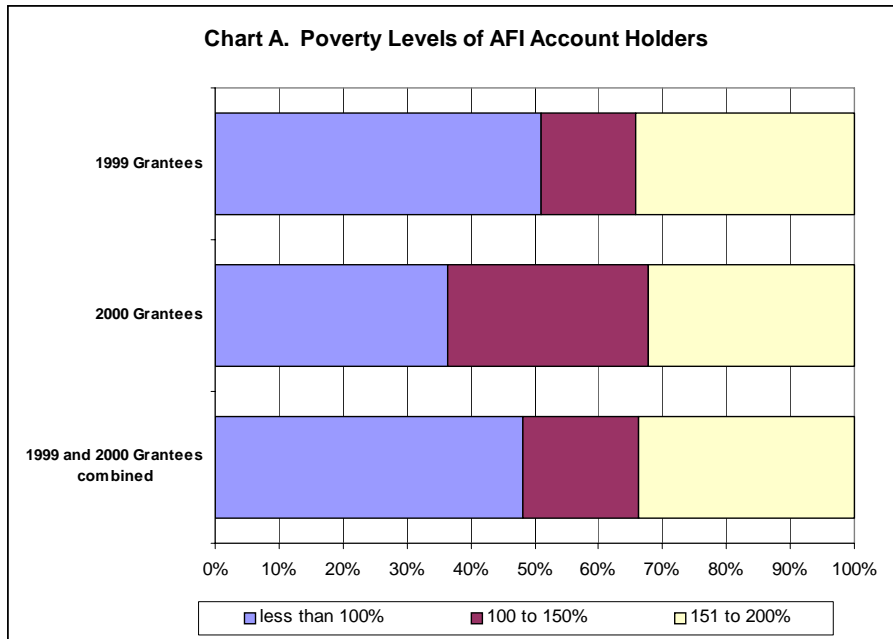
The most frequently reported household size was “1”. Approximately 28 percent of IDA participants reported that they live alone, 24 percent live in two-person households and 16 percent live in three-person households. Twenty percent of participants live in households of 4 or more people (see Appendix A.5: *Number in Household of Account Holders* and A.6: *Number of Children in Households of Account Holders* for detailed information).

EMPLOYMENT STATUS

According to the federal statute, program participants must make IDA deposits only from household earned income, and deposits to open IDA accounts must be made at least once quarterly. Grantee annual reports indicated that more than 6 in 10 of the account holders (63%) were employed full-time, and just over 1 in 5 (22%) were employed part-time. Approximately 7 percent of the account holders were students. Individuals who categorized themselves as students lived in eligible households with earned income or income earned over semester breaks through work-study programs or part-time employment. Rates of reported unemployed individuals, homemakers, and retired individuals were each very low – 2 percent, 1.0 percent, and 0.1 percent respectively. These latter categories of account holders also are presumed to reside in households with earned incomes.

INCOME

Nearly half of the participants (48%) live in households with incomes below 100 percent of the federal poverty line (see Appendix A12: *Poverty Levels of Account Holders*). The proportion of participants with incomes between 150 and 200 percent of the federal poverty line was 34 percent. Only 18 percent of AFI participants had incomes between 100 and 150 percent of the federal poverty level. The income profile of the participants is shown in Chart A.



RESIDENCE

Nearly half of the AFI account holders (45%) reside in a non-inner city urban area, while 23 percent live in inner city areas and 27 percent in rural areas. Only 5 percent of the AFI account holders live in suburban areas (see Appendix A.8: *Area of Residence of Account Holders*). The reach of the AFI IDA projects to rural residents is worth noting. The proportion of participants living in rural areas is significantly above the national average; a result of the fact that a disproportionate number of poor persons live in rural areas.

EDUCATION

More than half of the account holders have post-high school education; 33 percent have some college education, 10 percent have bachelor degrees and 7 percent have associates degrees (see Appendix A.9: *Education Level of Account Holders*).

ACCOUNT HOLDER BANKING RELATIONSHIPS

Among AFI participants who opened an IDA, nearly 73 percent had a checking account, 55 percent had a savings account, 6 percent used direct deposit, 4 percent used an automatic IDA allotment or savings deposit procedure, and 41 percent had a credit card (see Appendix A.10: *Banking Relationships of Account Holders* for more detail).

LOANS

Loans, particularly high interest loans, held by IDA participants can represent a significant financial burden, reducing the likelihood that the participant will be able to make significant IDA deposits on a regular basis. The data indicate that with the exception of automobile loans, only a minority of IDA participants had loans. About 30 percent of all participants had an automobile loan, 24 percent had student loans, and approximately 11 percent had a personal signature loan -- (see Appendix A.11: *Loans Held by Account Holders*).

2. The Amounts in the Reserve Fund Established with Respect to the Project

THE RESERVE FUND

At the end of September 2000, the 63 competitively funded grantees collectively had drawn down just over 43 percent, or just over \$6.4 million, of the approximately \$14.5 million in funds awarded to them (see Text Table 1: *AFI Grants Awarded to FY 1999 and FY 2000 Grantees* and Appendix B.2: *Reserve Fund, Grant Drawdown & Total Savings*). In addition, they had deposited nearly \$12.5 million in non-Federal share funds (discussed more fully below). Not including the amounts set aside for administrative costs from the drawn down funds, grantees had placed a total of slightly over \$18.5 million in the Reserve Fund accounts by the end of September 2000.

As mentioned earlier, there are two groups of competitively funded grantees about which data are presented in this report. The 1999 grantees drew down 48 percent of their Federal share (nearly \$4.8 million) in two years, and the 2000 grantees drew down just under 28 percent (\$1.3 million) in one year. Grantees have indicated that they withdrew significantly larger amounts of their non-Federal share and deposited it in their Reserve Funds, than of the Federal grant funds due to the complexities surrounding AFI grant draw down procedures. Table 4 compares Reserve Fund activity in Program Years 1 and 2 for the cohorts.

To increase the number of grantee Reserve Fund draw downs, OCS will increase the level of technical assistance to those grantees that are having difficulty drawing down the Reserve Fund. It is OCS' intention that the vast majority of Reserve Funds will be drawn down by the five-year completion period of each AFI grantee.

Table 4: Grant Draw Downs and Deposits into the Reserve Fund in Program Years 1 and 2 by the Competitively Funded Grantees

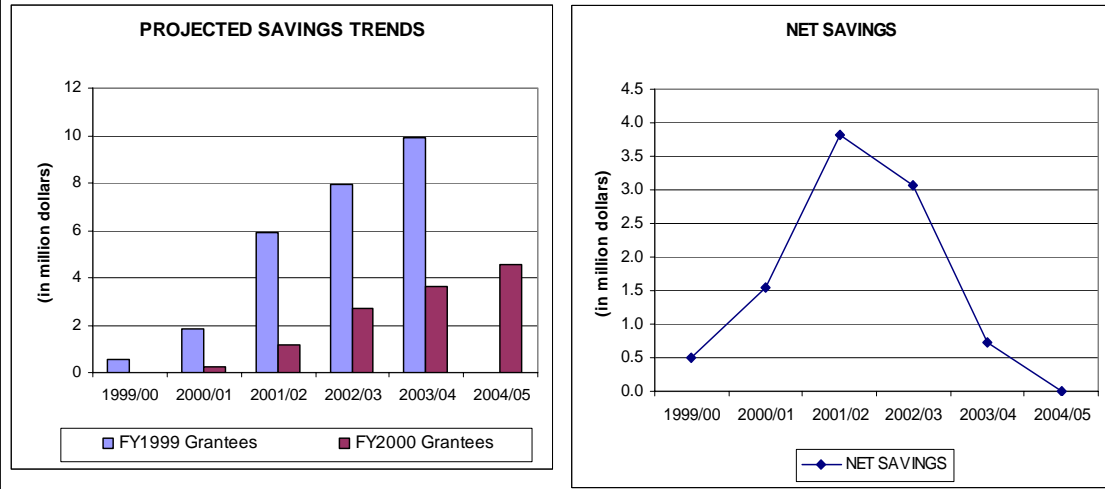
		AFI Program Year One	AFI Program Year Two	Total
Federal	FY 1999 Grantees	\$2,766,050	\$2,085,551	\$4,851,601
	FY 2000 Grantees	n.a.	\$1,590,625	\$1,590,625
Total		\$2,766,050	\$3,676,176	\$6,442,226 ³

n.a. = not applicable

The available evidence indicates a transition in grant activities for projects in their first and second years. Most of the first year is spent finalizing project arrangements, developing collaborations, and arranging training opportunities; hence, the significant increases in accounts opened and withdrawals observed between years one and two in the case of the 1999 grantees. Overall, the 1999 grantees experienced an almost 50 percent growth in reserve account holdings. Chart B presents a medium-term forecast of trends for the 63 grantees, assuming a similar year-two rate of growth for 2000 grantees.

³ This figure includes amounts for administrative costs.

Chart B. Projected Trends in Grantee Savings



Note: Savings trends are projected on a cumulative basis. Post-2001 estimates reflect expected proportions of existing AFI awards that will be saved over the respective five-year periods. The net savings graph incorporates the effects of qualified withdrawals that are anticipated.

The interest rate earned on the Reserve Funds represents a source of funds to manage the AFI project. The authorizing statute specifies that over the life of the project, approximately half of the interest earned should be available to the project to fund AFI-related activities. The other half should belong to the AFI IDA account holders directly and must be delivered to them. Annual interest rates earned on AFI Reserve Fund deposits range from less than one percent to 7 percent. The varying range between the minimum and maximum interest rates earned reflects the diversity of financial institutions, as well as the grantees' ability to negotiate interest rates. The Reserve Fund holdings of individual grantees vary significantly, ranging from nearly \$1.8 million to just over \$1,000 (see Appendix B.1: *Reserve Fund Accounts Open, Interest Rates Provided and Amounts Held by Financial Institutions*). In spite of this broad range, there is no discernible relationship between the amounts in the Reserve Funds and the interest rates they earn.

CASH NONFEDERAL SHARE FUNDS

Through September 30, 2000, the 63 grantees reported that they had deposited \$12,490,421 in cash non-Federal share and administrative support funds into their AFI Reserve Fund accounts. Together with the \$6,442,226 in the Federal funds drawn down, the grantees deposited a total of \$18,932,687 into their Reserve Fund accounts. Based on the data presented in Table 5, the FY 1999 grantees reported depositing more than the necessary funds to match the Federal grant dollars. Some FY 1999 grantees were able to raise more funds than were required to fund the Federal grant. Grantees that raised excess funds could use the surplus money to defray administrative costs or apply for additional funds. It is these agencies that account for the "overage" in the NonFederal share deposited in the Reserve Funds.

Table 5: Comparison of the Cash NonFederal Share Deposits in the Reserve Funds in Program Years 1 and 2 for the Competitively Funded Cohorts

	AFI Program Year One	AFI Program Year Two	Total

NonFederal FY 1999 Grantees	\$4,025,580	\$6,148,799	\$10,174,379
FY 2000 Grantees	n.a.	\$2,316,042	\$2,316,042
Total	\$4,025,580	\$8,464,841	\$12,490,421

n.a. = not applicable

3. The Amounts Deposited in the IDAs

During the first two years of operations, 4,585 individuals opened AFI IDAs and collectively deposited \$2,036,877 in savings into them. The number of accounts opened represents 47 percent of the IDA accounts grantees expect to open during the five-year project timeline. Table 6 presents the savings data in Program Years 1 and 2.

Table 6: IDA Savings in Program Years 1 and 2

		AFI Program Year One	AFI Program Year Two
No. of Accounts	FY 1999	2,153	1,896
	FY 2000	n.a.	536
Amount Saved	FY 1999	\$528,521	\$1,278,882
	FY 2000	n.a.	\$229,474

n.a. = not applicable

The average annual savings rate was \$245 among FY 1999 account holders during the first year of operation and \$311 in the second year of operation. These figures are also consistent with the first year of the ADD annual savings rate of \$295 per year. The savings rate among FY 2000 account holders was higher at an average of \$438 during the FY 2000 grantees' first year of operation. These differences may reflect the fact that the reported average income of FY 1999 grantee account holders was significantly lower than for the initial FY 2000 grantee account holders (See Chart A: *Poverty Levels of AFI Account Holders*, page 7).

The average interest rate offered on the IDAs was 1.9 percent. This reflects the low market interest rates offered on basic savings products nationally at the end of the reporting period.

4. The Amounts Withdrawn from the IDAs and the Purposes for which such Amounts were Withdrawn

A total of 411 *qualified*⁴ withdrawals, amounting to \$469,554, were made during the first two years (see Table 7 and details in Appendix D.3: *Qualified AFI Withdrawals*). The purchase of a first home accounted for 151 of the withdrawals and amounted to \$274,629, or 58 percent of the monetary value of the qualified withdrawals. Small business capitalization and post-secondary education accounted for 124 and 130 withdrawals in the amounts of \$121,557 and \$73,185, respectively. These latter two sets of withdrawals accounted for 26 and 16 percent of the monetary value of the qualified withdrawals.

One participant arranged a family transfer of a \$183 account balance and 168 participants made emergency withdrawals totaling \$37,841. Under the Act, an emergency withdrawal may be made to cope with a job loss, a family health emergency, or the threat of eviction. However, emergency withdrawals must be repaid within 12 months or the participant will be expelled from the program.

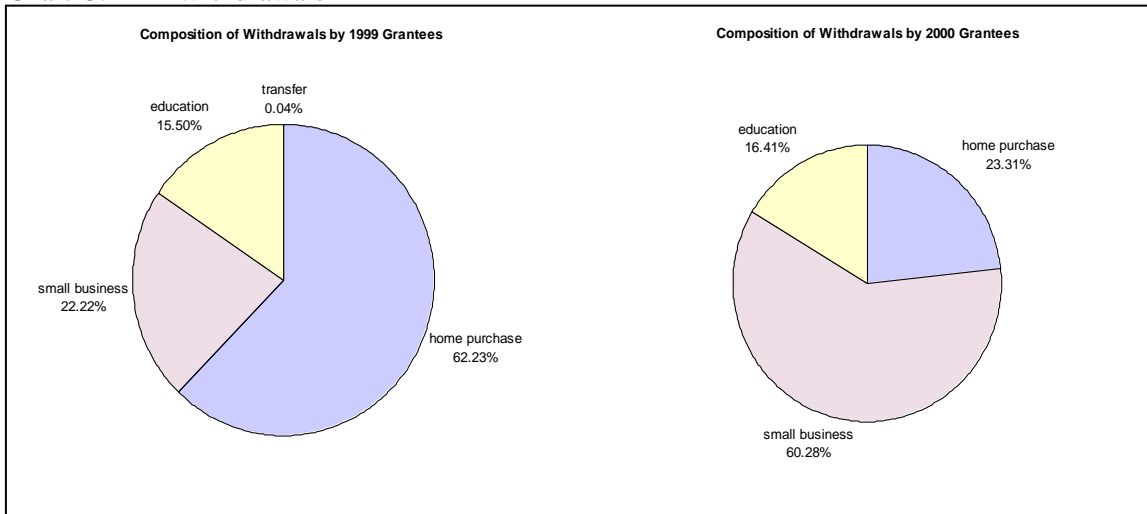
Table 7. Types of AFI Withdrawals

	Qualified Withdrawals					Emergency Withdrawals	Non Qualified Withdrawals	TOTAL
	Home Purchase	Small Business	Post-Sec. Education	Household Transfer	Total			
1999 Grantees								
<i>Number</i>	140	112	116	1	369	159	270	798
<i>Amount</i>	\$264,096	\$103,313	\$65,768	\$183	\$433,360	\$34,090	\$53,535	\$520,985
<i>Average</i>	\$1,886	\$922	\$567	\$183	\$1,174	\$214	\$198	\$653
2000 Grantees								
<i>Number</i>	11	14	12	0	37	9	2	48
<i>Amount</i>	\$10,533	\$27,244	\$7,417	\$0	\$45,194	\$3,751	\$801	\$49,746
<i>Average</i>	\$958	\$1,946	\$618	\$0	\$1,221	\$417	\$401	\$846
TOTAL								
<i>Number</i>	151	126	128	1	406	168	272	846
<i>Amount</i>	\$274,629	\$130,557	\$73,185	\$183	\$478,556	\$37,841	\$54,336	\$570,731
<i>Average</i>	\$1,819	\$1,036	\$572	\$183	\$1,179	\$225	\$200	\$675

Participants made 272 withdrawals totaling \$54,336 for nonqualified purposes (see Appendix D.4: *Other AFI Withdrawals* and Chart E). Nonqualified withdrawals signal an exit from the program. The rate at which nonqualified withdrawals as a proportion of all withdrawals are occurring slowed down over the two grant cohorts. In their first year of operation, the FY 1999 grantees saw a non-qualified withdrawal rate of approximately 31 percent (29 of 95 withdrawals). Over their first year of operation, the FY 2000 grantees only experienced a withdrawal rate of around 4.2 percent (2 of 48 withdrawals).

⁴ A qualified withdrawal is one by the IDA Account Holder that is to be used for the purposes of the Act -- to purchase a home, capitalize a business, or pursue post secondary education.

Chart C. AFI Withdrawals



The withdrawal averages for the FY 1999 grantee participants were \$1,886 for the purchase of a first home, \$992 for the capitalization of a business, and \$567 for expenses related to a post-secondary education. The average size of the FY 2000 grantee participant withdrawals was \$958, \$1,946, and \$618, respectively, for the previously listed purposes.

5. Balances Remaining in the IDAs

The balance of savings held in IDAs by all 94 financial institutions was \$1,621,044 at the end of the reporting period which amounts to an average of \$16,892 held per financial institution (see Appendices C.1: *Savings Accounts Open, Interest Rates Provided and Amounts Held by Financial Institutions* and D.2: *IDA Savings, Withdrawals and Amounts Held by Financial Institutions*). Of the total, \$1,450,611 was held in accounts opened under the aegis of the FY 1999 grantees, and \$137,250 under the aegis of the FY 2000 grantees.

The above all average amount in each open IDA by the end of the reporting period was just over \$383; however, roughly one-third of the grantees with open IDAs had average account balances \$600. The typical FY 1999 account holder with an open account had saved \$369, while the typical FY 2000 account holder had saved \$336.

A list of the financial institutions holding IDAs, including the number of accounts, amounts of IDA deposits held, and the interest rate they cited for this reporting period is provided in Appendix B.1: *Reserve Fund Accounts Open, Interest Rates Provided and Amounts Held by Financial Institutions*.

6. Savings Account Characteristics

The AFI statute permits considerable operational freedom in the design of IDA projects and the savings account characteristics associated with them. Both the FY 1999 and FY 2000 grant applications drew from project guidelines stated either as recommendations or actual requirements for project participation. These guidelines became IDA project characteristics and refer to such areas as match rates, savings levels, deposit schedules, minimum opening and periodic deposit requirements, maximum savings matches, account fees, and withdrawal restrictions. This section provides an overview of the savings account characteristics.

Grantees gave a number of reasons as to why they set internal project participation restrictions in addition to those already imposed statutorily. Reasons include:

- To support participant success by inducing positive savings behavior through established deposit guidelines.
- To ensure that grantee agencies exercise fiscal responsibility by limiting liability at a sustainable level through strictly set match parameters.
- To minimize risk of participant fraud or noncompliance with program requirements to both grantees and funding organizations by implementing appropriate deposit and withdrawal procedures that go beyond the statutory requirement of dual signature accounts.
- To accommodate restrictions imposed by pre-existing internal agency or partner policies, particularly those of financial institutions holding IDAs and Reserve Funds.

MATCH RATES

A grantee's ability to provide match money to each IDA is dependent on (a) the grantee having sufficient cash NonFederal share funds firmly committed at the time of application, (b) the cost of the asset to be purchased in the local jurisdiction, and (c) judgments about the ability of the participants to save the maximum needed in the allotted time. As shown in Appendix D.2, most grantees proposed dollar match caps significantly less than the federal matching contribution per-IDA maximum of \$2,000 allowed by the AFI statute.

As long as the match rate does not fall below 1:1 or exceed 8:1, AFI grantees have the discretion to determine the match rate they offer to their IDA project participants. Most grantees offer a uniform match rate regardless of participant financial status or goals. However, several grantees offer multiple match rates that vary according to such factors as participant asset goal, income level, or status as a TANF recipient. The grantees reported offering match rates that ranged from the 1:1 legislatively mandated minimum to a high of 4:1. Two grantees offered variable match rates that could, in principle, reach the 8:1 maximum match allowed under the statute. The most common match rate was 2:1. Nearly 60 percent of AFI grantees use this rate exclusively.

Table 8. Match Rates Offered by Grantees (*percentage distribution*)

Match Rate	Purchase of First Home	Post-Secondary Education	Small Business Capitalization	Total
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1:1	8%	8%	12%	9%
2:1	64%	69%	64%	66%
2.5:1	1%	1%	1%	1%
3:1	16%	13%	16%	15%
4:1	8%	7%	6%	7%
varied	3%	2%	1%	2%

Table 8 summarizes the percentages of grantees that offer specified match rates by participant asset goal. At this early stage in the demonstration project, it is not possible to determine whether match rates stimulate participant recruitment, saving rates, or asset accumulation. Additional program data will be generated over the five-year program term that will enable OCS to determine how different match rates influence these variables among various target populations.

THE MATCH CAP

The maximum savings amount that is matched by AFI grantees varies significantly (see Appendix E.1: *Savings Deposit Schedules Allowed by Agencies* for a detailed listing). The highest match amount, \$4,000, was reported by 4 grantees, which represents 6 percent of the 63 AFI projects. Seventeen percent of grantees pledged to match a maximum of \$2,000. Fully one-third of the grantees cited \$1,000 in savings as the maximum amount they would match.

SCHEDULE OF DEPOSITS

One key goal of the AFI demonstration program is to encourage project participants to develop strong saving habits. To reinforce this goal, grantees set savings guidelines that require participants to make regular IDA deposits. Under the Act, participants must at least make quarterly deposits to remain in the project.

Grantees were asked to identify the deposit schedules to which account holders must adhere in order to continue in the project. Most grantees require that participants make at least one deposit during a stated period of time, which could be quarterly, the minimum allowed by the federal statute, monthly, or weekly, as established by internal grantee project guidelines. Nearly all grantees allow participants to make additional deposits to their accounts as often as they choose. (See Appendix E.2: *Minimum Opening and Periodic Deposits and Maximum Amount Matched* for detail).

MINIMUM OPENING DEPOSIT

The AFI program does not require the establishment of minimum opening deposit amounts; however, most grantees reported that they required a minimum deposit to open an IDA. In some cases, this project requirement reflects the existing regulations of the grantee's financial institution partner. In others, the requirement is a grantee policy.

The minimum opening deposit varies considerably among AFI grantees – from a low of less than \$10 to a high of \$150. Most grantees were able to negotiate opening account deposit amounts with their financial institution partners that are considerably lower than the minimum of \$100 or more typically required for savings accounts. A majority of grantees (80 percent) require initial

deposits of \$10 to \$30 to open an IDA. Thirty-one percent of the grantees require an initial deposit of \$30, 27 percent require \$10, and 22 percent require \$20 (See Appendix E.1: *Savings Deposit Schedules Allowed by Agencies*). With the exception of the one grantee that requires a minimum opening deposit of \$150, the highest minimum opening deposit reported by the AFI grantees is \$83.

FEE WAIVERS

As of the end of the reporting period, the AFI 1999 and 2000 grantees reported that they had recruited a total of 94 qualified financial institution partners that had agreed to open individual, custodial, development accounts in support of the AFI Demonstration projects. These represent eight additional financial institutions above those that hold a Reserve Fund, indicating an interest on the part of some banks in participating in the program even if they do not hold the Reserve Funds. All but one of these 94 financial institutions had waived service charges and/or other fees normally assessed on these types of accounts -- such as quarterly service fees, fees related to minimum daily balances, or other related service charges.

7. Provision of Ancillary Support Services offered by Grantees

This section presents data on basic financial literacy education, asset-specific training services, and other social support services provided by the AFI grantees, as well as the utilization of these services by the project account holders.

BASIC FINANCIAL LITERACY EDUCATION

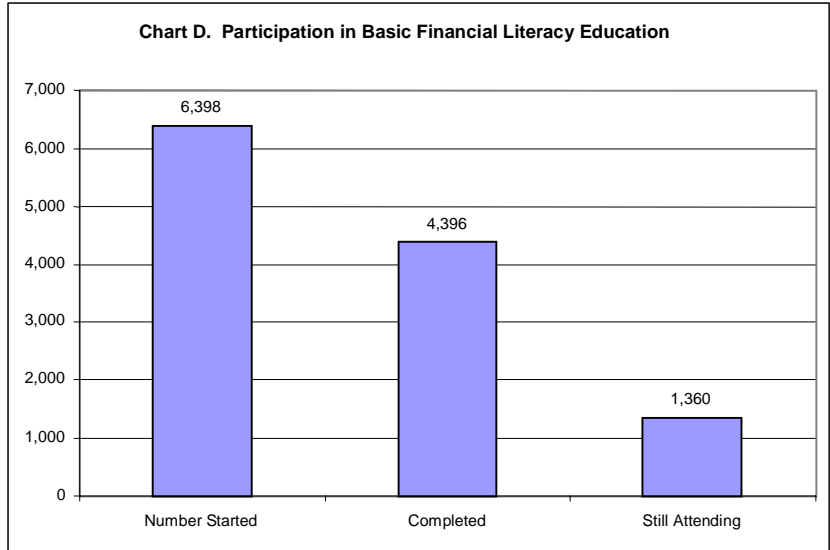
Under the AFI Act, grantees are required to provide basic financial literacy education to potential and actual IDA account holders. Over the two reporting years, AFI grantees conducted 986 financial education courses that averaged 9.6 hours per training course. Approximately 6,400 individuals have begun basic financial literacy education, and 4,400 have completed a course. Nearly 1,400 are continuing to receive financial literacy education (see Appendix F.2: *Basic Financial Literacy Education* and F.3: *Asset-Related and Advanced Financial Training* for details.). Approximately 600, or 9.4 percent, of those individuals who start the basic financial education drop out prior to completion of the course and do not go on to open an IDA.

After attending the training, 2,676 participants completed Savings Plan Agreements (SPAs) for their IDAs, and 1,056 are currently working on their plans. Grantees reported that 45 participants are in the process of amending their SPAs, having demonstrated enhanced financial planning competence upon completion of an asset-related training course (See Chart F and Appendix F.1: *Savings Plan Agreements: Characteristics and Participant Involvement*).

Projects vary considerably in how they conduct basic financial literacy education. Individual training sessions can last from an hour to six hours or more. The number of sessions may range from one to twelve or more. Instruction may be carried out by the primary grantee or by a partner, including a financial partner.

Curricula may be developed by the grantee or financial partner, or adapted from another agency. For example, the Central Vermont Community Action Agency has developed a curriculum and workbook called “Dollars and Sense,” that is widely used by other agencies implementing IDA projects. The YWCA of Greater Pittsburgh trains its participants through the services of its financial partner, Dollar Bank.

Many of the collaborations use a variety of approaches within the framework of a single grant. The diversity of approaches provides a basis for testing the impact of different forms of basic financial literacy education on savings patterns and the success of the participants in achieving desired asset outcomes.



ASSET-SPECIFIC TRAINING SERVICES

Asset-specific training is designed to help IDA participants maximize their ability to purchase and maintain a home, capitalize and grow a business, and/or fund and complete and growth post-secondary education. Training services are geared to assist participants in developing adequate resources to purchase, retain, or plan effectively for the maintenance of the asset over the long term.

Investment in a qualified appreciable asset represents what is likely to be the largest short- or long-term monetary commitment participants have ever made. It is a decision that impacts the financial security of the household. Various technicalities involved in decisions surrounding the investment may be complex and unfamiliar to participants, and it may be difficult for participants to access the help they need among family and friends who may also lack related experience.

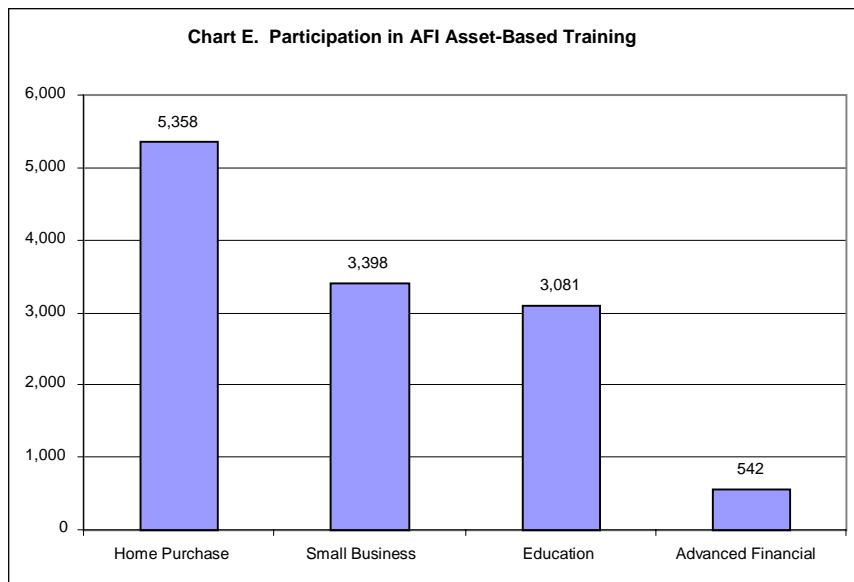
IDA participants often require resources beyond those available through the demonstration project in order to place the qualified purchase they seek within their reach. Although the savings and match funds they accumulate through the program are a start toward investment, asset-specific service programs can help participants leverage additional resources to acquire the additional funds they need for their investment beyond acquisition. Asset-specific training provides individuals with the skills to purchase a home, grow a business, and develop a career.

Asset-specific services offered by IDA grantees to meet the goals of account holders include:

- Education and counseling to help determine the short- and long-term affordability of the investment in a qualified purchase;
- Help planning for the purchase, maintenance and development of the asset;
- Help understanding the process and paperwork involved in the investment; and
- Information about avoiding scams.

Other resources offered by IDA programs to place qualified assets within participants' reach include financial support such as down payment assistance, special financing arrangements, and free or discounted services related to asset purchase.

During the first two operating years, a significant number of individuals underwent asset-specific training. It was reported that 5,385 individuals underwent asset-specific training in the purchase and maintenance of a first home; 3,398 individuals received training in capitalizing and managing a business; and 3,081 individuals received training in career development in conjunction with acquiring a post-secondary education. (see Chart E)



OTHER SOCIAL SUPPORT SERVICES

The AFI IDA program explores whether the provision of complementary services, such as employment support, child care, crisis management, and cash assistance, significantly improves participant retention and savings patterns. Specifically, the program explores whether the provision of these ancillary services enhances participants' ability to save successfully over what is typically a long savings period, and/or contributes to the development of a trusting relationship between participants and AFI project staff.

Low-income working families often have unstable employment and inadequate income to meet their basic needs. They also often lack substantial financial cushion to handle unexpected life events. Consequently, their savings can be interrupted, and entirely wiped out, by everyday emergencies. These families are especially vulnerable to such unexpected life events, since they have few resources available to deal with them.

It is posited that IDA participants who have access to the additional resources necessary to meet unexpected life events are much more likely to achieve their IDA goals and put newly acquired assets to work. More than 95 percent of the AFI IDA projects reported providing at least one service, either directly or through a partner, to help participants deal with everyday and consequently follow through with their planned IDA savings.

8. Additional Grantee and Project Characteristics

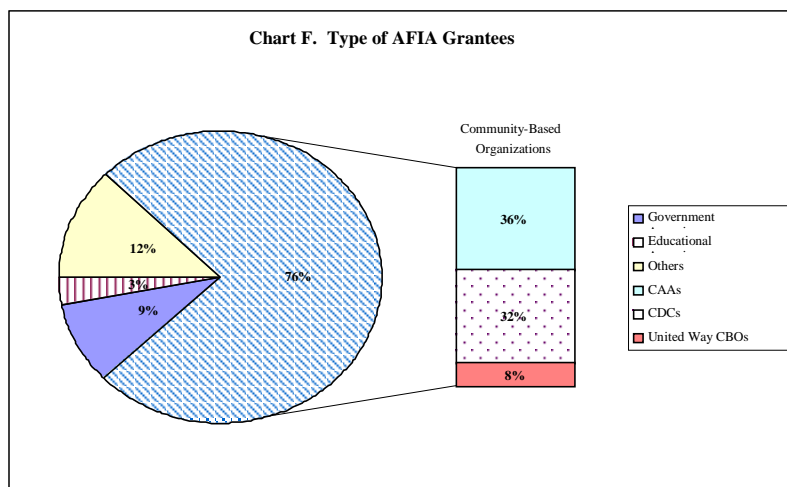
The institutional environment within which the AFI projects function may significantly impact the types and extent of resources that are brought to bear in support of the project. AFI grantee characteristics vary broadly in a number of areas, including: agency type, staffing arrangements, geographical distribution, function, size, annual budgets, and length of time in existence. This section provides an overview of these characteristics.

GRANTEE AGENCY TYPES

Just over half of the AFI grantees (53 percent) are single agencies; that is, they administer the AFI grant funds directly and do not distribute them to collaborating agencies. These single agencies operate 107 (36 percent) of the reported 299 IDA project sites. Collaborative projects operate the other 192 IDA project sites, and average 5.1 collaborators per grant (ranging from 2 to 15 collaborating agencies). The 65 funded AFI FY 1999 and FY 2000 grantees as of September 30, 2001 include a broad spectrum of agency types, including:

- Non-Profit Community Action Agencies (CAAs) (36%);
- Non-Profit Community Development Corporations (CDCs) (32%);
- Other Community Based Organizations (CBOs) (12%); and
- State and Local Government Agencies (9%).

Chart F illustrates the distribution of types of AFI grantees:



GEOGRAPHIC DISTRIBUTION OF GRANTEES

The geographic scope of AFI grantees increased from 23 states in 1999 to 33 in 2000. Table 9 shows the geographic distribution of the 65 fiscal year 1999 and 2000 AFI grantees among the 10 DHHS regions and across the 33 participating states.

With the exception of the mountain states and the northwest, most areas of the United States are well represented among the grantees. OCS planned to initiate a series of pre-application workshops that have successfully increased both the number and geographic dispersion of the applications in future years of the demonstration program.

Table 9. Distribution of Grantees by DHHS Regions

DHHS Region	Number of New Grantees			Distribution of Grantees within DHHS Region
	1999	2000	Total	
I	5	3	8	CT (3), MA (2), ME (2), VT (1)
II	2	1	3	NY (3)
III	5	1	6	DC (1), MD (1), PA (3), VA (1)
IV	3	4	7	KY (3), NC (1), SC (1), GA (1), FL (1)
V	8	5	13	IL (4), MI (2), MN (1), OH (2), WI (3), IN (1)
VI	2	8	10	OK (2), TX (5), AR (1), LA (1), TN (1)
VII	3	1	4	IA (1), KS (1), MO (2)
VIII	1	0	1	CO (1)
IX	10	2	12	CA (8), HI (2), NV (2)
X	1	0	1	OR (1)
Total	40	25	65	33 States

GRANTEE AGENCY HUMAN RESOURCES

The combined permanent and volunteer staff of the primary AFI grant recipients averages just below 646 persons per agency, and range in size from 1 to 1,023 persons (see Appendix G.2: *Grantee Characteristics, Staffing*). These numbers suggest that significant variations exist in the human capital resources available to provide additional support to the AFI project at the funded grantee organizations. Of the total number of personnel at the grantee agencies, 83 percent are volunteers, 14 percent are full-time staff and 3 percent are part-time staff. Volunteers in Service to America (VISTA) members, an important human resource, account for less than one percent of the total human resources available to the grantees. However, as will be noted below, VISTA members represent a significant proportion of the staff devoted to AFI IDA projects.

IDA PROJECT STAFFING

Collectively, the 65 grantees reported employing 137 full-time employees, 138 part-time employees, and 27 VISTA volunteers for a total of 334 paid employees (see Appendix G.4: *Grantee Characteristics, Project Staffing*) in their IDA projects. In addition to funded employees, grantees were utilizing an additional 149 (non-VISTA) volunteers, for total combined staffing resources (funded plus volunteer) of 483 individuals devoted to the projects. Available data show that most grantees use less than 25 percent of their full-time and part-time staff to work on the AFI projects. Apparently, most of the VISTA staff members available to the AFI grantees are devoted to the IDA projects.

GRANTEE AGENCY BUDGET RESOURCES

The annual budgets of the individual grantee agencies range from \$145,000 to \$138 million; the mean and median annual budgets are \$12 million and \$5 million, respectively (see Appendix G.1: *Grantee Characteristics, Annual Budget*). Although not all of these resources are devoted to the AFI program, the annual budgets give an indication of the resources available to the agencies that are currently participating in the AFI Demonstration Program.

GRANTEE AGENCY AGE

Overall, AFI grantees have a long history of helping to improve economic conditions in their communities. Most grantee agencies have been operational for more than 30 years; the median age of AFI grantee organizations is 34 years. A significant number were Community Action Agencies (CAAs) founded between 1964 and 1972 in response to the War on Poverty programs which provided federal funding for community-level administration of social services programs through legislatively sanctioned CAAs.

GRANTEE AGENCY MISSIONS

When asked about their primary mission, nearly a third of the grantees (32%) cite the provision of general social services to their target audiences as their core activity. A significant proportion of the grantees (46%) specialize in a particular social service. Small business development, housing, and education are the primary mission of 21, 16 and 9 percent of the agencies, respectively. Twenty-two percent of the grantees indicated “other” when asked about their primary mission. Included in this category agencies with multiple missions and/or dedicated to providing financial education and IDAs.

GRANTEE AGENCY TARGET POPULATIONS

The grantees indicated that they served low-income residents of inner city areas (34 percent), rural areas (32 percent), non-inner city urban areas (25 percent) and suburban areas (9 percent). Table 10 illustrates grantee target audience by grantee type, indicating that CAAs are most active in rural areas; Community Based Organizations (CBOs) and Community Development Corporations (CDCs) focus on the inner city areas; and government agencies are predominant in non-inner city urban areas. During the period under review, AFI grantees collectively reported serving approximately 9 million individuals and working with more than 14,800 other social service institutions (Appendix G.3: *Grantee Characteristics, Clients and Organizations Served*). The average number of participants served by each AFI grantee during this period was 86,456 and the average number of collaborating partners with which each AFI grantee worked was 20.

Table 10. Target Populations of the AFI Grantees (percentage)

	Inner City	Urban¹	Suburban	Rural	Total
CSBG CBOs	14.5	24.5	6.5	54.4	100
Other CBOs	44.7	25.6	6.9	22.7	100
United Way	45.0	20.0	13.0	22.0	100
Government	11.0	51.2	10.0	27.8	100
Others	49.4	13.1	14.7	22.9	100

1. Not inner city

9. Grants to State IDA Programs

Two of the grantees in the AFI Demonstration Program have a special status. The Act specifically funded state-run programs that were in existence prior to the Act taking effect. These programs were exempt from the specific requirements that govern grantees as prescribed in the Act. These state-run programs were allowed to continue to follow the guidelines set forth in the founding state laws and the regulations that established them. The only two state programs that met the criteria set forth in the Act in 1998 were located in Indiana and Pennsylvania. The sections below briefly describe these programs.

PENNSYLVANIA FAMILY SAVINGS ACCOUNT PROGRAM

In 1997, with the support of the governor, the General Assembly for Pennsylvania approved legislation for the creation of a statewide IDA program. At the time, the program was both the largest and the farthest-reaching IDA 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 low-income Pennsylvanians through a matched savings program." The Community Empowerment Office, a subdivision of the Pennsylvania Department of Community and Economic Development, was charged with administering the IDA program, known as the Family Savings Account (FSA) program of Pennsylvania. The agency's responsibilities included creation of administrative rules and a request for a proposal (RFP) to send to community groups interested in operating FSA projects.

FSA-funded projects may offer assets that the AFI legislation does not currently permit. For example, FSA participants may save for and receive matching funds to "purchase" childcare, home repairs, or an automobile. However, the primary focus of the program is on the assets outlined in the Act. For example, the program is collaborating with a number of community-based organizations to support low-income households:

- To purchase affordable housing through Pennsylvania's 203 (k) housing program,
- To pay for a full year's tuition at one of Pennsylvania's community colleges, without the need for supplemental grants or loans, or
- To accumulate the business equity necessary to obtain a small business or micro-business loan.

AFI-funded activities did not begin under the FSA program until the spring of 2001. In the past two years of implementation, the Pennsylvania Department of Community and Economic Development were awarded \$1.93 million in federal grants under the AFI program to be used to supplement the existing FSA program. This statewide program and its partners have drawn down \$329,730 from the federal grant since activities were initiated. Participants have opened 180 IDAs totaling \$60,140 and more than 500 household members have undergone program-sponsored asset-based training and financial education.

STATE OF INDIANA AFI DEMONSTRATION PROGRAM

In the two years since the passage of the AFI Act, the Indiana Department of Commerce (IDC) has been awarded \$1.63 million in federal grant funds to implement an IDA program in Indiana that is expected to attract as many as 1,600 participants. The program proposed to match up to \$900 of savings at a uniform 3:1 match rate across all savings goals. Potentially, each participant can receive up to \$2,700 in match funds to purchase an intended asset. One full-time employee and two part-time employees have been assigned to Indiana's IDA project.

The first stage of the project required the IDC to identify Community Development Corporations (CDCs) in Indiana that wanted to participate in the program prior to recruiting eligible low-income program participants. Under the direction of the IDC, 44 different CDCs have recruited 674 participants throughout Indiana during the first two years of the program – 40.4 percent of the recruiting goal. At the end of the reporting period, September 30, 2001, the total savings of the 674 participants amounted to \$169,209, with an average of approximately \$251 per participant. At a match rate of 3:1, the total match of this IDA program amounted to \$507,627, an average of approximately \$753 per IDA. There were 56 qualified withdrawals, amounting to \$43,784 during the reporting period – 26 (46%) were for post-secondary education; 21 (38%) were for small business capitalization; and 9 (16%) were for home purchases.

Participants in the Indiana program are required to attend financial management courses designed to help them maximize the utility of their IDA. By the end of the reporting period, the 44 CDCs had partnered with numerous local organizations, including Consumer Credit Counseling and Purdue University Cooperative Extension, that now provide free or inexpensive financial counseling for IDA participants. CDCs also developed narrative and financial reports to keep the IDC staff informed of the program's progress and ensure that match funds are being distributed appropriately to program participants.

10. Conclusion

Per the enacting statute for the Demonstration Program, OCS has initiated a rigorous evaluation that will compile data and analyze the program over the course of the demonstration, and provide to the Congress a final evaluation at the culmination of the program. Interim reports, which are to be submitted annually, provide progress reports and updates on the implementation of the program in the intervening years.

In order to capture the data necessary to respond to the legislative reporting mandate and evaluation, OCS developed and provided the grantees with a standardized data collection tool to be used to complete their annual progress reports. In the first interim report, OCS reported on the institution of the program, selection of the first year's grantees, initial information on the implementation experiences of grantees, and described the evaluation design to be used in assessing the outcomes of the demonstration program. In this second interim report, the OCS provides details which characterize grantee programs individually and collectively, provides demographic characteristics of account holders, and details service configurations in participation and savings rates.

As detailed in the report, the FY 1999 and FY 2000 grantees moved steadily toward their five-year project goals, in many cases ahead of schedule, toward average savings rates that are consistent with the savings goals set forth in their proposals, and in accordance with the requirements set by the authorizing legislation.

APPENDIX A

PARTICIPANT'S DEMOGRAPHIC CHARACTERISTICS

- Appendix A.1 Gender of AFI Account Holders by Agency**
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**Appendix A.1
Gender of AFI Account Holders by Agency**

	Grant Year	Grantee	Female Account Holders	Male Account Holders	Female Account Holders (%)	Male Account Holders (%)
1	1999	Affordable Housing Partnership	5	5	50%	50%
2	1999	Allston Brighton Community Development Corp.	94	10	90%	10%
3	1999	ALU Like, Inc.	150	70	68%	32%
4	1999	Capital Area Asset Building Corporation	119	37	76%	24%
5	1999	Central Vermont Community Action	100	24	0%	0%
6	1999	CHARO Community Development Corp.	0	0	0%	0%
7	1999	Coastal Enterprises, Inc.	0	0	0%	0%
8	1999	Community Services Agency & Development Corp.	0	0	0%	0%
9	1999	CTE Incorporated	69	17	80%	20%
10	1999	East Bay Asian Local Development Corp.	145	22	87%	13%
11	1999	Economic Opportunity Board of Clark County	11	0	100%	0%
12	1999	Enterprise Plus Economic Development	7	27	21%	79%
13	1999	Five CAP, Inc.	49	7	88%	13%
14	1999	Foundation Communities	0	0	0%	0%
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	22	5	81%	19%
16	1999	Heart of America Family Services	0	0	0%	0%
17	1999	Human Solutions, Inc.	12	0	0%	0%
18	1999	Institute for Social and Economic Development	183	57	76%	24%
19	1999	Kentucky River Foothills Development Council	5	1	83%	17%
20	1999	Little Dixie Community Action Association	10	2	83%	17%
21	1999	Mercy Housing California	0	0	0%	0%
22	1999	Michigan Neighborhood Partnership	18	11	62%	38%
23	1999	Mile High United Way	46	8	85%	15%
24	1999	Mount Hope Housing Council Inc.	0	0	0%	0%
25	1999	North Carolina Department of Labor	352	42	89%	11%
26	1999	Ohio Community Development Corporation	21	7	75%	25%
27	1999	Peninsula Community Foundation	72	27	73%	27%
28	1999	Penquis Community Action Program	43	10	81%	19%
29	1999	People Incorporated of Southwest Virginia	21	15	58%	42%
30	1999	Ramsey Action Programs, Inc.	496	101	83%	17%
31	1999	Riverside County Dept. of Community Action	0	0	0%	0%
32	1999	Southern Maryland Tri-County Community	46	8	85%	15%
33	1999	The Center for Women and Families	0	0	0%	0%
34	1999	United Way of Greater St. Louis, Inc.	23	3	88%	12%

35	1999	Wisconsin Community Action Program Assoc., Inc.	189	81	70%	30%
36	1999	Wisconsin Women's Business Initiative Corp.	70	14	83%	17%
37	1999	Women's Self-Employment Project	193	5	97%	3%
38	1999	YWCA of Greater Pittsburgh	0	0	0%	0%
39	2000	Arkansas Enterprise Group	8	5	62%	38%
40	2000	Bethel New Life, Inc.	13	2	87%	13%
41	2000	CAP Services, Inc.	0	0	0%	0%
42	2000	City of San Antonio - Dept. of Comm. Initiatives	38	7	84%	16%
43	2000	Community Action Association of Oklahoma City	12	1	92%	8%
44	2000	El Puente CDC	0	0	0%	0%
45	2000	Employment Resources, Inc.	0	0	0%	0%
46	2000	Family Services Woodfield, Inc.	8	3	73%	27%
47	2000	Gulf Coast Community Services	7	1	88%	13%
48	2000	Illinois Community Action Agency	32	1	97%	3%
49	2000	Mountain Assoc. for Community and Econ. Dev.	0	0	0%	0%
50	2000	Non Profit Assistance Corp.	3	1	75%	25%
51	2000	People's Community Development Corp.	44	9	83%	17%
52	2000	Sonoma County People for Economic Opportunity	10	8	56%	44%
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	52	5	91%	9%
54	2000	State of Connecticut Department of Labor	0	0	0%	0%
55	2000	Steans Family Foundation	27	11	71%	29%
56	2000	Tulane Educational Funds	0	0	0%	0%
57	2000	United Way of Metro Atlanta	104	5	95%	5%
58	2000	United Way Texas Gulf Coast	24	9	73%	27%
59	2000	Upper East Tennessee HD Agency	5	3	63%	38%
60	2000	WECO Fund, Inc.	22	3	88%	12%
61	2000	West Company	12	1	92%	8%
62	2000	West Perrine CDC	0	0	0%	0%
63	2000	Zion Non Profit Charitable Trust	0	0	0%	0%
		1999 Total	2571	616	81%	19%
		2000 Total	421	75	85%	15%
		TOTAL	2,992	691	81%	19%

Appendix A.2
Ethnicity and Race of Account Holders

	Grant Year	Grantee	Afr. Amer	Asian Amer.	Caucasian	Hispanic	Native Amer.	Pacific Island	Other	TOTAL
1	1999	Affordable Housing Partnership	0	0	8	2	0	0	0	10
2	1999	Allston Brighton Community Development Corp.	3	8	4	80	2	0	7	104
3	1999	ALU Like, Inc.	0	0	0	0	0	220	0	220
4	1999	Capital Area Asset Building Corporation	137	0	2	17	0	0	0	156
5	1999	Central Vermont Community Action	5	0	101	2	8	0	8	124
6	1999	CHARO Community Development Corp.	0	0	0	0	0	0	0	0
7	1999	Coastal Enterprises, Inc.	0	0	0	0	0	0	0	0
8	1999	Community Services Agency & Development Corp.	0	0	0	0	0	0	0	0
9	1999	CTE Incorporated	45	0	16	25	0	0	0	86
10	1999	East Bay Asian Local Development Corp.	72	16	37	25	1	0	16	167
11	1999	Economic Opportunity Board of Clark County	5	0	1	3	0	1	1	11
12	1999	Enterprise Plus Economic Development	18	1	1	14	0	0	0	34
13	1999	Five CAP, Inc.	3	0	46	3	2	0	2	56
14	1999	Foundation Communities	0	0	0	0	0	0	0	0
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	0	0	6	0	1	18	2	27
16	1999	Heart of America Family Services	0	0	0	0	0	0	0	0
17	1999	Human Solutions, Inc.	12	1	18	5	2	0	0	38
18	1999	Institute for Social and Economic Development	75	3	139	16	1	0	6	240
19	1999	Kentucky River Foothills Development Council	1	0	4	0	0	0	1	6
20	1999	Little Dixie Community Action Association	3	0	9	0	0	0	0	12
21	1999	Mercy Housing California	0	0	0	0	0	0	0	0
22	1999	Michigan Neighborhood Partnership	26	0	0	0	3	0	0	29
23	1999	Mile High United Way	13	0	18	17	2	0	4	54
24	1999	Mount Hope Housing Council Inc.	0	0	0	0	0	0	0	0
25	1999	North Carolina Department of Labor	316	0	42	0	0	0	2	360
26	1999	Ohio Community	1	0	24	3	0	0	0	28

**Appendix A.2
Ethnicity and Race of Account Holders**

	Grant Year	Grantee	Afr. Amer.	Asian Amer.	Caucasian	Hispanic	Native Amer.	Pacific Island	Other	TOTAL
		Development Corporation								
27	1999	Peninsula Community Foundation	7	34	15	28	1	1	13	99
28	1999	Penquis Community Action Program	0	0	52	0	1	0	0	53
29	1999	People Incorporated of Southwest Virginia	4	32	0	0	0	0	0	36
30	1999	Ramsey Action Programs, Inc.	105	16	379	24	62	0	11	597
31	1999	Riverside County Dept. of Community Action	0	0	0	0	0	0	0	0
32	1999	Southern Maryland Tri-County Community	38	0	13	1	0	0	2	54
33	1999	The Center for Women and Families	0	0	0	0	0	0	0	0
34	1999	United Way of Greater St. Louis, Inc.	22	0	2	0	1	0	1	26
35	1999	Wisconsin Community Action Program Assoc., Inc.	19	12	214	13	2	2	10	272
36	1999	Wisconsin Women's Business Initiative Corp.	69	0	3	10	0	0	2	84
37	1999	Women's Self-Employment Project	188	2	5	1	1	2	1	200
38	1999	YWCA of Greater Pittsburgh	0	0	0	0	0	0	0	0
39	2000	Arkansas Enterprise Group	10	0	3	0	0	0	0	13
40	2000	Bethel New Life, Inc.	13	0	1	1	0	0	0	15
41	2000	CAP Services, Inc.	0	0	0	0	0	0	0	0
42	2000	City of San Antonio – Dept. of Comm. Initiatives	1	0	0	44	0	0	0	45
43	2000	Community Action Association of Oklahoma City	9	0	3	1	0	0	0	13
44	2000	El Puente CDC	0	0	0	0	0	0	0	0
45	2000	Employment Resources, Inc.	0	0	0	0	0	0	0	0
46	2000	Family Services Woodfield, Inc.	7	0	0	4	0	0	0	11
47	2000	Gulf Coast Community Services	4	0	0	4	0	0	0	8
48	2000	Illinois Community Action Agency	8	0	19	5	1	0	0	33
49	2000	Mountain Assoc. for Community and Econ. Dev.	0	0	0	0	0	0	0	0
50	2000	Non Profit Assistance Corp.	1	0	0	3	0	0	0	4
51	2000	People's Community Development Corp.	46	0	6	0	0	0	1	53

Appendix A.2
Ethnicity and Race of Account Holders

	Grant Year	Grantee	Afr. Amer.	Asian Amer.	Caucasian	Hispanic	Native Amer.	Pacific Island	Other	TOTAL
52	2000	Sonoma County People for Economic Opportunity	1	0	1	7	0	0	9	18
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	52	0	5	0	0	0	0	57
54	2000	State of Connecticut Department of Labor	0	0	0	0	0	0	0	0
55	2000	Steans Family Foundation	37	0	0	1	0	0	0	38
56	2000	Tulane Educational Funds	0	0	0	0	0	0	0	0
57	2000	United Way of Metro Atlanta	105	0	2	0	0	0	2	109
58	2000	United Way Texas Gulf Coast	26	0	1	6	0	0	0	33
59	2000	Upper East Tennessee HD Agency	1	0	7	0	0	0	0	8
60	2000	WECO Fund, Inc.	23	0	1	0	1	0	0	25
61	2000	West Company	1	0	11	0	1	0	0	13
62	2000	West Perrine CDC	0	0	0	0	0	0	0	0
63	2000	Zion Non Profit Charitable Trust	0	0	0	0	0	0	0	0
		1999 Total	1187	125	1159	289	90	244	89	3183
		2000 Total	345	0	60	76	3	0	12	496
		TOTAL	1,532	125	1,219	365	93	244	101	3,679
		Percentage	42%	3%	33%	10%	3%	7%	3%	100%

Appendix A.3
Age of Account Holders

	Grant Year	Grantee	Under 18	18 to 25	26 to 35	36 to 45	46 to 55	56 or older	Age Not known	Total
1	1999	Affordable Housing Partnership	0	3	3	3	0	1	0	10
2	1999	Allston Brighton Community Development Corp.	8	14	30	28	12	0	12	104
3	1999	ALU Like, Inc.	35	37	71	48	23	6	0	220
4	1999	Capital Area Asset Building Corporation	24	33	38	41	16	4	0	156
5	1999	Central Vermont Community Action	0	8	38	44	25	5	0	120
6	1999	CHARO Community Development Corp.	0	0	0	0	0	0	0	0
7	1999	Coastal Enterprises, Inc.	0	0	0	0	0	0	0	0
8	1999	Community Services Agency & Development Corp.	0	0	0	0	0	0	0	0
9	1999	CTE Incorporated	0	11	39	23	9	0	2	84
10	1999	East Bay Asian Local Development Corp.	0	49	52	53	13	0	0	167
11	1999	Economic Opportunity Board of Clark County	0	2	2	6	1	0	0	11
12	1999	Enterprise Plus Economic Development	0	33	1	0	0	0	0	34
13	1999	Five CAP, Inc.	0	6	22	17	11	0	0	56
14	1999	Foundation Communities	0	0	0	0	0	0	0	0
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	0	7	8	6	4	2	0	27
16	1999	Heart of America Family Services	0	0	0	0	0	0	0	0
17	1999	Human Solutions, Inc.	0	5	21	11	1	0	0	38
18	1999	Institute for Social and Economic Development	0	0	0	0	0	0	0	0
19	1999	Kentucky River Foothills Development Council	0	0	2	4	0	0	0	6
20	1999	Little Dixie Community Action Association	0	1	7	3	1	0	0	12
21	1999	Mercy Housing California	0	0	0	0	0	0	0	0
22	1999	Michigan Neighborhood Partnership	0	13	8	6	2	0	0	29
23	1999	Mile High United Way	0	3	17	20	11	3	0	54
24	1999	Mount Hope Housing Council Inc.	0	0	0	0	0	0	0	0
25	1999	North Carolina Department of Labor	2	60	142	118	36	2	0	360
26	1999	Ohio Community Development Corporation	0	4	11	11	2	0	0	28
27	1999	Peninsula Community Foundation	0	49	25	19	5	2	0	100
28	1999	Penquis Community Action Program	0	8	28	14	3	0	0	53
29	1999	People Incorporated of Southwest Virginia	1	4	23	6	1	1	0	36
30	1999	Ramsey Action Programs, Inc.	6	128	235	181	47	0	0	597
31	1999	Riverside County Dept. of Community Action	0	0	0	0	0	0	0	0

Appendix A.3
Age of Account Holders

	Grant Year	Grantee	Under 18	18 to 25	26 to 35	36 to 45	46 to 55	56 or older	Age Not known	Total
32	1999	Southern Maryland Tri-County Community	0	10	27	14	3	0	0	54
33	1999	The Center for Women and Families	0	0	0	0	0	0	0	0
34	1999	United Way of Greater St. Louis, Inc.	0	5	12	5	4	0	0	26
35	1999	Wisconsin Community Action Program Assoc., Inc.	2	31	101	114	18	2	0	268
36	1999	Wisconsin Women's Business Initiative Corp.	0	3	21	39	19	1	1	84
37	1999	Women's Self-Employment Project	1	23	77	60	37	0	0	198
38	1999	YWCA of Greater Pittsburgh	0	0	0	0	0	0	0	0
39	2000	Arkansas Enterprise Group	0	7	3	1	2	0	0	13
40	2000	Bethel New Life, Inc.	0	1	4	6	4	0	0	15
41	2000	CAP Services, Inc.	0	0	0	0	0	0	0	0
42	2000	City of San Antonio – Dept. of Comm. Initiatives	0	9	16	12	7	1	0	45
43	2000	Community Action Association of Oklahoma City	0	2	3	5	2	1	0	13
44	2000	El Puente CDC	0	0	0	0	0	0	0	0
45	2000	Employment Resources, Inc.	0	0	0	0	0	0	0	0
46	2000	Family Services Woodfield, Inc.	8	0	0	3	0	0	0	11
47	2000	Gulf Coast Community Services	0	3	5	0	0	0	0	8
48	2000	Illinois Community Action Agency	0	2	13	14	3	1	0	33
49	2000	Mountain Assoc. for Community and Econ. Dev.	0	0	0	0	0	0	0	0
50	2000	Non Profit Assistance Corp.	0	1	2	1	0	0	0	4
51	2000	People's Community Development Corp.	0	11	27	10	4	1	0	53
52	2000	Sonoma County People for Economic Opportunity	0	1	1	8	8	0	0	18
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	0	5	22	15	7	1	0	50
54	2000	State of Connecticut Department of Labor	0	0	0	0	0	0	0	0
55	2000	Steans Family Foundation	0	7	12	10	9	0	0	38
56	2000	Tulane Educational Funds	0	0	0	0	0	0	0	0
57	2000	United Way of Metro Atlanta	0	8	35	52	14	0	0	109
58	2000	United Way Texas Gulf Coast	0	5	13	10	4	1	0	33

Appendix A.3
Age of Account Holders

	Grant Year	Grantee	Under 18	18 to 25	26 to 35	36 to 45	46 to 55	56 or older	Age Not known	Total
59	2000	Upper East Tennessee HD Agency	0	2	5	0	1	0	0	8
60	2000	WECO Fund, Inc.	0	7	7	7	4	0	0	25
61	2000	West Company	0	0	3	8	1	1	0	13
62	2000	West Perrine CDC	0	0	0	0	0	0	0	0
63	2000	Zion Non Profit Charitable Trust	0	0	0	0	0	0	0	0
		1999 Total	79	550	1061	894	304	29	15	2932
		2000 Total	8	71	171	162	70	7	0	489
		TOTAL	87	621	1,232	1,056	374	36	15	3,421
		Percentage	2%	17%	33%	29%	10%	1%	0%	93%

**Appendix A.4
Marital Status of Account Holders**

	Grant Year	Grantee	Single	Married	Separated	Divorced	Wid-owed	Other	TOTAL
1	1999	Affordable Housing Partnership	7	1	0	1	1	0	10
2	1999	Allston Brighton Community Development Corp.	50	14	17	22	0	1	104
3	1999	ALU Like, Inc.	97	83	4	25	11	0	220
4	1999	Capital Area Asset Building Corporation	116	15	12	8	5	0	156
5	1999	Central Vermont Community Action	46	35	6	36	1	0	124
6	1999	CHARO Community Development Corp.	0	0	0	0	0	0	0
7	1999	Coastal Enterprises, Inc.	0	0	0	0	0	0	0
8	1999	Community Services Agency & Development Corp.	0	0	0	0	0	0	0
9	1999	CTE Incorporated	51	13	4	13	3	0	84
10	1999	East Bay Asian Local Development Corp.	103	23	8	28	3	2	167
11	1999	Economic Opportunity Board of Clark County	8	2	1	0	0	0	11
12	1999	Enterprise Plus Economic Development	18	9	7	0	0	0	34
13	1999	Five CAP, Inc.	31	15	3	7	0	0	56
14	1999	Foundation Communities	0	0	0	0	0	0	0
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	11	12	1	3	0	7	34
16	1999	Heart of America Family Services	0	0	0	0	0	0	0
17	1999	Human Solutions, Inc.	23	3	0	6	6	0	38
18	1999	Institute for Social and Economic Development	98	65	14	62	1	0	240
19	1999	Kentucky River Foothills Development Council	2	1	0	3	0	0	6
20	1999	Little Dixie Community Action Association	3	4	1	4	0	0	12
21	1999	Mercy Housing California	0	0	0	0	0	0	0
22	1999	Michigan Neighborhood Partnership	13	6	5	5	0	0	29
23	1999	Mile High United Way	26	10	4	10	4	0	54
24	1999	Mount Hope Housing Council Inc.	0	0	0	0	0	0	0
25	1999	North Carolina Department of Labor	202	64	32	56	2	0	356
26	1999	Ohio Community Development Corporation	13	3	1	11	0	0	28
27	1999	Peninsula Community	72	7	9	11	0	0	99

		Foundation							
28	1999	Penquis Community Action Program	12	14	7	18	1	1	53
29	1999	People Incorporated of Southwest Virginia	8	18	3	7	0	0	36
30	1999	Ramsey Action Programs, Inc.	278	149	22	142	6	0	597
31	1999	Riverside County Dept. of Community Action	0	0	0	0	0	0	0
32	1999	Southern Maryland Tri-County Community	30	10	3	11	0	0	54
33	1999	The Center for Women and Families	0	0	0	0	0	0	0
34	1999	United Way of Greater St. Louis, Inc.	17	5	1	3	0	0	26
35	1999	Wisconsin Community Action Program Assoc., Inc.	84	112	16	59	2	0	273
36	1999	Wisconsin Women's Business Initiative Corp.	56	9	9	10	0	0	84
37	1999	Women's Self-Employment Project	113	37	4	36	8	0	198
38	1999	YWCA of Greater Pittsburgh	0	0	0	0	0	0	0
39	2000	Arkansas Enterprise Group	8	4	0	0	1	0	13
40	2000	Bethel New Life, Inc.	9	1	1	2	0	2	15
41	2000	CAP Services, Inc.	0	0	0	0	0	0	0
42	2000	City of San Antonio – Dept. of Comm. Initiatives	18	12	6	9	0	0	45
43	2000	Community Action Association of Oklahoma City	6	3	0	4	0	0	13
44	2000	El Puente CDC	0	0	0	0	0	0	0
45	2000	Employment Resources, Inc.	0	0	0	0	0	0	0
46	2000	Family Services Woodfield, Inc.	8	0	3	0	0	0	11
47	2000	Gulf Coast Community Services	3	2	3	0	0	0	8
48	2000	Illinois Community Action Agency	12	4	5	12	0	0	33
49	2000	Mountain Assoc. for Community and Econ. Devl.	0	0	0	0	0	0	0
50	2000	Non Profit Assistance Corp.	1	3	0	0	0	0	4
51	2000	People's Community Development Corp.	41	7	0	5	0	0	53
52	2000	Sonoma County People for Economic Opportunity	1	15	0	2	0	0	18
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	27	11	10	7	2	0	57
54	2000	State of Connecticut Department of Labor	0	0	0	0	0	0	0
55	2000	Steans Family Foundation	21	10	4	3	0	0	38
56	2000	Tulane Educational Funds	0	0	0	0	0	0	0

57	2000	United Way of Metro Atlanta	51	15	6	35	6	0	113
58	2000	United Way Texas Gulf Coast	14	11	3	5	0	0	33
59	2000	Upper East Tennessee HD Agency	1	2	0	5	0	0	8
60	2000	WECO Fund, Inc.	17	0	1	6	1	0	25
61	2000	West Company	1	3	2	4	1	2	13
62	2000	West Perrine CDC	0	0	0	0	0	0	0
63	2000	Zion Non Profit Charitable Trust	0	0	0	0	0	0	0
		1999 Total	1588	739	194	597	54	11	3183
		2000 Total	239	103	44	99	11	4	500
		TOTAL	1,827	842	238	696	65	15	3,683
		Percentage	50%	23%	6%	19%	2%	0%	100%

**Appendix A.5
Number in Household of Account Holders**

	Grant Year	Grantee	1	2	3	4	5	6+	Total
1	1999	Affordable Housing Partnership	4	0	3	2	1	0	10
2	1999	Allston Brighton Community Development Corp.	9	25	25	26	13	6	104
3	1999	ALU Like, Inc.	88	97	53	43	4	3	288
4	1999	Capital Area Asset Building Corporation	16	31	37	43	21	11	159
5	1999	Central Vermont Community Action	0	0	0	0	0	0	0
6	1999	CHARO Community Development Corp.	0	0	0	0	0	0	0
7	1999	Coastal Enterprises, Inc.	0	0	0	0	0	0	0
8	1999	Community Services Agency & Development Corp.	0	0	0	0	0	0	0
9	1999	CTE Incorporated	2	14	16	10	3	1	46
10	1999	East Bay Asian Local Development Corp.	0	0	0	0	0	0	0
11	1999	Economic Opportunity Board of Clark County	0	3	5	2	0	0	10
12	1999	Enterprise Plus Economic Development	17	15	2	0	0	0	34
13	1999	Five CAP, Inc.	3	22	17	9	2	3	56
14	1999	Foundation Communities	0	0	0	0	0	0	0
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	0	2	10	9	3	1	25
16	1999	Heart of America Family Services	0	0	0	0	0	0	0
17	1999	Human Solutions, Inc.	2	10	21	2	3	0	38
18	1999	Institute for Social and Economic Development	0	0	0	0	0	0	0
19	1999	Kentucky River Foothills Development Council	0	2	2	1	0	0	5
20	1999	Little Dixie Community Action Association	0	4	5	2	0	1	12
21	1999	Mercy Housing California	0	0	0	0	0	0	0
22	1999	Michigan Neighborhood Partnership	2	12	13	2	0	0	29
23	1999	Mile High United Way	13	11	14	8	5	3	54
24	1999	Mount Hope Housing Council Inc.	0	0	0	0	0	0	0
25	1999	North Carolina Department of Labor	100	104	66	60	22	4	356
26	1999	Ohio Community Development Corporation	5	6	8	8	1	2	30
27	1999	Peninsula Community Foundation	10	23	21	25	12	8	99
28	1999	Penquis Community Action Program	4	14	26	5	3	1	53
29	1999	People Incorporated of Southwest Virginia	3	8	9	11	5	0	36
30	1999	Ramsey Action Programs, Inc.	388	190	13	6	0	0	597
31	1999	Riverside County Dept. of Community Action	0	0	0	0	0	0	0
32	1999	Southern Maryland Tri-County Community	2	18	15	14	2	3	54
33	1999	The Center for Women and Families	0	0	0	0	0	0	0
34	1999	United Way of Greater St. Louis, Inc.	24	2	5	0	0	2	33

35	1999	Wisconsin Community Action Program Assoc., Inc.	18	48	79	68	24	37	274
36	1999	Wisconsin Women's Business Initiative Corp.	53	23	3	3	2	2	86
37	1999	Women's Self-Employment Project	118	51	14	15	0	0	198
38	1999	YWCA of Greater Pittsburgh	0	0	0	0	0	0	0
39	2000	Arkansas Enterprise Group	5	5	0	3	0	0	13
40	2000	Bethel New Life, Inc.	3	2	2	4	2	0	13
41	2000	CAP Services, Inc.	0	0	0	0	0	0	0
42	2000	City of San Antonio - Dept. of Comm. Initiatives	5	7	14	11	6	2	45
43	2000	Community Action Association of Oklahoma City	0	7	2	3	1	0	13
44	2000	El Puente CDC	0	0	0	0	0	0	0
45	2000	Employment Resources, Inc.	0	0	0	0	0	0	0
46	2000	Family Services Woodfield, Inc.	0	0	0	3	3	1	7
47	2000	Gulf Coast Community Services	0	1	2	3	0	1	7
48	2000	Illinois Community Action Agency	3	4	14	9	2	1	33
49	2000	Mountain Assoc. for Community and Econ. Dev.	0	0	0	0	0	0	0
50	2000	Non Profit Assistance Corp.	1	0	1	2	0	0	4
51	2000	People's Community Development Corp.	6	16	11	16	3	1	53
52	2000	Sonoma County People for Economic Opportunity	1	0	1	4	1	11	18
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	13	7	8	11	5	3	47
54	2000	State of Connecticut Department of Labor	0	0	0	0	0	0	0
55	2000	Steans Family Foundation	1	9	4	11	7	6	38
56	2000	Tulane Educational Funds	0	0	0	0	0	0	0
57	2000	United Way of Metro Atlanta	69	30	6	3	1	0	109
58	2000	United Way Texas Gulf Coast	3	8	5	10	5	2	33
59	2000	Upper East Tennessee HD Agency	0	2	3	2	1	0	8
60	2000	WECO Fund, Inc.	23	2	0	0	0	0	25
61	2000	West Company	4	2	4	3	0	0	13
62	2000	West Perrine CDC	0	0	0	0	0	0	0
63	2000	Zion Non Profit Charitable Trust	0	0	0	0	0	0	0
		1999 Total	881	735	482	374	126	88	2686
		2000 Total	137	102	77	98	37	28	479
		TOTAL	1,018	837	559	472	163	116	3,165
		Percentage	28%	23%	15%	13%	4%	3%	86%

**Appendix A.6
Number of Children in Households of Account Holders**

	Grant Year	Grantee	0	1	2	3	4	5+	TOTAL
1	1999	Affordable Housing Partnership	0	2	0	1	0	0	3
2	1999	Allston Brighton Community Development Corp.	10	26	41	15	7	5	104
3	1999	ALU Like, Inc.	39	48	53	43	24	7	214
4	1999	Capital Area Asset Building Corporation	16	42	42	37	12	7	156
5	1999	Central Vermont Community Action	0	0	0	0	0	0	0
6	1999	CHARO Community Development Corp.	0	0	0	0	0	0	0
7	1999	Coastal Enterprises, Inc.	0	0	0	0	0	0	0
8	1999	Community Services Agency & Development Corp.	0	0	0	0	0	0	0
9	1999	CTE Incorporated	3	16	13	13	6	16	67
10	1999	East Bay Asian Local Development Corp.	27	58	40	24	8	4	161
11	1999	Economic Opportunity Board of Clark County	0	4	5	0	0	1	10
12	1999	Enterprise Plus Economic Development	19	8	5	2	0	0	34
13	1999	Five CAP, Inc.	7	20	20	6	3	0	56
14	1999	Foundation Communities	0	0	0	0	0	0	0
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	10	5	2	6	3	1	27
16	1999	Heart of America Family Services	0	0	0	0	0	0	0
17	1999	Human Solutions, Inc.	4	11	16	3	4	0	38
18	1999	Institute for Social and Economic Development	23	89	68	41	14	5	240
19	1999	Kentucky River Foothills Development Council	0	2	2	1	0	0	5
20	1999	Little Dixie Community Action Association	2	2	6	1	1	0	12
21	1999	Mercy Housing California	0	0	0	0	0	0	0
22	1999	Michigan Neighborhood Partnership	2	13	12	2	0	0	29
23	1999	Mile High United Way	16	15	14	4	5	0	54
24	1999	Mount Hope Housing Council Inc.	0	0	0	0	0	0	0
25	1999	North Carolina Department of Labor	16	114	88	64	14	20	316
26	1999	Ohio Community Development Corporation	3	6	7	6	1	1	24
27	1999	Peninsula Community Foundation	37	25	19	12	3	3	99
28	1999	Penquis Community Action Program	5	10	23	11	4	0	53
29	1999	People Incorporated of Southwest Virginia	4	12	14	5	1	0	36
30	1999	Ramsey Action Programs, Inc.	89	163	165	104	54	22	597
31	1999	Riverside County Dept. of Community Action	0	0	0	0	0	0	0
32	1999	Southern Maryland Tri-County Community	7	17	17	10	2	1	54
33	1999	The Center for Women and Families	0	0	0	0	0	0	0

34	1999	United Way of Greater St. Louis, Inc.	34	1	5	1	1	0	42
35	1999	Wisconsin Community Action Program Assoc., Inc.	32	63	90	34	26	25	270
36	1999	Wisconsin Women's Business Initiative Corp.	11	22	28	12	6	5	84
37	1999	Women's Self-Employment Project	37	51	61	26	15	8	198
38	1999	YWCA of Greater Pittsburgh	0	0	0	0	0	0	0
39	2000	Arkansas Enterprise Group	0	2	4	0	0	0	6
40	2000	Bethel New Life, Inc.	2	4	1	4	0	0	11
41	2000	CAP Services, Inc.	0	0	0	0	0	0	0
42	2000	City of San Antonio - Dept. of Comm. Initiatives	10	13	13	7	2	0	45
43	2000	Community Action Association of Oklahoma City	0	8	4	0	1	0	13
44	2000	El Puente CDC	0	0	0	0	0	0	0
45	2000	Employment Resources, Inc.	0	0	0	0	0	0	0
46	2000	Family Services Woodfield, Inc.	0	0	0	4	3	0	7
47	2000	Gulf Coast Community Services	0	1	2	3	0	1	7
48	2000	Illinois Community Action Agency	0	3	15	11	0	0	29
49	2000	Mountain Assoc. for Community and Econ. Dev.	0	0	0	0	0	0	0
50	2000	Non Profit Assistance Corp.	1	1	1	0	0	0	3
51	2000	People's Community Development Corp.	13	12	13	9	4	2	53
52	2000	Sonoma County People for Economic Opportunity	1	0	4	0	13	0	18
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	6	6	10	14	3	3	42
54	2000	State of Connecticut Department of Labor	0	0	0	0	0	0	0
55	2000	Steans Family Foundation	8	9	8	7	4	2	38
56	2000	Tulane Educational Funds	0	0	0	0	0	0	0
57	2000	United Way of Metro Atlanta	36	25	26	6	10	6	109
58	2000	United Way Texas Gulf Coast	9	5	8	8	1	2	33
59	2000	Upper East Tennessee HD Agency	0	1	0	2	2	7	12
60	2000	WECO Fund, Inc.	4	6	5	5	5	0	25
61	2000	West Company	4	3	6	0	0	0	13
62	2000	West Perrine CDC	0	0	0	0	0	0	0
63	2000	Zion Non Profit Charitable Trust	0	0	0	0	0	0	0
		1999 Total	453	845	856	484	214	131	2983
		2000 Total	94	99	120	80	48	23	464
		TOTAL	547	944	976	564	262	154	3,447
		Percentage	15%	26%	27%	15%	7%	4%	94%

**Appendix A.7
Employment Status of Account Holders**

	Grant Year	Grantee	Full Time	Part Time	Unemp.	Home-Maker	Student	Retired	Other	TOTAL
1	1999	Affordable Housing Partnership	6	0	0	3	0	0	1	10
2	1999	Allston Brighton Community Development Corp.	63	35	0	0	0	0	6	104
3	1999	ALU Like, Inc.	102	51	0	0	66	1	0	220
4	1999	Capital Area Asset Building Corporation	94	14	3	2	42	0	1	156
5	1999	Central Vermont Community Action	37	58	0	5	3	0	0	103
6	1999	CHARO Community Development Corp.	0	0	0	0	0	0	0	0
7	1999	Coastal Enterprises, Inc.	0	0	0	0	0	0	0	0
8	1999	Community Services Agency & Development Corp.	0	0	0	0	0	0	0	0
9	1999	CTE Incorporated	66	15	0	1	7	0	0	89
10	1999	East Bay Asian Local Development Corp.	84	36	26	1	10	1	13	171
11	1999	Economic Opportunity Board of Clark County	9	2	0	0	0	0	0	11
12	1999	Enterprise Plus Economic Development	0	34	0	0	0	0	0	34
13	1999	Five CAP, Inc.	36	20	0	0	0	0	0	56
14	1999	Foundation Communities	0	0	0	0	0	0	0	0
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	13	9	3	1	1	0	0	27
16	1999	Heart of America Family Services	0	0	0	0	0	0	0	0
17	1999	Human Solutions, Inc.	23	7	0	2	2	0	4	38
18	1999	Institute for Social and Economic Development	160	49	0	0	25	0	6	240
19	1999	Kentucky River Foothills Development Council	6	0	0	0	0	0	0	6
20	1999	Little Dixie Community Action Association	9	3	0	0	0	0	0	12
21	1999	Mercy Housing California	0	0	0	0	0	0	0	0
22	1999	Michigan Neighborhood Partnership	11	10	5	3	0	0	0	29
23	1999	Mile High United Way	41	4	3	0	2	0	4	54
24	1999	Mount Hope Housing Council Inc.	0	0	0	0	0	0	0	0
25	1999	North Carolina	306	36	0	1	2	0	6	351

**Appendix A.7
Employment Status of Account Holders**

	Grant Year	Grantee	Full Time	Part Time	Unemp.	Home-Maker	Student	Retired	Other	TOTAL
		Department of Labor								
26	1999	Ohio Community Development Corporation	18	4	3	0	0	0	3	28
27	1999	Peninsula Community Foundation	19	23	7	4	15	0	31	99
28	1999	Penquis Community Action Program	30	23	0	0	0	0	0	53
29	1999	People Incorporated of Southwest Virginia	24	11	0	0	0	0	1	36
30	1999	Ramsey Action Programs, Inc.	402	169	6	5	6	0	9	597
31	1999	Riverside County Dept. of Community Action	0	0	0	0	0	0	0	0
32	1999	Southern Maryland Tri-County Community	37	15	0	2	0	0	0	54
33	1999	The Center for Women and Families	0	0	0	0	0	0	0	0
34	1999	United Way of Greater St. Louis, Inc.	21	3	1	0	1	0	1	27
35	1999	Wisconsin Community Action Program Assoc., Inc.	178	72	1	0	18	0	5	274
36	1999	Wisconsin Women's Business Initiative Corp.	61	7	0	0	10	0	1	79
37	1999	Women's Self-Employment Project	97	41	18	8	14	1	19	198
38	1999	YWCA of Greater Pittsburgh	0	0	0	0	0	0	0	0
39	2000	Arkansas Enterprise Group	4	4	0	0	4	0	1	13
40	2000	Bethel New Life, Inc.	8	5	0	0	0	0	2	15
41	2000	CAP Services, Inc.	0	0	0	0	0	0	0	0
42	2000	City of San Antonio – Dept. of Comm. Initiatives	39	2	0	0	0	0	4	45
43	2000	Community Action Association of Oklahoma City	10	3	0	0	0	0	0	13
44	2000	El Puente CDC	0	0	0	0	0	0	0	0
45	2000	Employment Resources, Inc.	0	0	0	0	0	0	0	0
46	2000	Family Services Woodfield, Inc.	3	0	0	0	6	0	2	11
47	2000	Gulf Coast Community Services	7	1	0	0	0	0	0	8

**Appendix A.7
Employment Status of Account Holders**

	Grant Year	Grantee	Full Time	Part Time	Unemp.	Home-Maker	Student	Retired	Other	TOTAL
48	2000	Illinois Community Action Agency	25	8	0	0	0	0	0	33
49	2000	Mountain Assoc. for Community and Econ. Devl.	0	0	0	0	0	0	0	0
50	2000	Non Profit Assistance Corp.	4	0	0	0	0	0	0	4
51	2000	People's Community Development Corp.	43	7	1	0	2	0	0	53
52	2000	Sonoma County People for Economic Opportunity	14	4	0	0	0	0	0	18
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	43	5	0	0	2	2	0	52
54	2000	State of Connecticut Department of Labor	0	0	0	0	0	0	0	0
55	2000	Steans Family Foundation	19	5	1	0	5	0	8	38
56	2000	Tulane Educational Funds	0	0	0	0	0	0	0	0
57	2000	United Way of Metro Atlanta	73	10	11	3	4	0	0	101
58	2000	United Way Texas Gulf Coast	22	8	2	1	0	0	0	33
59	2000	Upper East Tennessee HD Agency	5	2	0	0	0	0	1	8
60	2000	WECO Fund, Inc.	20	5	0	0	0	0	0	25
61	2000	West Company	3	3	0	0	1	0	6	13
62	2000	West Perrine CDC	0	0	0	0	0	0	0	0
63	2000	Zion Non Profit Charitable Trust	0	0	0	0	0	0	0	0
		1999 Total	1953	751	76	38	224	3	111	3156
		2000 Total	342	72	15	4	24	2	24	483
		TOTAL	2,295	823	91	42	248	5	135	3,639
		Average	62%	22%	2%	1%	7%	0%	4%	99%

Appendix A.8
Area of Residence of Account Holders

	Grant Year	Grantee	Rural	Suburban	Urban (not inner city)	Inner-City
1	1999	Affordable Housing Partnership	25	25	50	0
2	1999	Allston Brighton Community Development Corp.	0	0	95	5
3	1999	ALU Like, Inc.	41	0	59	0
4	1999	Capital Area Asset Building Corporation	0	0	0	100
5	1999	Central Vermont Community Action	51	0	49	0
6	1999	CHARO Community Development Corp.	0	0	0	0
7	1999	Coastal Enterprises, Inc.	0	0	0	0
8	1999	Community Services Agency & Development Corp.	0	0	0	0
9	1999	CTE Incorporated	25	0	63	13
10	1999	East Bay Asian Local Development Corp.	99	0	1	0
11	1999	Economic Opportunity Board of Clark County	0	0	100	0
12	1999	Enterprise Plus Economic Development	0	0	100	0
13	1999	Five CAP, Inc.	100	0	0	0
14	1999	Foundation Communities	0	0	0	0
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	0	0	100	0
16	1999	Heart of America Family Services	0	0	0	0
17	1999	Human Solutions, Inc.	0	13	44	44
18	1999	Institute for Social and Economic Development	13	0	87	0
19	1999	Kentucky River Foothills Development Council	25	0	75	0
20	1999	Little Dixie Community Action Association	100	0	0	0
21	1999	Mercy Housing California	0	0	0	0
22	1999	Michigan Neighborhood Partnership	0	0	5	95
23	1999	Mile High United Way	0	0	0	100
24	1999	Mount Hope Housing Council Inc.	0	0	0	0
25	1999	North Carolina Department of Labor	40	0	47	12
26	1999	Ohio Community Development Corporation	100	0	0	0
27	1999	Peninsula Community Foundation	0	0	100	0
28	1999	Penquis Community Action Program	43	0	57	0
29	1999	People Incorporated of Southwest Virginia	100	0	0	0
30	1999	Ramsey Action Programs, Inc.	31	69	0	0
31	1999	Riverside County Dept. of Community Action	0	0	0	0
32	1999	Southern Maryland Tri-County Community	100	0	0	0
33	1999	The Center for Women and Families	0	0	0	0
34	1999	United Way of Greater St. Louis, Inc.	0	0	33	67

**Appendix A.8
Area of Residence of Account Holders**

	Grant Year	Grantee	Rural	Suburban	Urban (not inner city)	Inner-City
35	1999	Wisconsin Community Action Program Assoc., Inc.	38	7	55	0
36	1999	Wisconsin Women's Business Initiative Corp.	0	0	0	100
37	1999	Women's Self-Employment Project	13	0	87	0
38	1999	YWCA of Greater Pittsburgh	0	0	0	0
39	2000	Arkansas Enterprise Group	0	0	100	0
40	2000	Bethel New Life, Inc.	0	0	0	100
41	2000	CAP Services, Inc.	0	0	0	0
42	2000	City of San Antonio - Dept. of Comm. Initiatives	0	0	0	100
43	2000	Community Action Association of Oklahoma City	0	8	54	38
44	2000	El Puente CDC	0	0	0	0
45	2000	Employment Resources, Inc.	0	0	0	0
46	2000	Family Services Woodfield, Inc.	0	0	0	100
47	2000	Gulf Coast Community Services	0	0	0	100
48	2000	Illinois Community Action Agency	24	6	70	0
49	2000	Mountain Assoc. for Community and Econ. Dev.	0	0	0	0
50	2000	Non Profit Assistance Corp.	0	0	0	100
51	2000	People's Community Development Corp.	0	0	34	66
52	2000	Sonoma County People for Economic Opportunity	0	0	100	0
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	60	0	15	25
54	2000	State of Connecticut Department of Labor	0	0	0	0
55	2000	Steans Family Foundation	0	0	0	100
56	2000	Tulane Educational Funds	0	0	0	0
57	2000	United Way of Metro Atlanta	0	47	30	23
58	2000	United Way Texas Gulf Coast	0	10	70	20
59	2000	Upper East Tennessee HD Agency	35	65	0	0
60	2000	WECO Fund, Inc.	0	0	0	25
61	2000	West Company	100	0	0	0
62	2000	West Perrine CDC	0	0	0	0
63	2000	Zion Non Profit Charitable Trust	0	0	0	0
		1999 Total	25%	3%	32%	14%
		2000 Total	9%	5%	19%	32%
		Average	18%	4%	27%	21%

**Appendix A.9
Educational Status of Account Holders**

	Grant Year	Grantee	Vocational	Some college	Assoc. Degree	Bachelors degree	Graduate degree
1	1999	Affordable Housing Partnership	0	2	2	2	1
2	1999	Allston Brighton Community Development Corp.	0	29	10	7	2
3	1999	ALU Like, Inc.	0	71	31	15	3
4	1999	Capital Area Asset Building Corporation	0	30	0	5	3
5	1999	Central Vermont Community Action	0	0	0	0	0
6	1999	CHARO Community Development Corp.	0	0	0	0	0
7	1999	Coastal Enterprises, Inc.	0	0	0	0	0
8	1999	Community Services Agency & Development Corp.	0	0	0	0	0
9	1999	CTE Incorporated	1	23	2	4	4
10	1999	East Bay Asian Local Development Corp.	0	74	4	21	4
11	1999	Economic Opportunity Board of Clark County	1	2	0	0	0
12	1999	Enterprise Plus Economic Development	5	0	0	0	1
13	1999	Five CAP, Inc.	0	21	6	4	0
14	1999	Foundation Communities	0	0	0	0	0
15	1999	Hawaii Alliance for Comm. . Based Econ. Dev	0	8	2	2	1
16	1999	Heart of America Family Services	0	0	0	0	0
17	1999	Human Solutions, Inc.	0	0	0	0	0
18	1999	Institute for Social and Economic Development	0	93	34	29	7
19	1999	Kentucky River Foothills Development Council	0	1	0	0	0
20	1999	Little Dixie Community Action Association	0	4	0	3	0
21	1999	Mercy Housing California	0	0	0	0	0
22	1999	Michigan Neighborhood Partnership	0	7	1	0	0
23	1999	Mile High United Way	0	17	4	10	3
24	1999	Mount Hope Housing Council Inc.	0	0	0	0	0
25	1999	North Carolina Department of Labor	0	102	6	42	4
26	1999	Ohio Community Development Corporation	0	10	0	4	0
27	1999	Peninsula Community Foundation	0	67	1	7	1
28	1999	Penquis Community Action Program	0	20	6	6	4

Appendix A.9
Educational Status of Account Holders

	Grant Year	Grantee	Vocational	Some college	Assoc. Degree	Bachelors degree	Graduate degree
29	1999	People Incorporated of Southwest Virginia	0	11	2	6	1
30	1999	Ramsey Action Programs, Inc.	0	248	58	101	13
31	1999	Riverside County Dept. of Community Action	0	0	0	0	0
32	1999	Southern Maryland Tri-County Community	0	18	1	1	0
33	1999	The Center for Women and Families	0	0	0	0	0
34	1999	United Way of Greater St. Louis, Inc.	0	14	0	2	0
35	1999	Wisconsin Community Action Program Assoc., Inc.	12	58	16	16	3
36	1999	Wisconsin Women's Business Initiative Corp.	0	35	8	7	6
37	1999	Women's Self-Employment Project	0	73	11	26	13
38	1999	YWCA of Greater Pittsburgh	0	0	0	0	0
39	2000	Arkansas Enterprise Group	1	6	0	0	0
40	2000	Bethel New Life, Inc.	1	5	0	3	0
41	2000	CAP Services, Inc.	0	0	0	0	0
42	2000	City of San Antonio - Dept. of Comm. Initiatives	0	16	3	0	0
43	2000	Community Action Association of Oklahoma City	0	5	2	2	0
44	2000	El Puente CDC	0	0	0	0	0
45	2000	Employment Resources, Inc.	0	0	0	0	0
46	2000	Family Services Woodfield, Inc.	0	0	0	0	0
47	2000	Gulf Coast Community Services	0	3	0	1	0
48	2000	Illinois Community Action Agency	0	16	7	1	0
49	2000	Mountain Assoc. for Community and Econ. Dev.	0	0	0	0	0
50	2000	Non Profit Assistance Corp.	0	1	1	1	0
51	2000	People's Community Development Corp.	0	17	5	6	1
52	2000	Sonoma County People for Economic Opportunity	0	4	0	0	0
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	3	6	0	2	1
54	2000	State of Connecticut Department of Labor	0	0	0	0	0
55	2000	Steans Family Foundation	0	16	2	3	0
56	2000	Tulane Educational Funds	0	0	0	0	0
57	2000	United Way of Metro Atlanta	0	53	20	8	10
58	2000	United Way Texas Gulf Coast	0	13	0	3	1

**Appendix A.9
Educational Status of Account Holders**

	Grant Year	Grantee	Vocational	Some college	Assoc. Degree	Bachelors degree	Graduate degree
59	2000	Upper East Tennessee HD Agency	0	2	0	0	0
60	2000	WECO Fund, Inc.	0	10	0	0	0
61	2000	West Company	0	4	0	2	1
62	2000	West Perrine CDC	0	0	0	0	0
63	2000	Zion Non Profit Charitable Trust	0	0	0	0	0
		1999 Total	19	1038	205	320	74
		2000 Total	5	177	40	32	14
		TOTAL	24	1,215	245	352	88
		Average	1%	33%	7%	10%	2%

Appendix A.10
Banking Relationships of Account Holders

	Grant Year	Grantee	Accounts opened in period	Have Checking Account	Have Savings Account	Use Direct Deposit	Use Auto IDA Deposits	Have Credit Card	Have Non-AFI IDA
1	1999	Affordable Housing Partnership	10	7	3	0	0	4	0
2	1999	Allston Brighton Community Development Corp.	119	88	72	6	2	83	2
3	1999	ALU Like, Inc.	234	149	146	0	0	116	0
4	1999	Capital Area Asset Building Corporation	137	73	72	5	0	0	0
5	1999	Central Vermont Community Action	0	0	0	0	0	0	0
6	1999	CHARO Community Development Corp.	0	0	0	0	0	0	0
7	1999	Coastal Enterprises, Inc.	31	15	18	9	12	0	12
8	1999	Community Services Agency & Development Corp.	0	20	10	0	2	4	2
9	1999	CTE Incorporated	84	63	57	10	2	53	2
10	1999	East Bay Asian Local Development Corp.	89	107	72	2	0	73	0
11	1999	Economic Opportunity Board of Clark County	11	9	5	0	0	4	0
12	1999	Enterprise Plus Economic Development	34	3	5	0	0	1	0
13	1999	Five CAP, Inc.	56	43	42	1	0	14	0
14	1999	Foundation Communities	150	52	43	8	2	42	2
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	52	13	13	0	0	7	0
16	1999	Heart of America Family Services	86	55	53	12	0	44	0
17	1999	Human Solutions, Inc.	0	0	0	0	0	0	0
18	1999	Institute for Social and Economic Development	189	174	141	0	0	131	0
19	1999	Kentucky River Foothills Development Council	6	6	3	4	4	4	4
20	1999	Little Dixie Community Action Association	10	8	1	0	0	6	0
21	1999	Mercy Housing California	52	0	0	0	0	0	0
22	1999	Michigan Neighborhood Partnership	29	9	11	0	0	3	0
23	1999	Mile High United Way	52	43	37	14	0	30	0

Appendix A.10
Banking Relationships of Account Holders

	Grant Year	Grantee	Accounts opened in period	Have Checking Account	Have Savings Account	Use Direct Deposit	Use Auto IDA Deposits	Have Credit Card	Have Non-AFI IDA
24	1999	Mount Hope Housing Council Inc.	67	45	28	0	12	0	12
25	1999	North Carolina Department of Labor	376	249	219	12	3	101	3
26	1999	Ohio Community Development Corporation	16	27	22	3	3	8	3
27	1999	Peninsula Community Foundation	98	76	50	18	0	28	0
28	1999	Penquis Community Action Program	46	46	12	22	1	27	1
29	1999	People Incorporated of Southwest Virginia	30	29	17	1	2	24	2
30	1999	Ramsey Action Programs, Inc.	400	438	297	0	86	190	86
31	1999	Riverside County Dept. of Community Action	39	0	0	0	0	0	0
32	1999	Southern Maryland Tri-County Community	54	31	23	1	0	23	0
33	1999	The Center for Women and Families	50	35	25	0	0	21	0
34	1999	United Way of Greater St. Louis, Inc.	184	122	69	37	3	86	3
35	1999	Wisconsin Community Action Program Assoc., Inc.	198	204	138	23	3	125	3
36	1999	Wisconsin Women's Business Initiative Corp.	72	50	56	0	3	49	3
37	1999	Women's Self-Employment Project	225	116	69	3	0	57	0
38	1999	YWCA of Greater Pittsburgh	73	61	40	8	8	0	8
39	2000	Arkansas Enterprise Group	13	8	8	0	0	9	0
40	2000	Bethel New Life, Inc.	16	5	2	0	0	7	0
41	2000	CAP Services, Inc.	0	67	50	1	0	42	0
42	2000	City of San Antonio – Dept. of Comm. Initiatives	29	30	21	1	0	32	0
43	2000	Community Action Association of Oklahoma City	13	11	12	9	2	10	2
44	2000	El Puente CDC	0	0	0	0	0	0	0
45	2000	Employment Resources, Inc.	0	0	0	0	0	0	0
46	2000	Family Services Woodfield, Inc.	11	1	0	0	0	1	0

Appendix A.10
Banking Relationships of Account Holders

	Grant Year	Grantee	Accounts opened in period	Have Checking Account	Have Savings Account	Use Direct Deposit	Use Auto IDA Deposits	Have Credit Card	Have Non-AFI IDA
47	2000	Gulf Coast Community Services	8	5	0	0	0	4	0
48	2000	Illinois Community Action Agency	43	25	14	9	3	17	3
49	2000	Mountain Assoc. for Community and Econ. Dev.	0	0	0	0	0	0	0
50	2000	Non Profit Assistance Corp.	5	3	3	4	0	1	0
51	2000	People's Community Development Corp.	53	31	27	4	0	26	0
52	2000	Sonoma County People for Economic Opportunity	25	18	10	3	0	18	0
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	57	0	0	0	0	0	0
54	2000	State of Connecticut Department of Labor	30	0	0	2	0	0	0
55	2000	Steans Family Foundation	38	23	17	0	0	11	0
56	2000	Tulane Educational Funds	0	0	0	0	0	0	0
57	2000	United Way of Metro Atlanta	68	76	56	0	0	0	0
58	2000	United Way Texas Gulf Coast	33	19	19	0	1	23	1
59	2000	Upper East Tennessee HD Agency	8	0	0	0	0	0	0
60	2000	WECO Fund, Inc.	25	11	12	0	0	9	0
61	2000	West Company	13	8	3	1	0	8	0
62	2000	West Perrine CDC	0	0	0	0	0	0	0
63	2000	Zion Non Profit Charitable Trust	0	0	0	0	0	0	0
		1999 Total	3359	2466	1869	199	148	1358	148
		2000 Total	488	341	254	34	6	218	6
		TOTAL	3,847	2,807	2,123	233	154	1,576	154
		Average	105%	76%	58%	6%	4%	43%	4%

Appendix A.11
Loans Held by Account Holders

	Grant Year	Grantee	Accounts opened in period	Mortgage	Auto	Student	Pay Day	Auto Title	Signature	TOTAL
1	1999	Affordable Housing Partnership	10	1	1	0	0	0	1	3
2	1999	Allston Brighton Community Development Corp.	119	5	28	32	0	0	19	84
3	1999	ALU Like, Inc.	234	29	61	37	0	0	15	142
4	1999	Capital Area Asset Building Corporation	137	0	6	5	0	0	9	20
5	1999	Central Vermont Community Action	0	0	0	0	0	0	0	0
6	1999	CHARO Community Development Corp.	0	0	0	0	0	0	0	0
7	1999	Coastal Enterprises, Inc.	31	1	14	7	0	0	0	22
8	1999	Community Services Agency & Development Corp.	0	4	23	2	0	0	0	29
9	1999	CTE Incorporated	84	2	18	10	0	0	9	39
10	1999	East Bay Asian Local Development Corp.	89	2	10	36	0	0	24	72
11	1999	Economic Opportunity Board of Clark County	11	3	10	0	0	0	0	13
12	1999	Enterprise Plus Economic Development	34	0	2	2	0	0	5	9
13	1999	Five CAP, Inc.	56	20	19	9	0	0	0	48
14	1999	Foundation Communities	150	0	30	20	0	0	8	58
15	1999	Hawaii Alliance for Comm. Based Econ. Dev.	52	0	4	6	0	0	0	10
16	1999	Heart of America Family Services	86	14	35	24	0	0	0	73
17	1999	Human Solutions, Inc.	0	0	0	0	0	0	0	0
18	1999	Institute for Social and Economic Development	189	39	94	93	0	0	36	262
19	1999	Kentucky River Foothills Development Council	6	0	5	2	0	0	0	7
20	1999	Little Dixie Community Action Association	10	0	4	3	0	0	0	7
21	1999	Mercy Housing California	52	0	0	0	0	0	0	0
22	1999	Michigan Neighborhood Partnership	29	5	4	3	0	4	0	16

23	1999	Mile High United Way	52	8	24	14	0	0	0	46
24	1999	Mount Hope Housing Council Inc.	67	0	2	15	0	0	3	20
25	1999	North Carolina Department of Labor	376	31	139	28	0	60	30	0
26	1999	Ohio Community Development Corporation	16	2	15	12	0	2	6	37
27	1999	Peninsula Community Foundation	98	3	24	37	0	0	8	72
28	1999	Penquis Community Action Program	46	9	30	16	0	0	7	62
29	1999	People Incorporated of Southwest Virginia	30	5	15	4	0	0	1	25
30	1999	Ramsey Action Programs, Inc.	400	97	191	132	0	0	121	541
31	1999	Riverside County Dept. of Community Action	39	0	0	0	0	0	0	0
32	1999	Southern Maryland Tri-County Community	54	7	9	9	0	0	0	25
33	1999	The Center for Women and Families	50	1	17	9	0	0	0	0
34	1999	United Way of Greater St. Louis, Inc.	184	22	74	44	2	0	7	149
35	1999	Wisconsin Community Action Program Assoc., Inc.	198	42	55	52	0	0	44	193
36	1999	Wisconsin Women's Business Initiative Corp.	72	0	60	43	0	19	0	122
37	1999	Women's Self-Employment , Project	225	25	25	60	0	0	41	151
38	1999	YWCA of Greater Pittsburgh	73	0	0	29	0	16	1	46
39	2000	Arkansas Enterprise Group	13	0	9	4	0	0	0	13
40	2000	Bethel New Life, Inc.	16	0	1	4	0	0	6	11
41	2000	CAP Services, Inc.	0	19	15	23	0	0	18	75
42	2000	City of San Antonio – Dept. of Comm. Initiatives	29	7	14	5	0	0	14	40
43	2000	Community Action Association of Oklahoma City	13	2	7	5	0	0	0	14
44	2000	El Puente CDC	0	0	0	0	0	0	0	0
45	2000	Employment Resources, Inc.	0	0	0	0	0	0	0	0
46	2000	Family Services Woodfield, Inc.	11	0	1	0	0	0	0	1
47	2000	Gulf Coast Community Services	8	0	4	2	0	0	0	6
48	2000	Illinois Community Action Agency	43	1	5	8	0	0	0	14

49	2000	Mountain Assoc. for Community and Econ. Devel.	0	0	0	0	0	0	0	0
50	2000	Non Profit Assistance Corp.	5	0	0	1	0	0	0	1
51	2000	People's Community Development Corp.	53	5	7	17	0	0	3	32
52	2000	Sonoma County People for Economic Opportunity	25	0	10	5	0	0	0	0
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	57	0	0	0	0	0	0	0
54	2000	State of Connecticut Department of Labor	30	0	0	0	0	0	0	0
55	2000	Steans Family Foundation	38	2	6	3	0	0	0	11
56	2000	Tulane Educational Funds	0	0	0	0	0	0	0	0
57	2000	United Way of Metro Atlanta	68	0	0	26	22	0	0	0
58	2000	United Way Texas Gulf Coast	33	1	23	11	0	0	2	37
59	2000	Upper East Tennessee HD Agency	8	0	0	0	0	0	0	0
60	2000	WECO Fund, Inc.	25	0	8	0	0	0	0	8
61	2000	West Company	13	2	5	2	1	3	3	16
62	2000	West Perrine CDC	0	0	0	0	0	0	0	0
63	2000	Zion Non Profit Charitable Trust	0	0	0	0	0	0	0	0
		1999 Total	3359	377	1048	795	2	101	395	2403
		2000 Total	488	39	115	116	23	3	46	279
		TOTAL	3,847	416	1,163	911	25	104	441	2,682

**Appendix A.12
Poverty Levels**

	Grant Year	Grantee	less than 100%	100 to 150%	151 to 200%
1	1999	Affordable Housing Partnership	8	0	2
2	1999	Allston Brighton Community Development Corp.	2	3	17
3	1999	ALU Like, Inc.	220	0	0
4	1999	Capital Area Asset Building Corporation	0	0	0
5	1999	Central Vermont Community Action	0	0	0
6	1999	CHARO Community Development Corp.	0	0	0
7	1999	Coastal Enterprises, Inc.	0	0	0
8	1999	Community Services Agency & Development Corp.	0	0	0
9	1999	CTE Incorporated	44	6	34
10	1999	East Bay Asian Local Development Corp.	0	0	0
11	1999	Economic Opportunity Board of Clark County	0	11	0
12	1999	Enterprise Plus Economic Development	34	0	0
13	1999	Five CAP, Inc.	0	0	56
14	1999	Foundation Communities	0	0	0
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	0	12	15
16	1999	Heart of America Family Services	0	0	0
17	1999	Human Solutions, Inc.	8	15	10
18	1999	Institute for Social and Economic Development	0	0	240
19	1999	Kentucky River Foothills Development Council	2	4	0
20	1999	Little Dixie Community Action Association	100	0	0
21	1999	Mercy Housing California	0	0	0
22	1999	Michigan Neighborhood Partnership	13	12	4
23	1999	Mile High United Way	20	14	20
24	1999	Mount Hope Housing Council Inc.	0	0	0
25	1999	North Carolina Department of Labor	124	38	115
26	1999	Ohio Community Development Corporation	17	11	0
27	1999	Peninsula Community Foundation	56	14	29
28	1999	Penquis Community Action Program	5	21	27
29	1999	People Incorporated of Southwest Virginia	14	16	6
30	1999	Ramsey Action Programs, Inc.	0	0	0
31	1999	Riverside County Dept. of Community Action	0	0	0
32	1999	Southern Maryland Tri-County Community	28	20	6
33	1999	The Center for Women and Families	0	0	0
34	1999	United Way of Greater St. Louis, Inc.	15	4	1

**Appendix A.12
Poverty Levels**

	Grant Year	Grantee	less than 100%	100 to 150%	151 to 200%
35	1999	Wisconsin Community Action Program Assoc., Inc.	68	88	91
36	1999	Wisconsin Women's Business Initiative Corp.	1	0	0
37	1999	Women's Self-Employment Project	225	0	0
38	1999	YWCA of Greater Pittsburgh	0	0	0
39	2000	Arkansas Enterprise Group	0	0	13
40	2000	Bethel New Life, Inc.	5	3	3
41	2000	CAP Services, Inc.	0	0	0
42	2000	City of San Antonio - Dept. of Comm. Initiatives	21	14	10
43	2000	Community Action Association of Oklahoma City	4	4	5
44	2000	El Puente CDC	0	0	0
45	2000	Employment Resources, Inc.	0	0	0
46	2000	Family Services Woodfield, Inc.	2	5	0
47	2000	Gulf Coast Community Services	8	0	0
48	2000	Illinois Community Action Agency	7	14	12
49	2000	Mountain Assoc. for Community and Econ. Devl.	0	0	0
50	2000	Non Profit Assistance Corp.	3	1	0
51	2000	People's Community Development Corp.	34	12	7
52	2000	Sonoma County People for Economic Opportunity	0	2	16
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	23	13	25
54	2000	State of Connecticut Department of Labor	0	0	0
55	2000	Steans Family Foundation	17	9	4
56	2000	Tulane Educational Funds	0	0	0
57	2000	United Way of Metro Atlanta	20	44	36
58	2000	United Way Texas Gulf Coast	10	10	13
59	2000	Upper East Tennessee HD Agency	5	2	1
60	2000	WECO Fund, Inc.	9	10	6
61	2000	West Company	5	6	2
62	2000	West Perrine CDC	0	0	0
63	2000	Zion Non Profit Charitable Trust	0	0	0
		1999 Total	1004	289	673
		2000 Total	173	149	153
		TOTAL	1,177	438	826

APPENDIX B

RESERVE FUND HOLDINGS

Appendix B.1 Reserve Fund Accounts Open, Interest Rates Provided and Amounts Held by Financial Institutions

Appendix B.2 Reserve Fund, Grant Drawdown and Total Savings

Appendix B.1**Reserve Fund Accounts Open, Interest Rates Provided and Amounts Held by Financial Institutions**

	Grantee	Financial Institution	Interest Rate	Amount in Reserve Fund
1	Affordable Housing Partnership	State Employees Federal Credit Union	4.02	\$83,117
2	Allston Brighton Community Development Corp.	Cape Cod Commission	n.a.	\$28,000
3	Allston Brighton Community Development Corp.	Cape Cod Five Cents Savings Bank, Hyannis, Massachusetts	0.06	\$16,000
4	Allston Brighton Community Development Corp.	Compass Bank, Hyannis, Massachusetts	0.01	\$31,400
5	Allston Brighton Community Development Corp.	Enterprise Bank, Lowell, MA	0.02	\$60,403
6	Allston Brighton Community Development Corp.	Peoples Federal Savings Bank, Brighton MA	n.a.	\$172,075
7	Allston Brighton Community Development Corp.	People's Federal Savings Bank, Brighton, MA	0.03	\$42,000
8	Allston Brighton Community Development Corp.	Peoples Savings Bank	3.44	\$41,812
9	ALU Like, Inc.	Bank of Hawaii, Honolulu, Hawaii	5.50	\$330,000
10	Arkansas Enterprise Group	Elk Horn Bank & Trust, Arkadelphia, AR	2.00	\$23,661
11	Bethel New Life, Inc.	First Bank of Oak Park, Chicago, Illinois	1.50	\$1,014
12	Capital Area Asset Building Corporation	Citibank, Washington DC	3.00	\$99,942
13	Central Vermont Community Action	Merchants Bank Northfield Vermont	1.24	\$2,226
14	Central Vermont Community Action	Northfield Savings Bank Northfield Vermont	3.20	\$164,496
15	Central Vermont Community Action	Union Bank Morrisville Vermont	2.00	\$1,277
16	Central Vermont Community Action	Vermont Development Credit Union Burlington Vermont	5.00	\$21,466
17	Coastal Enterprises, Inc.	Community Credit Union	1.51	\$169,000
18	Coastal Enterprises, Inc.	Key Bank of Maine	1.72	\$50,000
19	Community Action Association of Oklahoma City	MidFirst Bank	2.25	\$46,780

Appendix B.1**Reserve Fund Accounts Open, Interest Rates Provided and Amounts Held by Financial Institutions**

	Grantee	Financial Institution	Interest Rate	Amount in Reserve Fund
20	Community Services Agency & Development Corp.	U S Bank, Reno, NV	n.a.	\$88,000
21	CTE Incorporated	Fleet Bank, Norwalk, CT	2.75	\$60,265
22	CTE Incorporated	JP MORGAN CHASE, Stanford, CT (CD's)	2.50	\$80,945
23	CTE Incorporated	JP MORGAN CHASE, Stanford, CT (money market)	1.55	\$67,093
24	CTE Incorporated	Peoples Savings Bank, Bridgeport, CT	1.50	\$10,200
25	CTE Incorporated	The Savings Institute, Willimantic, CT	2.55	\$68,801
26	East Bay Asian Local Development Corp.	Bay View Bank, San Leandro, CA	2.05	\$241,234
27	East Bay Asian Local Development Corp.	California Bank and Trust, San Diego, CA	3.55	\$11,657
28	East Bay Asian Local Development Corp.	California Bank and Trust, San Diego, CA	3.50	\$29,168
29	East Bay Asian Local Development Corp.	California Federal Bank, San Francisco, CA	4.70	\$18,790
30	East Bay Asian Local Development Corp.	Community Bank of the Bay, Oakland, CA	1.90	\$241,239
31	Family Services Woodfield, Inc.	Citibank (FSW - Family Services Woodfield)	0.00	\$75,000
32	Family Services Woodfield, Inc.	People's Bank (HNNH – Hall Neighborhood House)	0.00	\$50,000
33	Five CAP, Inc.	Independent Bank West	6.46	\$42,662
34	Five CAP, Inc.	Lake Osceola State Bank	7.06	\$281,278
35	Foundation Communities	Compass Bank, Austin, TX	0.02	\$251,434
36	Gulf Coast Community Services	Southwest Bank of Texas Houston, TX	0.01	\$100,000
37	Hawaii Alliance for Comm. Based Econ. Dev.	American Savings Bank, Honolulu Hawaii	2.01	\$80,000
38	Hawaii Alliance for Comm. Based Econ. Dev.	Bank of Hawaii, Honolulu Hawaii	2.51	\$143,253
39	Heart of America Family Services	Firststar Bank, Kansas City, KS	0.00	\$19,207
40	Heart of America Family Services	Firststar Bank, Kansas City, KS	3.12	\$187,317
41	Illinois Community Action Agency	National City, Bloomington, IL	1.99	\$134,529

Appendix B.1**Reserve Fund Accounts Open, Interest Rates Provided and Amounts Held by Financial Institutions**

	Grantee	Financial Institution	Interest Rate	Amount in Reserve Fund
42	Indiana Dept. of Commerce - Comm. Dev. Division	State of Indiana	n.a.	\$700,000
43	Institute for Social and Economic Development	Bankers Trust	4.66	\$300,000
44	Kentucky River Foothills Development Council	Cumberland Valley National Bank,	2.78	\$35,300
45	Little Dixie Community Action Association	First United Bank and Trust of Hugo	2.75	\$67,043
46	Mercy Housing California	California Bank & Trust	2.90	\$120,729
47	Michigan Neighborhood Partnership	Comerica Bank	1.20	\$12,144
48	Mile High United Way	Key Bank	2.70	\$184,492
49	Mount Hope Housing Council Inc.	Bethex FCU, Bronx NY	2.00	\$226,691
50	Non Profit Assistance Corp.	Citibank, N.A., New York	3.00	\$32,000
51	North Carolina Department of Labor	Centura Bank	1.05	\$12,911
52	North Carolina Department of Labor	Department of Labor	n.a.	\$40,000
53	Ohio Community Development Corporation	Citizens Federal Savings and Loan	0.04	\$14,114
54	Ohio Community Development Corporation	Fifth Third Bank of Northwest Ohio	1.91	\$36,642
55	Peninsula Community Foundation	Citibank, Sunnyvale, CA	2.13	\$1,840,105
56	Penquis Community Action Program	Peoples Heritage Bank, Bangor, ME	2.96	\$357,755
57	Penquis Community Action Program	People's Heritage Bank, Bangor, ME	3.46	\$70,447
58	People Incorporated of Southwest Virginia	Highlands Union Bank, Abingdon, VA	1.76	\$100,000
59	People's Community Development Corp.	Bank of America, St. Louis Missouri	n.a.	\$40,998
60	People's Community Development Corp.	Bank of America, St. Louis Missouri	1.46	\$47,989
61	Ramsey Action Programs, Inc.	Bremer	2.20	\$1,344,587
62	Riverside County Dept. of Community Action	City National Bank	n.a.	\$163,976
63	Sonoma County People for Economic Opportunity	Exchange Bank of Sonoma County, Santa Rosa CA	1.06	\$50,000

Appendix B.1**Reserve Fund Accounts Open, Interest Rates Provided and Amounts Held by Financial Institutions**

	Grantee	Financial Institution	Interest Rate	Amount in Reserve Fund
66	South Carolina Assoc. of Comm. Dev. Corps., Inc.	BB&T, Charleston, SC	0.20	\$30,060
67	South Carolina Assoc. of Comm. Dev. Corps., Inc.	Enterprise Bank, Walterboro, SC	5.00	\$37,500
68	South Carolina Assoc. of Comm. Dev. Corps., Inc.	First Union National Bank, Florence, SC	2.32	\$37,500
69	Southern Maryland Tri-Community	Calvert Bank and Trust Company	1.24	\$6,365
70	State of Connecticut Department of Labor	First Union Bank, Hartford, CT	2.20	\$88,000
71	State of Connecticut Department of Labor	Fleet Bank, Hartford, CT (Central Reserve)	2.20	\$172,800
72	State of Connecticut Department of Labor	Webster Bank, Waterbury, CT	1.00	\$68,000
73	Steans Family Foundation	Community Bank of Lawndale, Chicago, IL	n.a.	\$36,232
74	Steans Family Foundation	Harris Bank, Chicago, IL	1.37	\$32,822
75	The Center for Women and Families	Republic Bank and Trust Company, Louisville, KY	1.98	\$158,809
76	Tulane Educational Funds	Hibernia National Bank	2.00	\$46,750
77	United Way of Greater St. Louis, Inc.	Bank of America, St. Louis, MO	3.30	\$109,731
78	United Way of Greater St. Louis, Inc.	First Star, St. Louis, MI	4.00	\$20,000
79	United Way of Greater St. Louis, Inc.	Firststar Bank, St. Louis, MO	3.00	\$330,294
80	United Way of Metro Atlanta	First Union Bank	1.56	\$81,340
81	United Way Texas Gulf Coast	J.P. Morgan Chase Bank in Houston	n.a.	\$320,000
82	Upper East Tennessee HD Agency	Bank of Tennessee	0.04	\$123,080
83	WECO Fund, Inc.	Faith Community United Credit Union	3.29	\$77,000
84	West Company	Humboldt Bank, Ukiah, CA	3.20	\$30,000
85	West Company	National Bank of the Redwoods, Ukiah, CA	3.50	\$10,000
86	Wisconsin Community Action Program Assoc., Inc.	M & I Bank FSB Las Vegas Nevada	2.08	\$100,000
87	Wisconsin Community	M & I Marshall &	5.54	\$100,000

Appendix B.1**Reserve Fund Accounts Open, Interest Rates Provided and Amounts Held by Financial Institutions**

	Grantee	Financial Institution	Interest Rate	Amount in Reserve Fund
	Action Program Assoc., Inc.	Ilsey Bank, Cambridge, WI		
88	Wisconsin Community Action Program Assoc., Inc.	M & I Marshall & Ilsey Bank, Madison WI	1.70	\$25,278
89	Wisconsin Women's Business Initiative Corp.	M & I Bank, Milwaukee, WI	2.21	\$136,556
90	Women's Self-Employment Project	Harris Bank, Chicago, IL	2.00	\$580,892
91	YWCA of Greater Pittsburgh	Dollar Bank Match Fund	2.50	\$159,364

Appendix B.2
Reserve Fund, Grant Drawdown and Total Savings

	Grantee	State	Amount in Reserve Fund	Drawdown of Federal Funds	Number of Reserve Fund Acc.	Non-Federal Cash Share	Amount in Savings in Fin. Inst.	No. of Savings Accounts
1	1999	Affordable Housing Partnership	\$83,117.00	\$47,500.00	1	\$47,500	\$20,143.52	10
2	1999	Allston Brighton Community Development Corp.	\$491,722.00	\$146,222.00	10	\$314,904	\$65,051.15	121
3	1999	ALU Like, Inc.	\$330,000.00	\$100,000.00	2	\$230,000	\$96,166.08	257
4	1999	Capital Area Asset Building Corporation	\$99,942.00	\$49,971.00	1	\$49,971	\$59,738.76	162
5	1999	Central Vermont Community Action	\$189,464.41	\$71,825.00	4	\$65,000	\$13,314.31	0
6	1999	CHARO Community Development Corp.	n.a.	\$0.00	n.a.	n.a.	n.a.	n.a.
7	1999	Coastal Enterprises, Inc.	\$219,000.00	\$181,500.00	2	\$109,500	\$28,293.28	44
8	1999	Community Services Agency & Development Corp.	\$88,000.00	\$41,566.00	1	\$0	\$6,611.52	7
9	1999	CTE Incorporated	\$416,370.02	\$161,418.00	8	\$252,836	\$45,729.72	86
10	1999	East Bay Asian Local Development Corp.	\$542,089.09	\$255,000.00	5	\$310,000	\$71,916.56	127
11	1999	Economic Opportunity Board of Clark County	\$9,000.00	\$9,000.00	11	\$0	\$0.00	11
12	1999	Enterprise Plus Economic Development	\$0.00	\$0.00	1	\$0	\$13,403.00	34
13	1999	Five CAP, Inc.	\$323,939.76	\$166,500.00	2	\$166,500	\$26,677.96	56
14	1999	Foundation Communities	\$251,434.00	\$125,717.00	1	\$125,717	\$21,318.20	176
15	1999	Hawaii Alliance for Comm. Based Econ. Dev.	\$223,252.77	\$70,256.00	1	\$116,022	\$22,827.97	55
16	1999	Heart of America Family Services	\$206,523.55	\$98,550.00	2	\$98,550	\$9,997.59	92
17	1999	Human Solutions, Inc.	\$303,044.00	\$170,944.00	1	\$0	\$12,602.86	60
18	1999	Institute for Social and Economic Development	\$300,000.00	\$300,000.00	4	\$0	\$236,284.20	207
19	1999	Kentucky River Foothills Development Council	\$70,600.64	\$12,050.00	2	\$44,970	\$1,905.31	6
20	1999	Little Dixie Community Action Association	\$67,043.13	\$33,308.00	1	\$54,616	\$3,618.05	11
21	1999	Mercy Housing California	\$120,728.62	\$59,500.00	1	\$59,500	\$17,995.73	65
22	1999	Michigan Neighborhood Partnership	\$12,144.00	\$12,000.00	1	\$27,000	\$5,093.54	29
23	1999	Mile High United Way	\$184,491.50	\$110,000.00	1	\$60,000	\$46,045.86	64
24	1999	Mount Hope Housing Council Inc.	\$226,691.44	\$114,841.00	1	\$137,569	\$30,826.01	69
25	1999	NC Department of Labor	\$52,911.02	\$331,785.00	4	\$471,661	\$242,965.77	530

26	1999	Ohio Community Development Corporation	\$50,756.22	\$220,720.00	2	\$44,947	\$16,436.68	21
27	1999	Peninsula Community Foundation	\$1,840,104.72	\$250,000.00	10	\$2,720,468	\$61,909.24	118
28	1999	Penquis Community Action Program	\$428,202.00	\$164,000.00	2	\$264,202	\$24,294.53	48
29	1999	People Incorporated of Southwest VA	\$100,000.00	\$50,080.00	1	\$50,000	\$17,241.72	47
30	1999	Ramsey Action Programs, Inc.	\$1,344,586.92	\$500,000.00	1	\$1,004,794	\$177,971.90	423
31	1999	Riverside County Dept. of Community Action	\$163,975.64	\$57,500.00	1	\$106,476	\$10,933.06	39
32	1999	Southern MD Tri-County Community	\$6,364.71	\$10,000.00	1	\$10,000	\$4,435.00	55
33	1999	The Center for Women and Families	\$158,808.84	\$82,873.00	1	\$77,109	\$11,648.28	50
34	1999	United Way of Greater St. Louis, Inc.	\$480,025.25	\$12,975.67	5	\$149,733	\$54,270.49	262
35	1999	Wisconsin Community Action Program Assoc., Inc.	\$225,278.00	\$359,000.00	1	\$297,000	\$175,924.80	289
36	1999	Wisconsin Women's Business Initiative Corp.	\$136,555.76	\$70,000.00	1	\$70,000	\$38,516.64	84
37	1999	Women's Self-Employment Project	\$580,892.00	\$315,000.00	1	\$630,000	\$58,907.55	231
38	1999	YWCA of Greater Pittsburgh	\$159,364.00	\$90,000.00	2	\$90,000	\$60,137.00	112
39	2000	Arkansas Enterprise Group	\$23,661.00	\$25,000.00	1	\$25,000	\$3,263.55	15
40	2000	Bethel New Life, Inc.	\$1,013.75	\$0.00	1	\$1,014	\$500.00	16
41	2000	CAP Services, Inc.	\$0.00	\$41,000.00	1	\$79,000	\$19,860.76	25
42	2000	City of San Antonio – Dept. of Comm. Initiatives	\$0.00	\$0.00	0	\$0	\$5,570.13	29
43	2000	Community Action Association of Oklahoma City	\$46,780.29	\$22,250.00	1	\$24,250	\$4,078.56	13
44	2000	El Puente CDC	\$0.00	\$0.00	0	\$0	\$0.00	0
45	2000	Employment Resources, Inc.	\$0.00	\$0.00	0	\$0	\$0.00	0
46	2000	Family Services Woodfield, Inc.	\$125,000.00	\$0.00	2	\$125,000	\$1,073.00	11
47	2000	Gulf Coast Community Services	\$100,000.00	\$50,000.00	1	\$50,000	\$295.00	8
48	2000	IL Community Action Agency	\$134,529.00	\$104,391.00	1	\$81,074	\$1,770.14	43
49	2000	Mountain Assoc. for Community and Econ. Devl.	n.a.	\$0.00	n.a.	n.a.	n.a.	n.a.
50	2000	Non Profit Assistance Corp.	\$32,000.00	\$16,000.00	2	\$16,000	\$0.00	5
51	2000	People's Community Development Corp.	\$88,986.18	\$32,794.00	2	\$55,519	\$7,868.81	53
52	2000	Sonoma County People for	\$50,000.00	\$50,000.00	1	\$50,000	\$100,000.00	25

		Economic Opportunity						
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	\$603,048.04	\$321,312.00	5	\$321,312	\$12,325.41	58
54	2000	State of Connecticut Department of Labor	\$328,800.00	\$354,788.00	3	\$350,000	\$2,815.99	30
55	2000	Steans Family Foundation	\$69,053.88	\$122,000.00	2	\$69,054	\$11,049.18	40
56	2000	Tulane Educational Funds	\$46,750.00	\$46,750.00	1	\$46,750	\$0.00	0
57	2000	United Way of Metro Atlanta	\$81,340.00	\$87,340.00	1	\$87,340	\$33,730.93	73
58	2000	United Way Texas Gulf Coast	\$320,000.00	\$160,000.00	1	\$160,000	\$8,943.60	33
59	2000	Upper East Tennessee HD Agency	\$123,079.71	\$60,000.00	1	\$60,000	\$1,929.69	8
60	2000	WECO Fund, Inc.	\$77,000.00	\$77,000.00	1	\$0	\$3,448.31	25
61	2000	West Company	\$40,000.00	\$20,000.00	2	\$20,000	\$7,200.00	17
62	2000	West Perrine CDC	n.a.	\$0.00	n.a.	n.a.	n.a.	n.a.
63	2000	Zion Non Profit Charitable Trust	\$25,000.00	\$0.00	1	\$25,000	\$0.00	0
		TOTAL	\$12,802,464.86	\$6,442,226.67	128		\$2,036,876.90	4,585
		Average	\$213,374.41	\$102,257.57	2		\$33,947.95	76

APPENDIX C

ACCOUNT HOLDINGS

Appendix C.1 Savings Accounts Open, Interest Rates Provided and Amounts Held by Financial Institutions

Appendix C.1 List of Financial Institutions with AFI IDA Savings Accounts

	Grantee	Financial Institution	Waiver	No. of Accounts	Interest Rate	Amount
1	Affordable Housing Partnership	HSBC	Y	5	0.01	\$4,702
2	Affordable Housing Partnership	Pioneer Savings Bank	Y	3	0.02	\$501
3	Affordable Housing Partnership	Troy Savings Bank	Y	2	0.02	\$1,605
4	Allston Brighton Community Development Corp.	Cape Cod Five Cents Savings Bank, Hyannis, MA	Y	19	0.02	\$13,842
5	Allston Brighton Community Development Corp.	Chicopee Savings Bank	Y	3	2.05	\$227
6	Allston Brighton Community Development Corp.	Enterprise Bank, Lowell, Mass	Y	6	0.02	\$1,836
7	Allston Brighton Community Development Corp.	Peoples Federal Savings Bank, Brighton MA	Y	12	variable	\$13,327
8	Allston Brighton Community Development Corp.	Peoples Savings Bank	Y	32	2.05	\$10,742
9	Allston Brighton Community Development Corp.	Sovereign Bank, Lowell, Mass	Y	4	0.01	\$2,329
10	Allston Brighton Community Development Corp.	United Cooperative Bank	Y	4	2.40	\$3,215
11	ALU Like, Inc.	American Savings Bank, Honolulu, Hawaii	Y	14	2.00	\$5,500
12	ALU Like, Inc.	Bank of Hawaii, Honolulu, Hawaii	Y	220	2.00	\$73,000
13	Arkansas Enterprise Group	Farmers & Merchants Bank, Stuttgart, AR	Y	2	0.02	\$328
14	Arkansas Enterprise Group	Simmons First National Bank, Pine Bluff, AR	Y	11	0.01	\$2,427
15	Bethel New Life, Inc.	First Bank of Oak Park, Chicago, Illinois	Y	16	0.02	\$500
16	Capital Area Asset Building Corporation	Citibank, Washington DC	Y	137	1.98	\$44,913
17	Central Vermont Community Action	VDCU	Y	0	5.00	\$0
18	City of San Antonio – Dept. of Comm. Initiatives	Security Service Federal Credit Union	Y	17	0.02	\$3,618
19	City of San Antonio – Dept. of Comm. Initiatives	Wells Fargo Bank Texas, NA	Y	12	0.00	\$1,952
20	Coastal Enterprises, Inc.	Camden National Bank, Camden, Maine	Y	3	1.24	\$377
21	Coastal Enterprises, Inc.	Community Credit Union, Lewiston, Maine	Y	14	0.50	\$5,169
22	Coastal Enterprises, Inc.	Gardiner Savings Institution, Gardiner, Maine	Y	1	1.38	\$60
23	Coastal Enterprises, Inc.	Key Bank, Maine	N	12	0.83	\$18,977
24	Coastal Enterprises, Inc.	Sanford Institution for Savings, Sanford, Maine	Y	1	1.54	\$881
25	Community Action Association of Oklahoma City	MidFirst Bank, Oklahoma City, Oklahoma	Y	13	1.65	\$4,079
26	Community Services Agency & Development Corp.	Wells Fargo Bank of Nevada, Reno, Nevada	Y	0	0.00	\$0

Appendix C.1 List of Financial Institutions with AFI IDA Savings Accounts

	Grantee	Financial Institution	Waiver	No. of Accounts	Interest Rate	Amount
27	CTE Incorporated	Fleet Bank, Norwalk, CT	Y	23	0.01	\$3,941
28	CTE Incorporated	JP MORGAN CHASE	N	34	1.50	\$25,095
29	CTE Incorporated	Peoples Saving Bank Bridgeport, CT	0	10	0.01	\$385
30	CTE Incorporated	Savings Institute, Willimantic, CT	Y	17	0.02	\$11,149
31	East Bay Asian Local Development Corp.	Bay View Bank	Y	30	2.00	\$19,688
32	East Bay Asian Local Development Corp.	California Bank and Trust	Y	8	2.00	\$2,446
33	East Bay Asian Local Development Corp.	California Federal Bank	Y	44	2.00	\$18,039
34	East Bay Asian Local Development Corp.	Community Bank of the Bay	Y	7	1.00	\$1,714
35	Economic Opportunity Board of Clark County	WELLS FARGO BANK NEVADA NA	Y	11	0.00	\$0
36	El Puente CDC	West Texas Credit Union, El Paso, Texas	Y	0	2.50	\$0
37	Enterprise Plus Economic Development	Valley Oak CU, Clovis CA	Y	34	1.25	\$13,403
38	Family Services Woodfield, Inc.	Citibank, Fairfield, CT (FSW)	Y	11	1.75	\$1,073
39	Family Services Woodfield, Inc.	People's Bank, Bridgeport, CT (HNH)	Y	0	1.75	\$0
40	Five CAP, Inc.	INDEPENDENT BANK WEST	Y	8	1.50	\$5,302
41	Five CAP, Inc.	LAKE OSCEOLA STATE BANK	Y	48	1.25	\$21,376
42	Foundation Communities	Compass Bank	Y	150	0.02	\$15,329
43	Gulf Coast Community Services	Wells Fargo, Houston, TX	Y	8	0.01	\$295
44	Hawaii Alliance for Comm. Based Econ. Dev.	Bank of Hawaii	Y	52	2.51	\$22,085
45	Heart of America Family Services	Firststar Bank, Kansas City, KS	Y	86	0.00	\$8,638
46	Illinois Community Action Agency	Amcore Bank, Rock Falls, Illinois	Y	2	1.00	\$65
47	Illinois Community Action Agency	National City, Bloomington, Illinois	Y	8	1.00	\$345
48	Illinois Community Action Agency	National City, Champaign, Illinois	Y	9	1.00	\$270
49	Illinois Community Action Agency	National City, Rockford, Illinois	Y	24	1.00	\$1,090
50	Indiana Dept. of Commerce – Comm. Dev. Division	Bedford Federal Savings & Loan Bank	Y	3	0.00	\$900
51	Indiana Dept. of Commerce – Comm. Dev. Division	Bippus State Bank	Y	0	2.00	\$0
52	Indiana Dept. of Commerce – Comm. Dev. Division	Centier Bank	Y	16	2.02	\$4,366

Appendix C.1 List of Financial Institutions with AFI IDA Savings Accounts

	Grantee	Financial Institution	Waiver	No. of Accounts	Interest Rate	Amount
53	Indiana Dept. of Commerce – Comm. Dev. Division	Centra Credit Union	Y	44	3.34	\$12,165
54	Indiana Dept. of Commerce – Comm. Dev. Division	Central Bank	Y	1	2.15	\$300
55	Indiana Dept. of Commerce – Comm. Dev. Division	Fifth Third Bank	Y	45	0.00	\$12,072
56	Indiana Dept. of Commerce – Comm. Dev. Division	First Farmers Bank and Trust	Y	2	2.25	\$600
57	Indiana Dept. of Commerce – Comm. Dev. Division	First Source Bank	Y	7	1.75	\$1,815
58	Indiana Dept. of Commerce – Comm. Dev. Division	First State Bank of Middlebury	Y	33	3.00	\$9,457
59	Indiana Dept. of Commerce – Comm. Dev. Division	Grant County State Bank	Y	15	2.50	\$4,395
60	Indiana Dept. of Commerce – Comm. Dev. Division	Heritage Bank of Southern Indiana	Y	73	3.03	\$17,600
61	Indiana Dept. of Commerce – Comm. Dev. Division	Horizon Bank	Y	3	2.02	\$667
62	Indiana Dept. of Commerce – Comm. Dev. Division	Irwin Union Bank	Y	63	0.00	\$13,213
63	Indiana Dept. of Commerce – Comm. Dev. Division	Lafayette Bank & Trust	Y	31	2.00	\$7,165
64	Indiana Dept. of Commerce – Comm. Dev. Division	Mercantile National Bank of Indiana	Y	38	2.20	\$11,266
65	Indiana Dept. of Commerce – Comm. Dev. Division	Monroe County Bank	Y	17	2.00	\$3,965
66	Indiana Dept. of Commerce – Comm. Dev. Division	Near Eastside Community Federal Credit Union	Y	57	2.50	\$12,235
67	Indiana Dept. of Commerce – Comm. Dev. Division	Old National Bank	Y	50	1.75	\$11,025
68	Indiana Dept. of Commerce – Comm. Dev. Division	Peoples Bank	Y	60	2.50	\$16,729
69	Indiana Dept. of Commerce – Comm. Dev. Division	Peoples Trust Bank	Y	16	2.60	\$4,800
70	Indiana Dept. of Commerce – Comm. Dev. Division	Regional Bank	Y	4	1.74	\$693

Appendix C.1 List of Financial Institutions with AFI IDA Savings Accounts (contd.)

	Grantee	Financial Institution	Waiver	No. of Accounts	Interest Rate	Amount
71	Indiana Dept. of Commerce – Comm. Dev. Division	Salin Bank	Y	13	2.02	\$3,900
72	Indiana Dept. of Commerce – Comm. Dev. Division	Sandridge Bank	Y	6	2.02	\$1,580
73	Indiana Dept. of Commerce – Comm. Dev. Division	Security Federal Savings Bank	Y	7	2.75	\$2,100
74	Indiana Dept. of Commerce – Comm. Dev. Division	Star Financial Bank	Y	29	2.00	\$7,371
75	Indiana Dept. of Commerce – Comm. Dev. Division	Terre Haute Savings Bank	Y	11	2.00	\$1,770
76	Indiana Dept. of Commerce – Comm. Dev. Division	The Huntington National Bank	Y	5	1.24	\$1,175
77	Indiana Dept. of Commerce – Comm. Dev. Division	The National Bank of Indianapolis	Y	7	2.23	\$1,625
78	Indiana Dept. of Commerce – Comm. Dev. Division	Union County National Bank	Y	0	2.52	\$0
79	Indiana Dept. of Commerce – Comm. Dev. Division	Wells Fargo Bank	Y	18	1.10	\$4,260
80	Institute for Social and Economic Development	American State Bank	Y	15	2.89	\$18,788
81	Institute for Social and Economic Development	Bankers Trust	Y	89	1.89	\$82,707
82	Institute for Social and Economic Development	Deere Community FCU	Y	8	2.00	\$4,049
83	Institute for Social and Economic Development	Firststar Bank	Y	36	1.00	\$34,306
84	Institute for Social and Economic Development	Quad-City Bank and Trust	Y	28	2.17	\$31,516
85	Institute for Social and Economic Development	SCICAP Credit Union	Y	13	5.00	\$7,249
86	Kentucky River Foothills Development Council	Bank One, Lexington KY	Y	2	1.33	\$507
87	Kentucky River Foothills Development Council	Fifth Third Bank	Y	4	1.00	\$1,398
88	Little Dixie Community Action Association	First United Bank and Trust of Hugo	Y	10	2.75	\$1,618
89	Mercy Housing California	California Bank & Trust	Y	32	1.00	\$5,728
90	Mercy Housing California	Feather River State Bank	Y	9	1.60	\$1,136
91	Mercy Housing California	Washington Mutual	Y	11	0.75	\$4,441
92	Michigan Neighborhood Partnership	Comerica Bank	Y	29	0.01	\$5,094
93	Mile High United Way	Wells Fargo	Y	52	0.01	\$22,529
94	Mount Hope Housing Council Inc.	Bethex FCU, Bronx NY	N	67	3.00	\$22,783
95	Non-Profit Assistance Corp.	Citibank, N.A., New York	Y	5	3.00	\$0
96	North Carolina Department of Labor	1st Union	Y	1	0.01	\$180
97	North Carolina Department of Labor	Bank of America, Winston-Salem, NC	Y	37	1.25	\$12,049
98	North Carolina Department of Labor	Centura Bank	Y	37	0.01	\$12,911

Appendix C.1 List of Financial Institutions with AFI IDA Savings Accounts (contd.)

	Grantee	Financial Institution	Waiver	No. of Accounts	Interest Rate	Amount
99	North Carolina Department of Labor	Centura Bank	Y	29	0.01	\$10,023
100	North Carolina Department of Labor	Centura Bank	Y	37	1.05	\$12,911
101	North Carolina Department of Labor	Centura Bank	Y	17	0.01	\$7,308
102	North Carolina Department of Labor	Clyde Savings Bank	Y	10	0.02	\$4,449
103	North Carolina Department of Labor	Clyde Savings Bank	Y	10	0.02	\$4,449
104	North Carolina Department of Labor	First Citizens	Y	40	0.01	\$15,095
105	North Carolina Department of Labor	First Union	Y	1	0.01	\$180
106	North Carolina Department of Labor	Lexington State Bank	N	23	0.01	\$6,261
107	North Carolina Department of Labor	Lexington State Bank	N	23	1.00	\$6,261
108	North Carolina Department of Labor	Rowan-Iredell Area Credit Union; Salisbury NC	N	10	2.00	\$9,600
109	North Carolina Department of Labor	Rowan-Iredell Credit Union	N	10	0.02	\$9,600
110	North Carolina Department of Labor	Waccamaw Bank, Whiteville, NC	Y	6	0.01	\$0
111	North Carolina Department of Labor	Waccamaw Savings	Y	6	0.01	\$0
112	North Carolina Department of Labor	Wachovia	Y	21	0.00	\$5,023
113	North Carolina Department of Labor	Wachovia Bank	Y	21	0.01	\$5,023
114	Ohio Community Development Corporation	Citizens Federal Savings and Loan	Y	0	0.04	\$0
115	Ohio Community Development Corporation	Fifth Third Bank, Findlay Ohio	Y	0	1.00	\$0
116	Ohio Community Development Corporation	Hancock Federal Credit Union, Findlay Ohio	Y	3	2.75	\$953
117	Ohio Community Development Corporation	Home Savings & Loan, Findlay Ohio	Y	0	3.10	\$0
118	Ohio Community Development Corporation	Home Savings & Loan, Kenton Ohio	Y	1	2.75	\$1,867
119	Ohio Community Development Corporation	Peoples Banking Company, Findlay Ohio	Y	2	2.50	\$1,386
120	Ohio Community Development Corporation	Sky Bank, Findlay Ohio	Y	10	3.50	\$6,718
121	Peninsula Community Foundation	Citibank, Sunnyvale, CA	Y	98	0.00	\$46,289
122	Penquis Community Action Program	Bangor Savings Bank, all area's, Maine	Y	5	0.75	\$1,775
123	Penquis Community Action Program	Bangor Savings Bank, Bangor	Y	10	0.82	\$6,729
124	Penquis Community Action Program	Camden National Bank, Camden, Maine	Y	3	1.94	\$2,452
125	Penquis Community Action Program	First Citizens Bank	Y	3	2.51	\$1,293
126	Penquis Community Action Program	Fleet Bank, Augusta ME	Y	1	2.52	\$459
127	Penquis Community Action Program	Franklin Savings Bank, Franklin Maine	Y	1	0.76	\$481
128	Penquis Community Action Program	Gardiner Savings Bank, Gardiner	Y	9	1.99	\$3,143

Appendix C.1 List of Financial Institutions with AFI IDA Savings Accounts (contd.)

	Grantee	Financial Institution	Waiver	No. of Accounts	Interest Rate	Amount
129	Penquis Community Action Program	Norway Savings Bank, Norway, ME	Y	12	3.01	\$4,643
130	Penquis Community Action Program	Sanford Institution for Savings, Sanford, Maine	Y	2	2.02	\$669
131	People Incorporated of Southwest Virginia	First Union, Grundy, VA	Y	1	0.79	\$177
132	People Incorporated of Southwest Virginia	First Vantage Bank/ Tri-Cities, VA	Y	20	0.93	\$5,598
133	People Incorporated of Southwest Virginia	Highlands Union Bank, Abingdon & Bristol, VA	Y	9	3.11	\$3,809
134	People's Community Development Corp.	Bank of America, St. Louis, Missouri	Y	53	0.75	\$7,869
135	Ramsey Action Programs, Inc.	1st National Bank	Y	27	1.25	\$6,208
136	Ramsey Action Programs, Inc.	Bremer	Y	235	1.25	\$101,518
137	Ramsey Action Programs, Inc.	Marquette	Y	35	1.25	\$14,849
138	Ramsey Action Programs, Inc.	Northern State	Y	10	1.25	\$3,087
139	Ramsey Action Programs, Inc.	Well Fargo/Norwest	Y	79	1.25	\$37,351
140	Ramsey Action Programs, Inc.	Wendell Phillips Credit Union	Y	14	1.25	\$7,386

Appendix C.1 List of Financial Institutions with AFI IDA Savings Accounts (contd.)

	Grantee	Financial Institution	Waiver	No. of Accounts	Interest Rate	Amount
141	Riverside County Dept. of Community Action	Cal Fed Bank, Riverside, CA	Y	9	0.75	\$1,381
142	Riverside County Dept. of Community Action	City National Bank, Riverside, CA	Y	26	1.00	\$9,392
143	Riverside County Dept. of Community Action	Guaranty Bank, Riverside, CA	Y	4	0.96	\$160
144	Sonoma County People for Economic Opportunity	Exchange Bank of Sonoma County	Y	25	1.06	\$100,000
145	South Carolina Assoc. of Comm. Dev. Corps., Inc.	Atlantic Savings Bank, Hilton Head Island, SC	Y	1	4.50	\$50
146	South Carolina Assoc. of Comm. Dev. Corps., Inc.	BB&T, Charleston, SC	Y	13	1.00	\$1,722
147	South Carolina Assoc. of Comm. Dev. Corps., Inc.	Carolina First Bank, Georgetown, SC	Y	10	0.00	\$3,090
148	South Carolina Assoc. of Comm. Dev. Corps., Inc.	Enterprise Bank, Walterboro, SC	Y	9	3.25	\$1,465
149	South Carolina Assoc. of Comm. Dev. Corps., Inc.	First Union National Bank, Florence, SC	Y	11	0.00	\$1,495
150	South Carolina Assoc. of Comm. Dev. Corps., Inc.	Georgetown Craft Credit Union, Georgetown, SC	Y	13	0.00	\$1,503
151	Southern Maryland Tri-County Community	Bank Of Southern Maryland, Hughesville, MD	Y	11	1.00	\$395
152	Southern Maryland Tri-County Community	Calvert Bank and Trust Company, Prince Frederick, MD	Y	17	1.24	\$2,900
153	Southern Maryland Tri-County Community	First National Bank of St. Mary's, Leonardtown, MD	Y	26	1.24	\$1,050
154	State of Connecticut Department of Labor	First Community Bank, New Haven, CT	Y	5	0.00	\$0
155	State of Connecticut Department of Labor	First Union Bank, Hartford, CT	Y	6	0.02	\$0
156	State of Connecticut Department of Labor	Fleet Bank, Hartford, CT	Y	6	0.02	\$0
157	State of Connecticut Department of Labor	Webster Bank, Waterbury, CT	Y	13	0.01	\$2,816
158	Steans Family Foundation	Community Bank of Lawndale,	Y	17	2.25	\$5,003

Appendix C.1 List of Financial Institutions with AFI IDA Savings Accounts (contd.)

	Grantee	Financial Institution	Waiver	No. of Accounts	Interest Rate	Amount
		Chicago, IL				
159	Steans Family Foundation	Harris Bank, Chicago, IL	Y	21	1.58	\$4,721
160	The Center for Women and Families	Republic Bank and Trust Company, Louisville, KY	Y	50	0.75	\$11,648
161	Tulane Educational Funds	Hibernia National Bank	Y	0	0.00	\$0
162	United Way of Greater St. Louis, Inc.	Allegiant	Y	5	1.96	\$234
163	United Way of Greater St. Louis, Inc.	Allegiant St. Louis, MO	Y	2	0.02	\$510
164	United Way of Greater St. Louis, Inc.	Bank of America St. Louis, MO	N	2	0.01	\$1,052
165	United Way of Greater St. Louis, Inc.	Bank of America, St. Louis, MO	N	6	0.01	\$668
166	United Way of Greater St. Louis, Inc.	Firststar	Y	6	0.01	\$4,000
167	United Way of Greater St. Louis, Inc.	Firststar St. Louis, MO	Y	9	0.01	\$2,254
168	United Way of Greater St. Louis, Inc.	Firststar St. Louis, MO	Y	51	0.01	\$9,045
169	United Way of Greater St. Louis, Inc.	Firststar Bank, St. Louis, MO	Y	51	0.01	\$12,837
170	United Way of Greater St. Louis, Inc.	Firststar, Clayton, MO	Y	47	variable	\$2,217
171	United Way of Greater St. Louis, Inc.	Southside St. Louis, MO	Y	2	0.02	\$393
172	United Way of Greater St. Louis, Inc.	Southside National Bank St. Louis, MO	Y	3	0.01	\$504
173	United Way of Metro Atlanta	First Union Bank	Y	68	0.50	\$15,731
174	United Way Texas Gulf Coast	Compass Bank Houston, TX	Y	33	1.24	\$8,944
175	Upper East Tennessee HD Agency	Bank of Tennessee	Y	8	1.75	\$1,930
176	WECO Fund, Inc.	Cory United Methodist Credit Union	Y	21	4.30	\$3,107

Appendix C.1 List of Financial Institutions with AFI IDA Savings Accounts (contd.)

	Grantee	Financial Institution	Waiver	No. of Accounts	Interest Rate	Amount
177	WECO Fund, Inc.	Faith Community United Credit Union	Y	4	3.29	\$341
178	West Company	Humboldt Bank, Ukiah, CA	Y	2	1.00	\$900
179	West Company	National Bank of the Redwoods, Ukiah, CA	Y	11	1.00	\$3,000
180	Wisconsin Community Action Program Assoc., Inc.	American Bank-Fond du Lac, WI	Y	19	1.07	\$9,766
181	Wisconsin Community Action Program Assoc., Inc.	Anchor Bank	Y	3	1.00	\$2,800
182	Wisconsin Community Action Program Assoc., Inc.	Associated Bank	Y	2	0.75	\$1,600
183	Wisconsin Community Action Program Assoc., Inc.	Citizens State Bank of Loyal Neilsville, Granton and Loyal, WI	Y	5	0.00	\$2,400
184	Wisconsin Community Action Program Assoc., Inc.	Community First National Bank Spooner, Wisconsin	Y	6	0.00	\$3,749
186	Wisconsin Community Action Program Assoc., Inc.	F&M Bank	Y	10	0.75	\$6,190
187	Wisconsin Community Action Program Assoc., Inc.	Farmers State Bank	Y	3	1.00	\$1,620
188	Wisconsin Community Action Program Assoc., Inc.	First Federal Savings, La Crosse WI	Y	9	0.01	\$1,978
189	Wisconsin Community Action Program Assoc., Inc.	First Northern Savings	Y	5	1.49	\$3,135
190	Wisconsin Community Action Program Assoc., Inc.	First State Bank	Y	4	1.83	\$1,490
191	Wisconsin Community Action Program	Firststar	Y	2	0.75	\$355

Appendix C.1 List of Financial Institutions with AFI IDA Savings Accounts (contd.)

	Grantee	Financial Institution	Waiver	No. of Accounts	Interest Rate	Amount
	Assoc., Inc.					
192	Wisconsin Community Action Program Assoc., Inc.	Firststar Bank Grantsburg and Siren, WI	Y	4	n.a.	\$1,974
193	Wisconsin Community Action Program Assoc., Inc.	Firststar Bank Wisconsin Rapids, WI	Y	10	0.75	\$5,839
194	Wisconsin Community Action Program Assoc., Inc.	Firststar Bank, Ripon, WI	Y	1	1.50	\$194
195	Wisconsin Community Action Program Assoc., Inc.	Firststar Bank-Menasha, WI	Y	2	1.50	\$943
196	Wisconsin Community Action Program Assoc., Inc.	Firststar Bank-Oshkosh, WI	Y	9	1.50	\$5,322
197	Wisconsin Community Action Program Assoc., Inc.	Fortress Bank, Westby WI	Y	6	0.04	\$935
198	Wisconsin Community Action Program Assoc., Inc.	Green Lake State Bank-Green Lake, WI	Y	2	1.50	\$721
199	Wisconsin Community Action Program Assoc., Inc.	M & I Bank, Green Bay, WI	Y	28	0.00	\$0
200	Wisconsin Community Action Program Assoc., Inc.	M&I Bank	Y	22	1.00	\$16,031
201	Wisconsin Community Action Program Assoc., Inc.	Peoples Choice Credit Union Medford, WI	Y	3	0.00	\$1,423
202	Wisconsin Community Action Program Assoc., Inc.	Pioneer National Bank Ladysmith, WI	Y	8	0.00	\$2,659
203	Wisconsin Community Action Program	Wells Fargo, Milwaukee, WI	Y	33	0.50	\$15,957

Appendix C.1 List of Financial Institutions with AFI IDA Savings Accounts (contd.)

	Grantee	Financial Institution	Waiver	No. of Accounts	Interest Rate	Amount
	Assoc., Inc.					
204	Wisconsin Community Action Program Assoc., Inc.	Wisconsin Credit Union	n.a.	0	3.00	\$8,179
205	Wisconsin Community Action Program Assoc., Inc.	Wood County National Bank, WI	Y	1	1.35	\$1,000
206	Wisconsin Women's Business Initiative Corp.	M & I Bank	Y	72	1.00	\$33,229
207	Women's Self-Employment Project	Harris Bank, Chicago, IL	Y	225	0.99	\$57,532
208	YWCA of Greater Pittsburgh	Dollar Bank, Pittsburgh PA	Y	73	0.02	\$30,137
		TOTALS		4445		\$1,621,044

APPENDIX D

WITHDRAWALS AND USES

Appendix D.1 Account Opening & Closing by Agency

**Appendix D.2 IDA Savings, Withdrawals and Amounts
Held by Financial Institutions**

Appendix D.3 Qualified Withdrawals

Appendix D.4 Other Withdrawals

**Appendix D.1
Account Opening and Closing by Agency**

	Grantee	State	Total Proposed Accts	Total No. of IDA Deposits	Value of Total IDA Deposits	No. of With-drawals	Amount of Withdrawals	IDA Balance at end of Period
1	1999	Affordable Housing Partnership	110	10	\$20,143.52	5	\$13,336.00	\$6,807.52
2	1999	Allston Brighton Community Development Corp.	89	121	\$65,051.15	2	\$5,348.00	\$46,375.82
3	1999	ALU Like, Inc.	380	257	\$96,166.08	27	\$18,866.08	\$53,317.50
4	1999	Capital Area Asset Building Corporation	187	162	\$59,738.76	25	\$14,826.22	\$44,912.54
5	1999	Central Vermont Community Action	165	n.a.	\$13,314.31	n.a.	n.a.	n.a.
6	1999	CHARO Community Development Corp.	75	0	0	n.a.	n.a.	n.a.
7	1999	Coastal Enterprises, Inc.	50	44	\$28,293.28	14	\$3,168.69	\$25,464.59
8	1999	Community Services Agency & Development Corp.	32	7	\$6,611.52	8	\$6,761.52	\$0.00
9	1999	CTE Incorporated	187	86	\$45,729.72	2	\$5,160.44	\$40,569.28
10	1999	East Bay Asian Local Development Corp.	263	127	\$71,916.56	38	\$30,030.12	\$58,084.76
11	1999	Economic Opportunity Board of Clark County	70	11	\$0.00	0	\$728.44	\$470.14
12	1999	Enterprise Plus Economic Development	90	34	\$13,403.00	0	\$0.00	\$9,006.52
13	1999	Five CAP, Inc.	120	56	\$26,677.96	1	\$500.00	\$26,677.96
14	1999	Foundation Communities	150	176	\$21,318.20	29	\$6,262.10	\$15,329.10
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	179	55	\$22,827.97	3	\$742.70	\$23,016.65
16	1999	Heart of America Family Services	250	92	\$9,997.59	19	\$3,044.28	\$8,638.56
17	1999	Human Solutions, Inc.	260	60	\$12,602.86	n.a.	n.a.	n.a.
18	1999	Institute for Social and Economic Development	206	207	\$236,284.20	18	\$57,669.08	\$174,371.03
19	1999	Kentucky River Foothills	110	6	\$1,905.31	0	\$0.00	\$1,905.31

Appendix D.1**Account Opening and Closing by Agency**

	Grantee	State	Total Proposed Accts	Total No. of IDA Deposits	Value of Total IDA Deposits	No. of With-drawals	Amount of Withdrawals	IDA Balance at end of Period
		Development Council						
20	1999	Little Dixie Community Action Association	15	11	\$3,618.05	2	\$2,150.87	\$1,618.05
21	1999	Mercy Housing California	90	65	\$17,995.73	20	\$8,795.52	\$16,611.38
22	1999	Michigan Neighborhood Partnership	226	29	\$5,093.54	0	\$0.00	\$0.00
23	1999	Mile High United Way	91	64	\$46,045.86	12	\$23,517.00	\$35,219.00
24	1999	Mount Hope Housing Council Inc.	83	69	\$30,826.01	3	\$8,443.14	\$22,782.87
25	1999	North Carolina Department of Labor	269	530	\$242,965.77	215	\$116,076.40	\$170,818.69
26	1999	Ohio Community Development Corporation	451	21	\$16,436.68	5	\$5,513.39	\$35,195.85
27	1999	Peninsula Community Foundation	114	118	\$61,909.24	24	\$17,169.92	\$46,289.32
28	1999	Penquis Community Action Program	300	48	\$24,294.53	2	\$2,649.67	\$21,644.86
29	1999	People Incorporated of Southwest Virginia	120	47	\$17,241.72	18	\$8,182.10	\$13,250.98
30	1999	Ramsey Action Programs, Inc.	1,184	423	\$177,971.90	23	\$7,574.51	\$169,747.33
31	1999	Riverside County Dept. of Community Action	122	39	\$10,933.06	0	\$0.00	\$10,933.06
32	1999	Southern Maryland Tri-County Community	250	55	\$4,435.00	1	\$90.00	\$4,345.00
33	1999	The Center for Women and Families	50	50	\$11,648.28	1	\$502.47	\$11,648.28
34	1999	United Way of	327	262	\$54,270.49	124	\$35,650.79	\$79,214.24

Appendix D.1**Account Opening and Closing by Agency**

	Grantee	State	Total Proposed Accts	Total No. of IDA Deposits	Value of Total IDA Deposits	No. of With-drawals	Amount of Withdrawals	IDA Balance at end of Period
		Greater St. Louis, Inc.						
35	1999	Wisconsin Community Action Program Assoc., Inc.	455	289	\$175,924.80	104	\$82,544.25	\$118,675.57
36	1999	Wisconsin Women's Business Initiative Corp.	50	84	\$38,516.64	12	\$5,287.36	\$70,000.00
37	1999	Women's Self-Employment Project	400	231	\$58,907.55	7	\$1,395.19	\$57,532.46
38	1999	YWCA of Greater Pittsburgh	140	112	\$60,137.00	39	\$30,000.00	\$30,137.00
39	2000	Arkansas Enterprise Group	135	15	\$3,263.55	2	\$509.06	\$2,754.49
40	2000	Bethel New Life, Inc.	60	16	\$500.00	0	\$0.00	\$500.00
41	2000	CAP Services, Inc.	100	25	\$19,860.76	25	\$19,860.76	\$52,703.68
42	2000	City of San Antonio – Dept. of Comm. Initiatives	60	29	\$5,570.13	n.a.	n.a.	\$5,570.00
43	2000	Community Action Association of Oklahoma City	34	13	\$4,078.56	0	\$0.00	\$4,078.56
44	2000	El Puente CDC	100	0	\$0.00	0	\$0.00	\$0.00
45	2000	Employment Resources, Inc.	20	0	\$0.00	0	\$0.00	\$0.00
46	2000	Family Services Woodfield, Inc.	130	11	\$1,073.00	0	\$0.00	\$1,073.00
47	2000	Gulf Coast Community Services	100	8	\$295.00	0	\$0.00	\$295.00
48	2000	Illinois Community Action Agency	298	43	\$1,770.14	0	\$0.00	\$1,770.14
49	2000	Mountain Assoc. for Community and Econ. Dev.	10	0	\$0.00	n.a.	n.a.	n.a.
50	2000	Non Profit Assistance Corp.	450	5	\$0.00	n.a.	n.a.	n.a.
51	2000	People's Community Development Corp.	130	53	\$7,868.81	0	\$0.00	\$7,927.65

**Appendix D.1
Account Opening and Closing by Agency**

	Grantee	State	Total Proposed Accts	Total No. of IDA Deposits	Value of Total IDA Deposits	No. of With-drawals	Amount of Withdrawals	IDA Balance at end of Period
52	2000	Sonoma County People for Economic Opportunity	20	25	\$100,000.00	0	\$0.00	\$3,175.00
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	225	58	\$12,325.41	1	\$3,000.00	\$9,975.41
54	2000	State of Connecticut Department of Labor	181	30	\$2,815.99	0	\$0.00	\$0.00
55	2000	Steans Family Foundation	175	40	\$11,049.18	2	\$1,324.99	\$9,724.19
56	2000	Tulane Educational Funds	72	0	\$0.00	0	\$0.00	\$0.00
57	2000	United Way of Metro Atlanta	338	73	\$33,730.93	5	\$18,000.00	\$15,730.93
58	2000	United Way Texas Gulf Coast	200	33	\$8,943.60	8	\$3,751.31	\$12,694.91
59	2000	Upper East Tennessee HD Agency	30	8	\$1,929.69	1	\$0.00	\$1,929.69
60	2000	WECO Fund, Inc.	178	25	\$3,448.31	0	\$0.00	\$3,448.31
61	2000	West Company	48	17	\$7,200.00	4	\$3,300.00	\$3,900.00
62	2000	West Perrine CDC	100	0	\$0.00	n.a.	n.a.	n.a.
63	2000	Zion Non Profit Charitable Trust	45	0	\$0.00	n.a.	n.a.	n.a.
		1999 Total	7,710	4,058	\$1,811,154	803	\$521,986	\$1,450,611
		2000 Total	3,239	527	\$225,723	48	\$49,746	\$137,251
		TOTAL	10,949	4,585	\$2,036,877	851	\$571,732	\$1,587,862

Appendix D.2**IDA Savings, Withdrawals and Amounts held by Financial Institutions**

	Grantee	State	IDA Savings Deposits Made	Qualified Withdrawals	IDA Matches Made	Actual Match Ratio
1	1999	Affordable Housing Partnership	\$20,143.52	\$3,334.00	\$20,422.56	3.00
2	1999	Allston Brighton Community Development Corp.	\$65,051.15	\$5,348.00	\$97,601.40	1.63
3	1999	ALU Like, Inc.	\$96,166.08	\$17,666.08	\$159,952.25	2.04
4	1999	Capital Area Asset Building Corporation	\$59,738.76	\$14,826.22	\$92,859.36	2.07
5	1999	Central Vermont Community Action	\$13,314.31	n.a.	n.a.	n.a.
6	1999	CHARO Community Development Corp.	\$0.00	n.a.	n.a.	n.a.
7	1999	Coastal Enterprises, Inc.	\$28,293.28	\$1,400.00	\$25,464.59	1.00
8	1999	Community Services Agency & Development Corp.	\$6,611.52	n.a.	n.a.	n.a.
9	1999	CTE Incorporated	\$45,729.72	\$5,160.44	\$40,569.28	1.00
10	1999	East Bay Asian Local Development Corp.	\$71,916.56	\$30,030.12	\$116,169.52	2.77
11	1999	Economic Opportunity Board of Clark County	\$0.00	n.a.	n.a.	n.a.
12	1999	Enterprise Plus Economic Development	\$13,403.00	\$0.00	\$18,013.04	1.34
13	1999	Five CAP, Inc.	\$26,677.96	\$0.00	\$54,377.53	2.04
14	1999	Foundation Communities	\$21,318.20	\$2,698.68	\$28,878.98	1.88
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	\$22,827.97	\$742.70	\$36,225.65	1.64
16	1999	Heart of America Family Services	\$9,997.59	\$1,359.24	\$17,257.12	2.00
17	1999	Human Solutions, Inc.	\$12,602.86	n.a.	n.a.	n.a.
18	1999	Institute for Social and Economic Development	\$236,284.20	\$57,669.08	\$174,371.03	0.98
19	1999	Kentucky River Foothills Development Council	\$1,905.31	\$0.00	\$3,810.62	2.00

20	1999	Little Dixie Community Action Association	\$3,618.05	\$2,000.00	\$3,236.10	2.00
21	1999	Mercy Housing California	\$17,995.73	\$6,690.52	\$33,222.76	2.94
22	1999	Michigan Neighborhood Partnership	\$5,093.54	n.a.	n.a.	n.a.
23	1999	Mile High United Way	\$46,045.86	\$23,517.00	\$117,657.00	5.22
24	1999	Mount Hope Housing Council Inc.	\$30,826.01	\$8,043.14	\$45,565.74	2.00
25	1999	North Carolina Department of Labor	\$242,965.77	\$88,159.88	\$111,616.39	0.84
26	1999	Ohio Community Development Corporation	\$16,436.68	\$5,513.39	\$45,187.43	4.14
27	1999	Peninsula Community Foundation	\$61,909.24	\$15,619.92	\$92,578.64	2.00
28	1999	Penquis Community Action Program	\$24,294.53	\$1,621.29	\$43,334.72	2.00
29	1999	People Incorporated of Southwest Virginia	\$17,241.72	\$4,491.43	\$26,501.96	2.77
30	1999	Ramsey Action Programs, Inc.	\$177,971.90	\$7,574.51	\$507,168.45	2.98
31	1999	Riverside County Dept. of Community Action	\$10,933.06	\$0.00	\$21,866.12	2.00
32	1999	Southern MD Tri-County Community	\$4,435.00	\$90.00	\$5,925.00	1.36
33	1999	The Center for Women and Families	\$11,648.28	\$0.00	\$23,296.56	2.00
34	1999	United Way of Greater St. Louis, Inc.	\$54,270.49	\$14,443.84	\$106,187.69	3.15
35	1999	Wisconsin Community Action Program Assoc., Inc.	\$175,924.80	\$70,215.50	\$217,217.05	2.24
36	1999	Wisconsin Women's Business Initiative Corp.	\$38,516.64	\$5,287.36	\$70,000.00	2.11
37	1999	Women's Self-Employment Project	\$58,907.55	\$857.50	\$84,107.55	1.46
38	1999	YWCA of Greater Pittsburgh	\$60,137.00	\$30,000.00	\$129,227.00	4.29
39	2000	Arkansas Enterprise Group	\$3,263.55	\$500.00	\$8,263.47	3.00
40	2000	Bethel New Life, Inc.	\$500.00	n.a.	n.a.	n.a.
41	2000	CAP Services, Inc.	\$19,860.76	\$19,860.76	\$104,407.36	0.00
42	2000	City of San Antonio – Dept. of Comm. Initiatives	\$5,570.13	\$0.00	\$22,281.00	4.00

43	2000	Community Action Association of Oklahoma City	\$4,078.56	\$0.00	\$8,178.34	2.01
44	2000	El Puente CDC	\$0.00	n.a.	n.a.	n.a.
45	2000	Employment Resources, Inc.	\$0.00	n.a.	n.a.	n.a.
46	2000	Family Services Woodfield, Inc.	\$1,073.00	\$0.00	\$2,270.00	2.12
47	2000	Gulf Coast Community Services	\$295.00	\$0.00	\$0.00	0.00
48	2000	Illinois Community Action Agency	\$1,770.14	\$0.00	\$3,540.28	2.00
49	2000	Mountain Assoc. for Community and Econ. Development.	\$0.00	n.a.	n.a.	n.a.
50	2000	Non Profit Assistance Corp.	\$0.00	n.a.	n.a.	n.a.
51	2000	People's Community Development Corp.	\$7,868.81	\$0.00	\$21,820.68	2.77
52	2000	Sonoma County People for Economic Opportunity	\$100,000.00	\$0.00	\$12,350.00	0.12
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	\$12,325.41	\$3,000.00	\$29,926.23	3.21
54	2000	State of Connecticut Department of Labor	\$2,815.99	\$0.00	n.a.	0.00
55	2000	Steans Family Foundation	\$11,049.18	\$533.33	\$22,531.24	2.32
56	2000	Tulane Educational Funds	\$0.00	\$0.00	n.a.	n.a.
57	2000	United Way of Metro Atlanta	\$33,730.93	\$18,000.00	\$47,192.79	3.00
58	2000	United Way Texas Gulf Coast	\$8,943.60	\$0.00	\$25,389.82	2.84
59	2000	Upper East Tennessee HD Agency	\$1,929.69	\$0.00	\$3,859.38	2.00
60	2000	WECO Fund, Inc.	\$3,448.31	\$0.00	\$13,793.24	4.00
61	2000	West Company	\$7,200.00	\$3,300.00	\$8,670.00	2.22
62	2000	West Perrine CDC	\$0.00	n.a.	n.a.	n.a.
63	2000	Zion Non Profit Charitable Trust	\$0.00	n.a.	n.a.	n.a.
		1999 Total	\$1,811,154	\$424,360	\$2,569,869	
		2000 Total	\$225,723	\$45,194	\$334,474	
		TOTAL	\$2,036,877	\$469,554	\$2,904,343	
		Average	\$32,331.38	\$7,453.24	\$46,100.68	

Appendix D.3 Qualified Withdrawals

			<i>Home Purchase</i>		<i>Small Business</i>		<i>Education</i>		<i>Transfers</i>		<i>TOTAL</i>	
	Grantee	State	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	1999	Affordable Housing Partnership	0	\$0.00	3	\$3,000.00	2	\$334.00	0	\$0.00	5	\$3,334.00
2	1999	Allston Brighton Community Development Corp.	0	\$0.00	0	\$0.00	2	\$5,348.00	0	\$0.00	2	\$5,348.00
3	1999	ALU Like, Inc.	8	\$10,662.73	4	\$2,701.98	11	\$4,301.37	0	\$0.00	23	\$17,666.08
4	1999	Capital Area Asset Building Corporation	11	\$9,989.71	0	\$0.00	14	\$4,836.51	0	\$0.00	25	\$14,826.22
5	1999	Central Vermont Community Action	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
6	1999	CHARO Community Development Corp.	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
7	1999	Coastal Enterprises, Inc.	0	\$0.00	3	\$1,400.00	0	\$0.00	0	\$0.00	3	\$1,400.00
8	1999	Community Services Agency & Development Corp.	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
9	1999	CTE Incorporated	2	\$5,160.44	0	\$0.00	0	\$0.00	0	\$0.00	2	\$5,160.44
10	1999	East Bay Asian Local Development Corp.	10	\$8,735.59	11	\$16,258.95	17	\$5,035.58	0	\$0.00	38	\$30,030.12
11	1999	Economic Opportunity Board of Clark County	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
12	1999	Enterprise Plus Economic Development	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
13	1999	Five CAP, Inc.	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
14	1999	Foundation Communities	2	\$1,800.00	0	\$0.00	4	\$898.68	0	\$0.00	6	\$2,698.68
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	0	\$0.00	2	\$581.70	1	\$161.00	0	\$0.00	3	\$742.70
16	1999	Heart of America Family Services	1	\$659.00	4	\$550.24	1	\$150.00	0	\$0.00	6	\$1,359.24
17	1999	Human Solutions, Inc.	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
18	1999	Institute for Social and Economic Development	14	\$43,625.32	1	\$3,999.97	3	\$10,043.79	0	\$0.00	18	\$57,669.08
19	1999	Kentucky River Foothills Development Council	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
20	1999	Little Dixie Community Action Association	1	\$2,000.00	0	\$0.00	0	\$0.00	0	\$0.00	1	\$2,000.00
21	1999	Mercy Housing California	2	\$3,029.78	5	\$907.49	6	\$2,753.25	0	\$0.00	13	\$6,690.52
22	1999	Michigan Neighborhood Partnership	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
23	1999	Mile High United Way	3	\$12,000.00	9	\$11,517.00	0	\$0.00	0	\$0.00	12	\$23,517.00
24	1999	Mount Hope Housing Council Inc.	2	\$8,043.14	0	\$0.00	0	\$0.00	0	\$0.00	2	\$8,043.14
25	1999	North Carolina Department of Labor	31	\$80,362.32	29	\$7,797.56	0	\$0.00	0	\$0.00	60	\$88,159.88
26	1999	Ohio Community Development Corporation	1	\$3,519.96	2	\$388.40	2	\$1,605.03	0	\$0.00	5	\$5,513.39
27	1999	Peninsula Community Foundation	0	\$0.00	2	\$3,918.00	18	\$11,701.92	0	\$0.00	20	\$15,619.92
28	1999	Penquis Community Action Program	1	\$1,621.29	0	\$0.00	0	\$0.00	0	\$0.00	1	\$1,621.29
29	1999	People Incorporated of Southwest Virginia	0	\$0.00	11	\$4,491.43	0	\$0.00	0	\$0.00	11	\$4,491.43

Appendix D.3 Qualified Withdrawals

			<i>Home Purchase</i>		<i>Small Business</i>		<i>Education</i>		<i>Transfers</i>		<i>TOTAL</i>	
	Grantee	State	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30	1999	Ramsey Action Programs, Inc.	11	\$4,342.02	3	\$1,441.69	7	\$1,790.80	0	\$0.00	21	\$7,574.51
31	1999	Riverside County Dept. of Community Action	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
32	1999	Southern Maryland Tri-County Community	0	\$0.00	0	\$0.00	1	\$90.00	0	\$0.00	1	\$90.00
33	1999	The Center for Women and Families	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
34	1999	United Way of Greater St. Louis, Inc.	10	\$9,717.00	6	\$2,741.67	8	\$1,985.17	0	\$0.00	24	\$14,443.84
35	1999	Wisconsin Community Action Program Assoc., Inc.	20	\$27,701.00	16	\$29,417.67	16	\$13,096.83	0	\$0.00	52	\$70,215.50
36	1999	Wisconsin Women's Business Initiative Corp.	4	\$1,127.63	4	\$3,199.31	3	\$777.53	1	\$182.89	12	\$5,287.36
37	1999	Women's Self-Employment Project	0	\$0.00	0	\$0.00	2	\$857.50	0	\$0.00	2	\$857.50
38	1999	YWCA of Greater Pittsburgh	6	\$30,000.00	0	\$0.00	0	\$0.00	0	\$0.00	6	\$30,000.00
39	2000	Arkansas Enterprise Group	0	\$0.00	0	\$0.00	1	\$500.00	0	\$0.00	1	\$500.00
40	2000	Bethel New Life, Inc.	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
41	2000	CAP Services, Inc.	10	\$10,000.00	4	\$2,943.55	11	\$6,917.21	0	\$0.00	25	\$19,860.76
42	2000	City of San Antonio – Dept. of Comm. Initiatives	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
43	2000	Community Action Association of Oklahoma City	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
44	2000	El Puente CDC	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
45	2000	Employment Resources, Inc.	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
46	2000	Family Services Woodfield, Inc.	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
47	2000	Gulf Coast Community Services	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
48	2000	Illinois Community Action Agency	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
49	2000	Mountain Assoc. for Community and Econ. Dev.	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
50	2000	Non Profit Assistance Corp.	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
51	2000	People's Community Development Corp.	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
52	2000	Sonoma County People for Economic Opportunity	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	0	\$0.00	1	\$3,000.00	0	\$0.00	0	\$0.00	1	\$3,000.00
54	2000	State of Connecticut Department of Labor	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
55	2000	Stears Family Foundation	1	\$533.33	0	\$0.00	0	\$0.00	0	\$0.00	1	\$533.33
56	2000	Tulane Educational Funds	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
57	2000	United Way of Metro Atlanta	0	\$0.00	5	\$18,000.00	0	\$0.00	0	\$0.00	5	\$18,000.00

**Appendix D.3
Qualified Withdrawals**

			<i>Home Purchase</i>		<i>Small Business</i>		<i>Education</i>		<i>Transfers</i>		<i>TOTAL</i>	
	Grantee	State	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
58	2000	United Way Texas Gulf Coast	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
59	2000	Upper East Tennessee HD Agency	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
60	2000	WECO Fund, Inc.	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
61	2000	West Company	0	\$0.00	4	\$3,300.00	0	\$0.00	0	\$0.00	4	\$3,300.00
62	2000	West Perrine CDC	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
63	2000	Zion Non Profit Charitable Trust	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
		1999 Total	140	\$264,097	115	\$94,313	118	\$65,767	1	\$183	374	\$424,360
		2000 Total	11	\$10,533	14	\$27,244	12	\$7,417	0	\$0	37	\$45,194
		TOTAL	151	\$274,630	129	\$121,557	130	\$73,184	1	\$183	411	\$469,554
		Average	2	\$4,359.21	2	\$1,929.47	2	\$1,161.65	0	\$2.90	7	\$7,453.24

**Appendix D.4
Other Withdrawals**

			<i>Emergency</i>		<i>Non-Qualified</i>		<i>Total</i>	
	Grantee	State	No.	Amount	No.	Amount	No.	Amount
1	1999	Affordable Housing Partnership	0	\$0.00	0	\$0.00	0	\$0.00
2	1999	Allston Brighton Community Development Corp.	0	\$0.00	0	\$0.00	0	\$0.00
3	1999	ALU Like, Inc.	4	\$1,200.00	0	\$0.00	4	\$1,200.00
4	1999	Capital Area Asset Building Corporation	0	\$0.00	0	\$0.00	0	\$0.00
5	1999	Central Vermont Community Action	0	\$0.00	0	\$0.00	0	\$0.00
6	1999	CHARO Community Development Corp.	0	\$0.00	0	\$0.00	0	\$0.00
7	1999	Coastal Enterprises, Inc.	1	\$340.00	10	\$1,428.69	11	\$1,768.69
8	1999	Community Services Agency & Development Corp.	1	\$150.00	7	\$6,611.52	8	\$6,761.52
9	1999	CTE Incorporated	0	\$0.00	0	\$0.00	0	\$0.00
10	1999	East Bay Asian Local Development Corp.	0	\$0.00	0	\$0.00	0	\$0.00
11	1999	Economic Opportunity Board of Clark County	0	\$728.44	0	\$0.00	0	\$728.44
12	1999	Enterprise Plus Economic Development	0	\$0.00	0	\$0.00	0	\$0.00
13	1999	Five CAP, Inc.	1	\$500.00	0	\$0.00	1	\$500.00
14	1999	Foundation Communities	3	\$273.00	20	\$3,290.42	23	\$3,563.42
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	0	\$0.00	0	\$0.00	0	\$0.00
16	1999	Heart of America Family Services	13	\$1,685.04	0	\$0.00	13	\$1,685.04
17	1999	Human Solutions, Inc.	0	\$0.00	0	\$0.00	0	\$0.00
18	1999	Institute for Social and Economic Development	0	\$0.00	0	\$0.00	0	\$0.00
19	1999	Kentucky River Foothills Development Council	0	\$0.00	0	\$0.00	0	\$0.00
20	1999	Little Dixie Community Action Association	1	\$150.87	0	\$0.00	1	\$150.87
21	1999	Mercy Housing California	7	\$2,105.00	0	\$0.00	7	\$2,105.00
22	1999	Michigan Neighborhood Partnership	0	\$0.00	0	\$0.00	0	\$0.00
23	1999	Mile High United Way	0	\$0.00	0	\$0.00	0	\$0.00
24	1999	Mount Hope Housing Council Inc.	1	\$400.00	0	\$0.00	1	\$400.00
25	1999	North Carolina Department of Labor	61	\$6,484.00	94	\$21,432.52	155	\$27,916.52
26	1999	Ohio Community Development Corporation	0	\$0.00	0	\$0.00	0	\$0.00
27	1999	Peninsula Community Foundation	4	\$1,550.00	0	\$0.00	4	\$0.00
28	1999	Penquis Community Action Program	0	\$0.00	1	\$1,028.38	1	\$1,028.38
29	1999	People Incorporated of Southwest Virginia	1	\$525.00	6	\$3,165.67	7	\$3,690.67
30	1999	Ramsey Action Programs, Inc.	0	\$0.00	2	\$0.00	2	\$0.00
31	1999	Riverside County Dept. of Community Action	0	\$0.00	0	\$0.00	0	\$0.00
32	1999	Southern Maryland Tri-County Community	0	\$0.00	0	\$0.00	0	\$0.00
33	1999	The Center for Women and Families	1	\$502.47	0	\$0.00	1	\$502.47
34	1999	United Way of Greater St. Louis, Inc.	46	\$15,094.69	54	\$6,112.26	100	\$21,206.95

**Appendix D.4
Other Withdrawals**

			<i>Emergency</i>		<i>Non-Qualified</i>		<i>Total</i>	
	Grantee	State	No.	Amount	No.	Amount	No.	Amount
35	1999	Wisconsin Community Action Program Assoc., Inc.	13	\$2,381.25	39	\$9,947.50	52	\$12,328.75
36	1999	Wisconsin Women's Business Initiative Corp.	0	\$0.00	0	\$0.00	0	\$0.00
37	1999	Women's Self-Employment Project	1	\$20.10	4	\$517.59	5	\$537.69
38	1999	YWCA of Greater Pittsburgh	0	\$0.00	33	\$0.00	33	\$0.00
39	2000	Arkansas Enterprise Group	0	\$0.00	1	\$9.06	1	\$9.06
40	2000	Bethel New Life, Inc.	0	\$0.00	0	\$0.00	0	\$0.00
41	2000	CAP Services, Inc.	0	\$0.00	0	\$0.00	0	\$0.00
42	2000	City of San Antonio - Dept. of Comm. Initiatives	0	\$0.00	0	\$0.00	0	\$0.00
43	2000	Community Action Association of Oklahoma City	0	\$0.00	0	\$0.00	0	\$0.00
44	2000	El Puente CDC	0	\$0.00	0	\$0.00	0	\$0.00
45	2000	Employment Resources, Inc.	0	\$0.00	0	\$0.00	0	\$0.00
46	2000	Family Services Woodfield, Inc.	0	\$0.00	0	\$0.00	0	\$0.00
47	2000	Gulf Coast Community Services	0	\$0.00	0	\$0.00	0	\$0.00
48	2000	Illinois Community Action Agency	0	\$0.00	0	\$0.00	0	\$0.00
49	2000	Mountain Assoc. for Community and Econ. Dev.	0	\$0.00	0	\$0.00	0	\$0.00
50	2000	Non Profit Assistance Corp.	0	\$0.00	0	\$0.00	0	\$0.00
51	2000	People's Community Development Corp.	0	\$0.00	0	\$0.00	0	\$0.00
52	2000	Sonoma County People for Economic Opportunity	0	\$0.00	0	\$0.00	0	\$0.00
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	0	\$0.00	0	\$0.00	0	\$0.00
54	2000	State of Connecticut Department of Labor	0	\$0.00	0	\$0.00	0	\$0.00
55	2000	Steans Family Foundation	0	\$0.00	1	\$791.66	1	\$791.66
56	2000	Tulane Educational Funds	0	\$0.00	0	\$0.00	0	\$0.00
57	2000	United Way of Metro Atlanta	0	\$0.00	0	\$0.00	0	\$0.00
58	2000	United Way Texas Gulf Coast	8	\$3,751.31	0	\$0.00	8	\$3,751.31
59	2000	Upper East Tennessee HD Agency	1	\$0.00	0	\$0.00	1	\$0.00
60	2000	WECO Fund, Inc.	0	\$0.00	0	\$0.00	0	\$0.00
61	2000	West Company	0	\$0.00	0	\$0.00	0	\$0.00
62	2000	West Perrine CDC	0	\$0.00	0	\$0.00	0	\$0.00
63	2000	Zion Non Profit Charitable Trust	0	\$0.00	0	\$0.00	0	\$0.00
		1999 Total	159	\$34,090	270	\$53,535	429	\$86,074
		2000 Total	9	\$3,751	2	\$801	11	\$4,552
		TOTAL	168	\$37,841	272	\$54,335	440	\$90,626
		Average	3	\$600.65	4	\$862.46	7	\$1,438.51

APPENDIX E

SAVINGS ACCOUNT CHARACTERISTICS AND PROCEDURES

**Appendix E.1 Savings Deposit Schedules Allowed by
 Agencies**

**Appendix E.2 Minimum Opening and Periodic Deposits
 and Maximum Amount Matched**

**Appendix E.1
Savings Deposit Schedules Allowed by Agencies**

	Grant Year	Grantee	Weekly	Monthly	Quarterly
1	1999	Affordable Housing Partnership	Yes	Yes	...
2	1999	Allston Brighton Community Development Corp.	Yes	Yes	...
3	1999	ALU Like, Inc.	Yes	Yes	...
4	1999	Capital Area Asset Building Corporation	Yes	Yes	Yes
5	1999	Central Vermont Community Action	Yes	Yes	Yes
6	1999	CHARO Community Development Corp.
7	1999	Coastal Enterprises, Inc.	Yes	Yes	...
8	1999	Community Services Agency & Development Corp.	Yes	Yes	...
9	1999	CTE Incorporated	Yes	Yes	...
10	1999	East Bay Asian Local Development Corp.	Yes	Yes	...
11	1999	Economic Opportunity Board of Clark County	Yes	Yes	...
12	1999	Enterprise Plus Economic Development	Yes	Yes	...
13	1999	Five CAP, Inc.	Yes	Yes	...
14	1999	Foundation Communities	Yes	Yes	Yes
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	Yes	Yes	...
16	1999	Heart of America Family Services	Yes	Yes	...
17	1999	Human Solutions, Inc.	Yes	Yes	Yes
18	1999	Institute for Social and Economic Development	Yes	Yes	...
19	1999	Kentucky River Foothills Development Council	Yes	Yes	Yes
20	1999	Little Dixie Community Action Association	...	Yes	...
21	1999	Mercy Housing California	Yes	Yes	Yes
22	1999	Michigan Neighborhood Partnership	Yes	Yes	...
23	1999	Mile High United Way	...	Yes	...
24	1999	Mount Hope Housing Council Inc.	Yes	Yes	Yes
25	1999	North Carolina Department of Labor	Yes	Yes	...
26	1999	Ohio Community Development Corporation	Yes	Yes	...
27	1999	Peninsula Community Foundation	Yes	Yes	...
28	1999	Penquis Community Action Program	Yes	Yes	...
29	1999	People Incorporated of Southwest Virginia	Yes	Yes	Yes
30	1999	Ramsey Action Programs, Inc.	Yes	Yes	Yes
31	1999	Riverside County Dept. of Community Action	Yes	Yes	Yes
32	1999	Southern Maryland Tri-County Community	...	Yes	...
33	1999	The Center for Women and Families	Yes	Yes	...
34	1999	United Way of Greater St. Louis, Inc.	Yes	Yes	Yes
35	1999	Wisconsin Community Action Program Assoc., Inc.	Yes	Yes	Yes

**Appendix E.1
Savings Deposit Schedules Allowed by Agencies**

	Grant Year	Grantee	Weekly	Monthly	Quarterly
36	1999	Wisconsin Women's Business Initiative Corp.	Yes	Yes	Yes
37	1999	Women's Self-Employment Project	...	Yes	...
38	1999	YWCA of Greater Pittsburgh	Yes	Yes	...
39	2000	Arkansas Enterprise Group	Yes	Yes	Yes
40	2000	Bethel New Life, Inc.	...	Yes	...
41	2000	CAP Services, Inc.	Yes	Yes	...
42	2000	City of San Antonio - Dept. of Comm. Initiatives	...	Yes	...
43	2000	Community Action Association of Oklahoma City	Yes	Yes	...
44	2000	El Puente CDC	Yes	Yes	Yes
45	2000	Employment Resources, Inc.	Yes	Yes	Yes
46	2000	Family Services Woodfield, Inc.	...	Yes	...
47	2000	Gulf Coast Community Services	Yes	Yes	...
48	2000	Illinois Community Action Agency	...	Yes	...
49	2000	Mountain Assoc. for Community and Econ. Devel.
50	2000	Non Profit Assistance Corp.	Yes	Yes	Yes
51	2000	People's Community Development Corp.	Yes	Yes	...
52	2000	Sonoma County People for Economic Opportunity	...	Yes	...
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	Yes	Yes	...
54	2000	State of Connecticut Department of Labor	Yes	Yes	Yes
55	2000	Steans Family Foundation	...	Yes	...
56	2000	Tulane Educational Funds	Yes	Yes	...
57	2000	United Way of Metro Atlanta	Yes	Yes	...
58	2000	United Way Texas Gulf Coast	...	Yes	...
59	2000	Upper East Tennessee HD Agency	Yes	Yes	...
60	2000	WECO Fund, Inc.	Yes	Yes	...
61	2000	West Company	Yes	Yes	Yes
62	2000	West Perrine CDC	...	Yes	Yes
63	2000	Zion Non Profit Charitable Trust	Yes	Yes	Yes

Appendix E.2
Minimum Opening and Periodic Deposits and Maximum Amount Matched

	Grant Year	Grantee	Opening Deposit	Periodic Deposit	Max. Amount Matched
1	1999	Affordable Housing Partnership	20	20	\$1,000
2	1999	Allston Brighton Community Development Corp.	25	25	\$1,800
3	1999	ALU Like, Inc.	10	10	\$1,000
4	1999	Capital Area Asset Building Corporation	150	10	\$2,000
5	1999	Central Vermont Community Action	5	n.a.	\$500
6	1999	CHARO Community Development Corp.	n.a.	n.a.	n.a.
7	1999	Coastal Enterprises, Inc.	20	20	\$4,000
8	1999	Community Services Agency & Development Corp.	25	20	\$4,800
9	1999	CTE Incorporated	1	20	\$4,000
10	1999	East Bay Asian Local Development Corp.	1	10	\$2,000
11	1999	Economic Opportunity Board of Clark County	25	25	\$2,000
12	1999	Enterprise Plus Economic Development	25	8	\$1,000
13	1999	Five CAP, Inc.	10	10	\$2,000
14	1999	Foundation Communities	25	25	\$600
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	10	10	\$1,800
16	1999	Heart of America Family Services	10	30	\$1,080
17	1999	Human Solutions, Inc.	1	20	\$2,250
18	1999	Institute for Social and Economic Development	10	10	\$3,000
19	1999	Kentucky River Foothills Development Council	10	10	\$1,000
20	1999	Little Dixie Community Action Association	30	30	\$1,000
21	1999	Mercy Housing California	25	n.a.	\$800
22	1999	Michigan Neighborhood Partnership	30	40	n.a.
23	1999	Mile High United Way	25	n.a.	\$1,000
24	1999	Mount Hope Housing Council Inc.	45	30	\$1,500
25	1999	North Carolina Department of Labor	20	20	\$1,000
26	1999	Ohio Community Development Corporation	15	15	\$2,000
27	1999	Peninsula Community Foundation	10	20	n.a.
28	1999	Penquis Community Action Program	20	20	\$83
29	1999	People Incorporated of Southwest Virginia	n.a.	n.a.	\$2,000
30	1999	Ramsey Action Programs, Inc.	30	30	\$30
31	1999	Riverside County Dept. of Community Action	20	20	\$2,000
32	1999	Southern Maryland Tri-County Community	10	10	\$1,800
33	1999	The Center for Women and Families	20	20	\$1,500
34	1999	United Way of Greater St. Louis, Inc.	10	10	\$1,500

Appendix E.2
Minimum Opening and Periodic Deposits and Maximum Amount Matched

35	1999	Wisconsin Community Action Program Assoc., Inc.	5	5	\$1,000
36	1999	Wisconsin Women's Business Initiative Corp.	15	15	\$2,000
37	1999	Women's Self-Employment Project	20	0	\$1,500
38	1999	YWCA of Greater Pittsburgh	40	40	\$1,000
39	2000	Arkansas Enterprise Group	20	0	\$667
40	2000	Bethel New Life, Inc.	25	25	\$1,800
41	2000	CAP Services, Inc.	10	10	\$1,000
42	2000	City of San Antonio - Dept. of Comm. Initiatives	25	25	\$750
43	2000	Community Action Association of Oklahoma City	50	10	\$2,000
44	2000	El Puente CDC	n.a.	n.a.	\$4,000
45	2000	Employment Resources, Inc.	5	90	\$2,000
46	2000	Family Services Woodfield, Inc.	10	10	\$1,080
47	2000	Gulf Coast Community Services	20	10	\$1,000
48	2000	Illinois Community Action Agency	10	10	\$2,000
49	2000	Mountain Assoc. for Community and Econ. Devel.	n.a.	n.a.	n.a.
50	2000	Non Profit Assistance Corp.	10	0	\$1,000
51	2000	People's Community Development Corp.	25	5	\$2,000
52	2000	Sonoma County People for Economic Opportunity	25	25	\$2,000
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	25	25	\$1,000
54	2000	State of Connecticut Department of Labor	n.a.	n.a.	\$2,000
55	2000	Steans Family Foundation	25	25	\$2,000
56	2000	Tulane Educational Funds	50	n.a.	\$1,000
57	2000	United Way of Metro Atlanta	20	20	\$1,200
58	2000	United Way Texas Gulf Coast	25	25	\$1,000
59	2000	Upper East Tennessee HD Agency	25	n.a.	\$2,000
60	2000	WECO Fund, Inc.	20	20	\$750
61	2000	West Company	20	20	\$1,000
62	2000	West Perrine CDC	n.a.	n.a.	\$200
63	2000	Zion Non Profit Charitable Trust	83	25	\$1,000

APPENDIX F

REQUIRED AND NON-REQUIRED SOCIAL SERVICES

**Appendix F.1 Savings Plan Agreements: Characteristics
and Participant Involvement**

Appendix F.2 Basic Financial Literacy Education

**Appendix F.3 Asset-Related and Advanced Financial
Training**

Appendix F.1

Savings Plan Agreements: Characteristics and Participant Involvement

	Grantee	State	Number Currently Working on SPA	Number to have Completed SPA	Number working on SPA Amendment	Total Working on or Completed SPA
1	1999	Affordable Housing Partnership	92	16	0	108
2	1999	Allston Brighton Community Development Corp.	24	102	0	126
3	1999	ALU Like, Inc.	0	220	0	220
4	1999	Capital Area Asset Building Corporation	0	156	0	156
5	1999	Central Vermont Community Action	0	85	0	85
6	1999	CHARO Community Development Corp.	n.a.	n.a.	n.a.	n.a.
7	1999	Coastal Enterprises, Inc.	0	49	0	49
8	1999	Community Services Agency & Development Corp.	4	15	12	19
9	1999	CTE Incorporated	32	136	0	168
10	1999	East Bay Asian Local Development Corp.	21	194	0	215
11	1999	Economic Opportunity Board of Clark County	2	11	0	13
12	1999	Enterprise Plus Economic Development	0	34	0	34
13	1999	Five CAP, Inc.	0	56	0	56
14	1999	Foundation Communities	0	74	0	74
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	0	2	0	2
16	1999	Heart of America Family Services	0	101	0	101
17	1999	Human Solutions, Inc.	n.a.	n.a.	n.a.	n.a.
18	1999	Institute for Social and Economic Development	0	240	0	240
19	1999	Kentucky River Foothills Development Council	10	6	0	16
20	1999	Little Dixie Community Action Association	9	2	0	11
21	1999	Mercy Housing California	0	60	6	60
22	1999	Michigan Neighborhood Partnership	16	0	0	16
23	1999	Mile High United Way	42	12	0	54
24	1999	Mount Hope Housing Council Inc.	0	55	5	55
25	1999	North Carolina Department of Labor	231	84	14	315
26	1999	Ohio Community Development Corporation	3	28	0	31
27	1999	Peninsula Community Foundation	0	99	0	99
28	1999	Penquis Community Action Program	14	27	2	41
29	1999	People Incorporated of Southwest Virginia	9	36	2	45
30	1999	Ramsey Action Programs, Inc.	n.a.	n.a.	n.a.	n.a.
31	1999	Riverside County Dept. of Community Action	99	0	0	99
32	1999	Southern Maryland Tri-County Community	0	0	0	0

Appendix F.1

Savings Plan Agreements: Characteristics and Participant Involvement

	Grantee	State	Number Currently Working on SPA	Number to have Completed SPA	Number working on SPA Amendment	Total Working on or Completed SPA
33	1999	The Center for Women and Families	50	0	0	50
34	1999	United Way of Greater St. Louis, Inc.	120	58	0	178
35	1999	Wisconsin Community Action Program Assoc., Inc.	41	187	0	228
36	1999	Wisconsin Women's Business Initiative Corp.	30	84	0	114
37	1999	Women's Self-Employment Project	8	41	0	49
38	1999	YWCA of Greater Pittsburgh	0	73	0	73
39	2000	Arkansas Enterprise Group	0	13	0	13
40	2000	Bethel New Life, Inc.	0	0	0	0
41	2000	CAP Services, Inc.	0	52	0	52
42	2000	City of San Antonio - Dept. of Comm. Initiatives	29	2	0	31
43	2000	Community Action Association of Oklahoma City	13	0	0	13
44	2000	El Puente CDC	n.a.	n.a.	n.a.	n.a.
45	2000	Employment Resources, Inc.	n.a.	n.a.	n.a.	n.a.
46	2000	Family Services Woodfield, Inc.	11	0	0	11
47	2000	Gulf Coast Community Services	8	0	0	8
48	2000	Illinois Community Action Agency	18	33	0	51
49	2000	Mountain Assoc. for Community and Econ. Devel.	n.a.	n.a.	n.a.	n.a.
50	2000	Non Profit Assistance Corp.	12	5	0	17
51	2000	People's Community Development Corp.	6	53	0	59
52	2000	Sonoma County People for Economic Opportunity	0	0	0	0
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	56	1	0	57
54	2000	State of Connecticut Department of Labor	12	24	0	36
55	2000	Steans Family Foundation	0	38	0	38
56	2000	Tulane Educational Funds	0	4	0	4
57	2000	United Way of Metro Atlanta	0	63	0	63
58	2000	United Way Texas Gulf Coast	0	33	0	33
59	2000	Upper East Tennessee HD Agency	8	0	3	8
60	2000	WECO Fund, Inc.	26	0	0	26
61	2000	West Company	0	12	1	12
62	2000	West Perrine CDC	n.a.	n.a.	n.a.	n.a.
63	2000	Zion Non Profit Charitable Trust	n.a.	n.a.	n.a.	n.a.
		TOTAL	1,056	2,676	45	3,732
		Average	19	49	1	68

Appendix F.2							
Basic Financial Literacy Education							
	Grantee	State	Duration of Financial Education Classes	Number of Financial Education Classes	Number who started Financial Education	Number to Complete Financial Education	Number Still Undergoing Financial Education
1	1999	Affordable Housing Partnership	2	3	200	136	64
2	1999	Allston Brighton Community Development Corp.	10	118	114	23	77
3	1999	ALU Like, Inc.	12	3	2,000	2,000	0
4	1999	Capital Area Asset Building Corporation	2	8	156	156	0
5	1999	Central Vermont Community Action	14	8	85	85	0
6	1999	CHARO Community Development Corp.	n.a.	n.a.	n.a.	n.a.	n.a.
7	1999	Coastal Enterprises, Inc.	10	5	17	14	0
8	1999	Community Services Agency & Development Corp.	2	3	10	5	13
9	1999	CTE Incorporated	42	32	187	178	9
10	1999	East Bay Asian Local Development Corp.	10	5	167	164	21
11	1999	Economic Opportunity Board of Clark County	7	7	19	12	4
12	1999	Enterprise Plus Economic Development	4	2	25	4	25
13	1999	Five CAP, Inc.	2	9	54	25	29
14	1999	Foundation Communities	10	5	36	32	11
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	2	5	2	2	0
16	1999	Heart of America Family Services	1	18	74	0	74
17	1999	Human Solutions, Inc.	n.a.	n.a.	n.a.	n.a.	n.a.
18	1999	Institute for Social and Economic Development	3	5	189	106	83
19	1999	Kentucky River Foothills Development Council	3	24	18	5	24
20	1999	Little Dixie Community Action Association	8	8	8	2	9
21	1999	Mercy Housing California	2	6	60	31	29
22	1999	Michigan Neighborhood Partnership	3	51	5	5	5
23	1999	Mile High United Way	10	5	12	12	42
24	1999	Mount Hope Housing Council Inc.	16	8	13	25	13

Appendix F.2							
Basic Financial Literacy Education							
	Grantee	State	Duration of Financial Education Classes	Number of Financial Education Classes	Number who started Financial Education	Number to Complete Financial Education	Number Still Undergoing Financial Education
25	1999	North Carolina Department of Labor	53	77	400	329	42
26	1999	Ohio Community Development Corporation	27	15	31	23	0
27	1999	Peninsula Community Foundation	10	26	0	99	0
28	1999	Penquis Community Action Program	3	6	63	42	12
29	1999	People Incorporated of Southwest Virginia	1	10	31	22	9
30	1999	Ramsey Action Programs, Inc.	16	8	597	0	0
31	1999	Riverside County Dept. of Community Action	2	21	99	0	99
32	1999	Southern Maryland Tri-County Community	2	18	15	0	54
33	1999	The Center for Women and Families	2	12	50	2	49
34	1999	United Way of Greater St. Louis, Inc.	17	41	157	78	84
35	1999	Wisconsin Community Action Program Assoc., Inc.	39	84	188	101	94
36	1999	Wisconsin Women's Business Initiative Corp.	54	0	84	33	0
37	1999	Women's Self-Employment Project	2	6	239	225	8
38	1999	YWCA of Greater Pittsburgh	10	5	350	73	0
39	2000	Arkansas Enterprise Group	2	6	13	6	7
40	2000	Bethel New Life, Inc.	2	12	15	0	15
41	2000	CAP Services, Inc.	2	1	27	27	25
42	2000	City of San Antonio – Dept. of Comm. Initiatives	3	2	45	45	0
43	2000	Community Action Association of Oklahoma City	2	12	13	0	13
44	2000	El Puente CDC	n.a.	n.a.	n.a.	n.a.	n.a.
45	2000	Employment Resources, Inc.	n.a.	n.a.	n.a.	n.a.	n.a.
46	2000	Family Services Woodfield, Inc.	2	7	11	0	11
47	2000	Gulf Coast Community Services	2	6	8	1	7
48	2000	Illinois Community Action Agency	2	5	0	0	0

Appendix F.2							
Basic Financial Literacy Education							
	Grantee	State	Duration of Financial Education Classes	Number of Financial Education Classes	Number who started Financial Education	Number to Complete Financial Education	Number Still Undergoing Financial Education
49	2000	Mountain Assoc. for Community and Econ. Devel.	n.a.	n.a.	n.a.	n.a.	n.a.
50	2000	Non Profit Assistance Corp.	2	2	17	5	12
51	2000	People's Community Development Corp.	2	9	53	7	46
52	2000	Sonoma County People for Economic Opportunity	n.a.	n.a.	n.a.	n.a.	n.a.
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	30	11	65	9	48
54	2000	State of Connecticut Department of Labor	12	6	36	26	10
55	2000	Steans Family Foundation	3	4	237	153	84
56	2000	Tulane Educational Funds	12	4	0	0	0
57	2000	United Way of Metro Atlanta	2	6	24	25	63
58	2000	United Way Texas Gulf Coast	2	5	33	30	3
59	2000	Upper East Tennessee HD Agency	2	0	7	0	7
60	2000	WECO Fund, Inc.	18	9	26	0	26
61	2000	West Company	3	6	13	13	0
62	2000	West Perrine CDC	14	6	0	0	0
63	2000	Zion Non Profit Charitable Trust	n.a.	n.a.	n.a.	n.a.	n.a.
		TOTAL	529	786	6,398	4,396	1,360
		Average	9	14	114	79	24

Appendix F.3

Asset-Related and Advanced Financial Training

		<i>Asset Training Provided</i>			Specialized/ Advanced Financial Training		
Grantee	State	Home Purchase	Small Business	Post- Secondary Education			Number of Attendees
1	1999	Affordable Housing Partnership	0	142	20	0	162
2	1999	Allston Brighton Community Development Corp.	272	189	120	86	667
3	1999	ALU Like, Inc.	660	0	220	0	880
4	1999	Capital Area Asset Building Corporation	n.a.	n.a.	n.a.	n.a.	n.a.
5	1999	Central Vermont Community Action	210	125	50	0	385
6	1999	CHARO Community Development Corp.	n.a.	n.a.	n.a.	n.a.	n.a.
7	1999	Coastal Enterprises, Inc.	1	11	5	0	17
8	1999	Community Services Agency & Development Corp.	22	37	22	0	81
9	1999	CTE Incorporated	342	200	126	51	719
10	1999	East Bay Asian Local Development Corp.	462	100	169	0	731
11	1999	Economic Opportunity Board of Clark County	0	4	0	0	4
12	1999	Enterprise Plus Economic Development	58	68	5	0	131
13	1999	Five CAP, Inc.	238	112	50	0	400
14	1999	Foundation Communities	57	0	9	0	66
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	n.a.	n.a.	n.a.	n.a.	n.a.
16	1999	Heart of America Family Services	154	0	49	0	203
17	1999	Human Solutions, Inc.	n.a.	n.a.	n.a.	n.a.	n.a.
18	1999	Institute for Social and Economic Development	0	0	189	0	189
19	1999	Kentucky River Foothills Development Council	62	11	6	0	79
20	1999	Little Dixie Community Action Association	7	23	12	11	53
21	1999	Mercy Housing California	0	0	0	0	0
22	1999	Michigan Neighborhood Partnership	35	26	0	0	61
23	1999	Mile High United Way	0	10	0	0	10

Appendix F.3 Asset-Related and Advanced Financial Training							
			<i>Asset Training Provided</i>			Specialized/ Advanced Financial Training	
	Grantee	State	Home Purchase	Small Business	Post- Secondary Education		Number of Attendees
24	1999	Mount Hope Housing Council Inc.	105	78	12	14	209
25	1999	North Carolina Department of Labor	1,077	525	402	140	2,144
26	1999	Ohio Community Development Corporation	63	102	137	0	302
27	1999	Peninsula Community Foundation	n.a.	n.a.	n.a.	n.a.	n.a.
28	1999	Penquis Community Action Program	23	9	29	0	61
29	1999	People Incorporated of Southwest Virginia	6	25	13	15	59
30	1999	Ramsey Action Programs, Inc.	0	234	390	0	624
31	1999	Riverside County Dept. Community Action	60	193	98	0	351
32	1999	Southern Maryland Tri-County Community	0	20	6	0	26
33	1999	The Center for Women and Families	18	102	3	0	123
34	1999	United Way of Greater St. Louis, Inc.	200	310	120	13	643
35	1999	Wisconsin Community Action Program Assoc., Inc.	197	193	188	20	598
36	1999	Wisconsin Women's Business Initiative Corp.	0	0	5	0	5
37	1999	Women's Self-Employment Project	434	30	335	179	978
38	1999	YWCA of Greater Pittsburgh	54	146	73	0	273
39	2000	Arkansas Enterprise Group	18	6	0	0	24
40	2000	Bethel New Life, Inc.	4	0	0	0	4
41	2000	CAP Services, Inc.	0	27	39	0	66
42	2000	City of San Antonio – Dept. of Comm. Initiatives	98	34	32	0	164
43	2000	Community Action Association of Oklahoma City	n.a.	n.a.	n.a.	n.a.	n.a.
44	2000	El Puente CDC	n.a.	n.a.	n.a.	n.a.	n.a.
45	2000	Employment Resources, Inc.	n.a.	n.a.	n.a.	n.a.	n.a.
46	2000	Family Services Woodfield, Inc.	n.a.	n.a.	n.a.	n.a.	n.a.

Appendix F.3							
Asset-Related and Advanced Financial Training							
			<i>Asset Training Provided</i>			Specialized/ Advanced Financial Training	
	Grantee	State	Home Purchase	Small Business	Post- Secondary Education		Number of Attendees
47	2000	Gulf Coast Community Services	19	12	8	0	39
48	2000	Illinois Community Action Agency	36	1	2	0	39
49	2000	Mountain Assoc. for Community and Econ. Dev.	n.a.	n.a.	n.a.	n.a.	n.a.
50	2000	Non Profit Assistance Corp.	15	0	0	0	15
51	2000	People's Community Development Corp.	113	0	53	7	173
52	2000	Sonoma County People for Economic Opportunity	n.a.	n.a.	n.a.	n.a.	n.a.
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	114	57	48	0	219
54	2000	State of Connecticut Department of Labor	5	0	13	0	18
55	2000	Steans Family Foundation	64	50	9	0	123
56	2000	Tulane Educational Funds	0	124	0	0	124
57	2000	United Way of Metro Atlanta	n.a.	n.a.	n.a.	n.a.	n.a.
58	2000	United Way Texas Gulf Coast	n.a.	n.a.	n.a.	n.a.	n.a.
59	2000	Upper East Tennessee HD Agency	17	15	0	0	32
60	2000	WECO Fund, Inc.	0	26	0	0	26
61	2000	West Company	38	21	14	6	79
62	2000	West Perrine CDC	n.a.	n.a.	n.a.	n.a.	n.a.
63	2000	Zion Non Profit Charitable Trust	n.a.	n.a.	n.a.	n.a.	n.a.
		TOTAL	5,358	3,398	3,081	542	12,379
		Average	112	71	64	11	258

APPENDIX G

GRANT AND GRANTEE CHARACTERISTICS

Appendix G.1 Grantee Characteristics: Annual Budget

Appendix G.2 Grantee Characteristics: Staffing

**Appendix G.3 Grantee Characteristics: Clients and
Organizations Served**

Appendix G.4 Grantee Characteristics: Project Staffing

Appendix G.1 Grantee Characteristics: Annual Budget						
	Grant Year	Grantee	State	Annual Agency Budget	Grant Amount	IDA: Agency Ratio
1	1999	Affordable Housing Partnership	NY	\$145,000	\$145,000	36%
2	1999	Allston Brighton Community Development Corp.	MA	\$15,098,165	\$90,050	1%
3	1999	ALU Like, Inc.	HI	\$14,000,000	\$145,000	4%
4	1999	Capital Area Asset Building Corporation	DC	\$643,000	\$500,000	26%
5	1999	Central Vermont Community Action	VT	\$8,100,000	\$71825	1%
6	1999	CHARO Community Development Corp.	CA	\$5,617,202	\$100,000	2%
7	1999	Coastal Enterprises, Inc.	ME	\$6,531,452	\$70,719	1%
8	1999	Community Services Agency & Development Corp.	NV	\$5,450,000	\$70,719	1%
9	1999	CTE Incorporated	CT	\$40,594,400	\$215,000	1%
10	1999	East Bay Asian Local Development Corp.	CA	\$2,741,838	\$260,773	10%
11	1999	Economic Opportunity Board of Clark County	NV	\$31,000,000	\$90,000	0%
12	1999	Enterprise Plus Economic Development	CA	\$0	\$86,879	0%
13	1999	Five CAP, Inc.	MI	\$7,165,519	\$270,000	4%
14	1999	Foundation Communities	TX	\$1,460,000	\$99,450	7%
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	HI	\$500,000	\$116,022	23%
16	1999	Heart of America Family Services	KS	\$8,026,873	\$298,344	4%
17	1999	Human Solutions, Inc.	OR	\$1,500,000	\$273,363	18%
18	1999	Institute for Social and Economic Development	IA	\$3,000,000	\$500,000	17%
19	1999	Kentucky River Foothills Development Council	KY	\$8,000,000	\$39,950	0%
20	1999	Little Dixie Community Action Association	OK	\$11,000,000	\$6,000	0%
21	1999	Mercy Housing California	CA	\$6,000,000	\$79,500	1%
22	1999	Michigan Neighborhood Partnership	MI	\$1,200,000	\$114,915	10%
23	1999	Mile High United Way	CO	\$33,040,750	\$150,000	0%
24	1999	Mount Hope Housing Council Inc.	NY	\$1,115,000	\$145,000	0%
25	1999	North Carolina Department of Labor	NC	\$34,500,000	\$137,569	1%
26	1999	Ohio Community Development Corporation	OH	\$7,270,144	\$500,000	7%
27	1999	Peninsula Community	CA	\$5,100,000	\$250,000	5%

		Foundation				
28	1999	Penquis Community Action Program	ME	\$21,750,076	\$117,000	1%
29	1999	People Incorporated of Southwest Virginia	VA	\$11,600,000	\$133,000	1%
30	1999	Ramsey Action Programs, Inc.	MN	\$24,000,000	\$500,000	2%
31	1999	Riverside County Dept. of Community Action	CA	\$2,900,000	\$57,500	2%
32	1999	Southern Maryland Tri-County Community	MD	\$8,600,000	\$175,000	2%
33	1999	The Center for Women and Families	KY	\$4,200,000	\$828,730	2%
34	1999	United Way of Greater St. Louis, Inc.	MO	\$66,427,640	\$325,270	0%
35	1999	Wisconsin Community Action Program Assoc., Inc.	WI	\$88,467,287	\$500,000	1%
36	1999	Wisconsin Women's Business Initiative Corp.	WI	\$1,500,000	\$70,000	5%
37	1999	Women's Self-Employment Project	IL	\$1,482,609	\$315,000	21%
38	1999	YWCA of Greater Pittsburgh	PA	\$283,000	\$300,000	106%
39	2000	Arkansas Enterprise Group	AR	\$3,083,000	\$145,000	4%
40	2000	Bethel New Life, Inc.	IL	\$9,000,000	\$60,000	1%
41	2000	CAP Services, Inc.	WI	\$12,600,000	\$110,000	1%
42	2000	City of San Antonio – Dept. of Comm. Initiatives	TX	\$2,022,715	\$100,000	0%
43	2000	Community Action Association of Oklahoma City	OK	\$32,680,711	\$50,000	0%
44	2000	El Puente CDC	TX	\$300,000	\$100,000	33%
45	2000	Employment Resources, Inc.	MA	\$800,000	\$40,000	5%
46	2000	Family Services Woodfield, Inc.	CT	\$10,000,000	\$130,000	1%
47	2000	Gulf Coast Community Services	TX	\$19,000,000	\$145,000	0%
48	2000	Illinois Community Action Agency	IL	\$2,583,000	\$159,576	6%
49	2000	Mountain Assoc. for Community and Econ. Dev.	KY	\$0	\$4,000	0%
50	2000	Non Profit Assistance Corp.	NY	\$4,950,930	\$497,240	10%
51	2000	People's Community Development Corp.	MO	\$552,749	\$250,000	45%
52	2000	Sonoma County People for Economic Opportunity	CA	\$8,200,000	\$50,000	1%
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	SC	\$1,359,277	\$500,000	37%
54	2000	State of Connecticut Department of Labor	CT	\$138,000,000	\$40,000	0%
55	2000	Steans Family Foundation	IL	\$2,900,000	\$386,741	13%
56	2000	Tulane Educational Funds	LA	\$0	\$155,000	0%

57	2000	United Way of Metro Atlanta	GA	\$12,238,122	\$500,000	4%
58	2000	United Way Texas Gulf Coast	TX	\$10,500,000	\$262,800	3%
59	2000	Upper East Tennessee HD Agency	TN	\$1,024,881	\$61,225	6%
60	2000	WECO Fund, Inc.	OH	\$0	\$280,000	0%
61	2000	West Company	CA	\$591,295	\$53,038	9%
62	2000	West Perrine CDC	FL	\$443,300	\$100,000	23%
63	2000	Zion Non Profit Charitable Trust	PA	\$1,000,000	\$100,000	10%
			1999 Total	\$490,009,955		
			2000 Total	\$273,829,980		
			TOTAL	\$763,839,935		

Appendix G.2**Grantee Characteristics: Staffing**

	Grant Year	Grantee	State	Full Time	Part Time	Ameri corps	Volunteers	TOTAL
1	1999	Affordable Housing Partnership	NY	3	0	0	0	3
2	1999	Allston Brighton Community Development Corp.	MA	121	54	5	666	846
3	1999	ALU Like, Inc.	HI	200	60	0	10	270
4	1999	Capital Area Asset Building Corporation	DC	2	2	0	0	4
5	1999	Central Vermont Community Action	VT	137	10	1	29	177
6	1999	CHARO Community Development Corp.	CA	77	57	0	0	134
7	1999	Coastal Enterprises, Inc.	ME	76	8	24	8	116
8	1999	Community Services Agency & Development Corp.	NV	72	25	0	0	97
9	1999	CTE Incorporated	CT	545	186	4	275	1,010
10	1999	East Bay Asian Local Development Corp.	CA	65	10	4	30	109
11	1999	Economic Opportunity Board of Clark County	NV	527	5	0	355	887
12	1999	Enterprise Plus Economic Development	CA	0	0	0	4	4
13	1999	Five CAP, Inc.	MI	43	44	0	370	457
14	1999	Foundation Communities	TX	55	25	1	0	81
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	HI	4	2	1	0	7
16	1999	Heart of America Family Services	KS	106	48	0	50	204
17	1999	Human Solutions, Inc.	OR	0	0	0	0	0
18	1999	Institute for Social and Economic Development	IA	35	2	0	2	39
19	1999	Kentucky River Foothills Development Council	KY	143	40	0	396	579
20	1999	Little Dixie Community Action Association	OK	184	75	24	600	883
21	1999	Mercy Housing California	CA	0	0	3	0	3
22	1999	Michigan Neighborhood Partnership	MI	8	5	6	0	19
23	1999	Mile High United Way	CO	65	25	0	100	190
24	1999	Mount Hope Housing Council Inc.	NY	70	3	1	0	74
25	1999	North Carolina Department of Labor	NC	452	3	0	0	455
26	1999	Ohio Community Development Corporation	OH	70	80	1	363	514

27	1999	Peninsula Community Foundation	CA	62	4	1	11	78
28	1999	Penquis Community Action Program	ME	191	122	1	214	528
29	1999	People Incorporated of Southwest Virginia	VA	200	40	1	220	461
30	1999	Ramsey Action Programs, Inc.	MN	360	20	0	10,000	10,380
31	1999	Riverside County Dept. of Community Action	CA	39	0	0	102	141
32	1999	Southern Maryland Tri-County Community	MD	159	14	22	70	265
33	1999	The Center for Women and Families	KY	100	15	0	200	315
34	1999	United Way of Greater St. Louis, Inc.	MO	170	16	0	40,000	40,186
35	1999	Wisconsin Community Action Program Assoc., Inc.	WI	1,269	549	244	577	2,639
36	1999	Wisconsin Women's Business Initiative Corp.	WI	0	21	2	0	23
37	1999	Women's Self-Employment Project	IL	21	0	0	0	21
38	1999	YWCA of Greater Pittsburgh	PA	4	2	1	0	7
39	2000	Arkansas Enterprise Group	AR	50	1	0	0	51
40	2000	Bethel New Life, Inc.	IL	223	83	0	402	708
41	2000	CAP Services, Inc.	WI	180	40	0	100	320
42	2000	City of San Antonio – Dept. of Comm. Initiatives	TX	20	0	0	0	20
43	2000	Community Action Association of Oklahoma City	OK	460	12	0	470	942
44	2000	El Puente CDC	TX	11	1	3	15	30
45	2000	Employment Resources, Inc.	MA	65	0	0	0	65
46	2000	Family Services Woodfield, Inc.	CT	360	195	0	360	915
47	2000	Gulf Coast Community Services	TX	386	10	0	35	431
48	2000	Illinois Community Action Agency	IL	12	2	0	0	14
49	2000	Mountain Assoc. for Community and Econ. Devel.	KY	0	0	0	0	0
50	2000	Non Profit Assistance Corp.	NY	50	0	0	0	50
51	2000	People's Community Development Corp.	MO	1	0	0	0	1
52	2000	Sonoma County People for Economic Opportunity	CA	127	107	3	50	287
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	SC	3	0	0	10	13
54	2000	State of Connecticut Department of Labor	CT	1,023	20	0	0	1,043

55	2000	Steans Family Foundation	IL	7	0	0	0	7
56	2000	Tulane Educational Funds	LA	47	11	1	40	99
57	2000	United Way of Metro Atlanta	GA	166	22	1	0	189
58	2000	United Way Texas Gulf Coast	TX	132	0	0	800	932
59	2000	Upper East Tennessee HD Agency	TN	22	6	0	50	78
60	2000	WECO Fund, Inc.	OH	10	2	0	1	13
61	2000	West Company	CA	10	1	0	8	19
62	2000	West Perrine CDC	FL	9	0	0	0	9
63	2000	Zion Non Profit Charitable Trust	PA	1	4	0	0	5
			1999 Total	5635	1572	347	54652	62206
			2000 Total	3375	517	8	2341	6241
			TOTAL	9010	2089	355	56993	68447
			Average	85	20	3	538	646
			n=106					

Appendix G.3**Grantee Characteristics: Clients and Organizations Served**

	Grant Year	Grantee	State	Clients Served	Organizations Served
1	1999	Affordable Housing Partnership	NY	461	19
2	1999	Allston Brighton Community Development Corp.	MA	4,546	46
3	1999	ALU Like, Inc.	HI	5,000	100
4	1999	Capital Area Asset Building Corporation	DC	257	11
5	1999	Central Vermont Community Action	VT	8,903	0
6	1999	CHARO Community Development Corp.	CA	0	0
7	1999	Coastal Enterprises, Inc.	ME	5,569	118
8	1999	Community Services Agency & Development Corp.	NV	0	0
9	1999	CTE Incorporated	CT	31,697	20
10	1999	East Bay Asian Local Development Corp.	CA	2,069	32
11	1999	Economic Opportunity Board of Clark County	NV	45,000	0
12	1999	Enterprise Plus Economic Development	CA	0	0
13	1999	Five CAP, Inc.	MI	10,050	0
14	1999	Foundation Communities	TX	7,770	0
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	HI	700	0
16	1999	Heart of America Family Services	KS	60,000	0
17	1999	Human Solutions, Inc.	OR	0	0
18	1999	Institute for Social and Economic Development	IA	1,500	120
19	1999	Kentucky River Foothills Development Council	KY	56,306	0
20	1999	Little Dixie Community Action Association	OK	12,772	26
21	1999	Mercy Housing California	CA	0	0
22	1999	Michigan Neighborhood Partnership	MI	0	0
23	1999	Mile High United Way	CO	1,000,000	95
24	1999	Mount Hope Housing Council Inc.	NY	10,000	50
25	1999	North Carolina Department of Labor	NC	3,300,000	15
26	1999	Ohio Community Development Corporation	OH	11,038	50
27	1999	Peninsula Community Foundation	CA	319	10
28	1999	Penquis Community Action Program	ME	36,500	0
29	1999	People Incorporated of Southwest Virginia	VA	4,793	0
30	1999	Ramsey Action Programs, Inc.	MN	60,000	100
31	1999	Riverside County Dept. of Community Action	CA	29,807	30
32	1999	Southern Maryland Tri-County Community	MD	14,000	54
33	1999	The Center for Women and Families	KY	5,000	250
34	1999	United Way of Greater St. Louis, Inc.	MO	3,918,944	187
35	1999	Wisconsin Community Action Program Assoc., Inc.	WI	114,423	124

Appendix G.3					
Grantee Characteristics: Clients and Organizations Served					
	Grant Year	Grantee	State	Clients Served	Organizations Served
36	1999	Wisconsin Women's Business Initiative Corp.	WI	1,250	25
37	1999	Women's Self-Employment Project	IL	529	0
38	1999	YWCA of Greater Pittsburgh	PA	322	1
39	2000	Arkansas Enterprise Group	AR	999	0
40	2000	Bethel New Life, Inc.	IL	9,935	0
41	2000	CAP Services, Inc.	WI	1,000	50
42	2000	City of San Antonio - Dept. of Comm. Initiatives	TX	218	0
43	2000	Community Action Association of Oklahoma City	OK	25,818	0
44	2000	El Puente CDC	TX	500	6
45	2000	Employment Resources, Inc.	MA	6,529	n.a.
46	2000	Family Services Woodfield, Inc.	CT	12,140	200
47	2000	Gulf Coast Community Services	TX	7,663	0
48	2000	Illinois Community Action Agency	IL	0	40
49	2000	Mountain Assoc. for Community and Econ. Devel.	KY	0	0
50	2000	Non Profit Assistance Corp.	NY	3,758	9
51	2000	People's Community Development Corp.	MO	49	0
52	2000	Sonoma County People for Economic Opportunity	CA	8,250	n.a.
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	SC	0	46
54	2000	State of Connecticut Department of Labor	CT	0	0
55	2000	Steans Family Foundation	IL	0	60
56	2000	Tulane Educational Funds	LA	250	45
57	2000	United Way of Metro Atlanta	GA	0	0
58	2000	United Way Texas Gulf Coast	TX	120,000	80
59	2000	Upper East Tennessee HD Agency	TN	5,447	0
60	2000	WECO Fund, Inc.	OH	1,879	4
61	2000	West Company	CA	148	0
62	2000	West Perrine CDC	FL	232	32
63	2000	Zion Non Profit Charitable Trust	PA	200,000	40
			1999 Total	8759525	1483
			2000 Total	404815	612
			TOTAL	9164340	2095
			Average	86,456	20

Appendix G.4 Grantee Characteristics: Project Staffing								
				Staff Assignments to IDA Project (%)				
	Grant Year	Grantee	State	Full Time	Part Time	Ameri- Corps	Volun- teers	TOTAL
1	1999	Affordable Housing Partnership	NY	1	5	0	0	6
2	1999	Allston Brighton Community Development Corp.	MA	2	6	4	13	25
3	1999	ALU Like, Inc.	HI	1	8	0	5	14
4	1999	Capital Area Asset Building Corporation	DC	2	13	0	0	15
5	1999	Central Vermont Community Action	VT	3	3	2	0	8
6	1999	CHARO Community Development Corp.	CA	n.a.	n.a.	n.a.	n.a.	n.a.
7	1999	Coastal Enterprises, Inc.	ME	1	0	0	0	1
8	1999	Community Services Agency & Development Corp.	NV	14	0	0	0	14
9	1999	CTE Incorporated	CT	5	2	4	7	18
10	1999	East Bay Asian Local Development Corp.	CA	2	2	2	3	9
11	1999	Economic Opportunity Board of Clark County	NV	0	1	0	0	1
12	1999	Enterprise Plus Economic Development	CA	0	0	0	1	1
13	1999	Five CAP, Inc.	MI	1	1	0	0	2
14	1999	Foundation Communities	TX	1	1	1	0	3
15	1999	Hawaii Alliance for Comm. Based Econ. Dev	HI	1	0	1	0	2
16	1999	Heart of America Family Services	KS	1	0	0	3	4
17	1999	Human Solutions, Inc.	OR	n.a.	n.a.	n.a.	n.a.	n.a.
18	1999	Institute for Social and Economic Development	IA	1	4	0	0	5
19	1999	Kentucky River Foothills Development Council	KY	2	0	0	11	13
20	1999	Little Dixie Community Action Association	OK	1	3	0	0	4
21	1999	Mercy Housing California	CA	1	1	1	0	3
22	1999	Michigan Neighborhood Partnership	MI	2	0	1	0	3
23	1999	Mile High United Way	CO	1	10	0	1	12
24	1999	Mount Hope Housing Council Inc.	NY	3	0	1	0	4
25	1999	North Carolina Department of Labor	NC	13	6	2	0	21

Appendix G.4 Grantee Characteristics: Project Staffing								
				Staff Assignments to IDA Project (%)				
	Grant Year	Grantee	State	Full Time	Part Time	Ameri- Corps	Volun- teers	TOTAL
26	1999	Ohio Community Development Corporation	OH	2	2	1	0	5
27	1999	Peninsula Community Foundation	CA	4	0	2	0	6
28	1999	Penquis Community Action Program	ME	1	11	0	0	12
29	1999	People Incorporated of Southwest Virginia	VA	2	0	0	12	14
30	1999	Ramsey Action Programs, Inc.	MN	1	0	0	0	1
31	1999	Riverside County Dept. of Community Action	CA	1	4	0	0	5
32	1999	Southern Maryland Tri-County Community	MD	1	0	0	0	1
33	1999	The Center for Women and Families	KY	2	2	0	0	4
34	1999	United Way of Greater St. Louis, Inc.	MO	4	6	1	0	11
35	1999	Wisconsin Community Action Program Assoc., Inc.	WI	5	11	0	0	16
36	1999	Wisconsin Women's Business Initiative Corp.	WI	1	1	0	0	2
37	1999	Women's Self-Employment Project	IL	3	0	0	0	3
38	1999	YWCA of Greater Pittsburgh	PA	0	6	1	0	7
39	2000	Arkansas Enterprise Group	AR	2	0	0	0	2
40	2000	Bethel New Life, Inc.	IL	2	0	0	0	2
41	2000	CAP Services, Inc.	WI	1	2	0	0	3
42	2000	City of San Antonio – Dept. of Comm. Initiatives	TX	2	0	0	0	2
43	2000	Community Action Association of Oklahoma City	OK	1	0	0	2	3
44	2000	El Puente CDC	TX	0	1	0	2	3
45	2000	Employment Resources, Inc.	MA	1	1	0	0	1
46	2000	Family Services Woodfield, Inc.	CT	2	0	0	0	2
47	2000	Gulf Coast Community Services	TX	2	0	0	0	2
48	2000	Illinois Community Action Agency	IL	2	1	0	0	3
49	2000	Mountain Assoc. for	KY	n.a.	n.a.	n.a.	n.a.	n.a.

Appendix G.4 Grantee Characteristics: Project Staffing								
				Staff Assignments to IDA Project (%)				
	Grant Year	Grantee	State	Full Time	Part Time	Ameri- Corps	Volun- teers	TOTAL
		Community a and Econ. Devel.						
50	2000	Non Profit Assistance Corp.	NY	0	2	0	0	2
51	2000	People's Community Development Corp.	MO	1	0	0	0	1
52	2000	Sonoma County People for Economic Opportunity	CA	0	1	0	4	5
53	2000	South Carolina Assoc. of Comm. Dev. Corps., Inc.	SC	4	3	0	6	13
54	2000	State of Connecticut Department of Labor	CT	0	6	1	0	7
55	2000	Steans Family Foundation	IL	2	0	0	0	2
56	2000	Tulane Educational Funds	LA	0	2	1	41	44
57	2000	United Way of Metro Atlanta	GA	20	0	1	0	21
58	2000	United Way Texas Gulf Coast	TX	2	2	0	20	24
59	2000	Upper East Tennessee HD Agency	TN	1	9	0	0	10
60	2000	WECO Fund, Inc.	OH	3	0	0	1	4
61	2000	West Company	CA	1	0	0	0	1
62	2000	West Perrine CDC	FL	3	0	0	0	3
63	2000	Zion Non Profit Charitable Trust	PA	0	0	0	5	5
			1999 Total	86	109	24	56	275
			2000 Total	51	30	3	81	165
			TOTAL	137	138	27	137	439
			Average	2	2	0	2	7

APPENDIX H

Information on Statewide “Grandfathered” Projects

Appendix H. Information on Statewide IDA Projects			
		Indiana Department of Commerce - Community Development Division	Pennsylvania Department of Community and Economic Development
A. ACCOUNT HOLDER CHARACTERISTICS			
Gender of AFI Account Holders by Agency			
	Female Account Holders	117	256
	Male Account Holders	31	64
	Female Account Holders (%)	79%	80%
	Male Account Holders (%)	21%	20%
Ethnicity and Race of Account Holders			
	African American	67	54
	Asian American	0	1
	Caucasian	59	232
	Hispanic	14	26
	Native American	1	0
	Pacific Islander	0	0
	Other	7	9
	TOTAL	148	322
Age of Account Holders			
	Under 18	3	1
	18 to 25	41	22
	26 to 35	49	88
	36 to 45	40	83
	46 to 55	12	47
	56 or older	0	25
	Age unknown	3	5
	Total	148	271

Appendix H. Information on Statewide IDA Projects

		Indiana Department of Commerce - Community Development Division	Pennsylvania Department of Community and Economic Development
Marital Status of Account Holders			
	Single	86	141
	Married	22	73
	Separated	7	9
	Divorced	24	44
	Widowed	1	6
	Other	8	47
	TOTAL	148	320
Number in Household of Account Holders			
	1	17	50
	2	35	59
	3	38	65
	4	20	56
	5	16	19
	6	12	17
	Total	138	266
Number of Children in Households of Account Holders			
	0	27	0
	1	39	42
	2	34	44
	3	19	54
	4	9	36
	5+	10	55
	TOTAL	138	231
Employment Status of Account Holders			
	Full-Time	122	173
	Part-Time	14	37
	Unemp.	8	58
	Home-Maker	0	16

Appendix H. Information on Statewide IDA Projects

		Indiana Department of Commerce - Community Development Division	Pennsylvania Department of Community and Economic Development
	Student	3	14
	Retired	0	8
	Other	1	22
	TOTAL	148	328
60			
Area of Residence of Account Holders			
	Rural	<i>not reported</i>	20.0%
	Suburban	<i>not reported</i>	18.2%
	Urban (not inner city)	<i>not reported</i>	27.0%
	Inner City	<i>not reported</i>	34.8%
Banking Relationships of Account Holders			
	Have Checking Account	<i>not reported</i>	54
	Have Savings Account	<i>not reported</i>	114
	Use Direct Deposit	<i>not reported</i>	12
	Use Auto IDA Deposits	<i>not reported</i>	6
	Have Credit Card	<i>not reported</i>	79
	Have Non-AFI IDA	<i>not reported</i>	6
Loans Held by Account Holders			
	Mortgage	<i>not reported</i>	44
	Auto	<i>not reported</i>	53
	Student	<i>not reported</i>	24
	Pay Day	<i>not reported</i>	7
	Auto Title	<i>not reported</i>	7
	Signature	<i>not reported</i>	0
	TOTAL	<i>not reported</i>	135
Poverty Levels			
	less than 100%	<i>not reported</i>	32
	100 to 150%	<i>not reported</i>	115
	151 to 200%	<i>not reported</i>	175

Appendix H. Information on Statewide IDA Projects

		Indiana Department of Commerce - Community Development Division	Pennsylvania Department of Community and Economic Development
B. ACCOUNT ACTIVITY			
Account Opening and Closing by Agency			
	Total Proposed Accounts	1,600	1,283
	No. Currently Open	674	180
	Amount Currently Open	\$169,209.00	\$60,139.66
	Number of Withdrawals	56	1
	Amount of Withdrawals	\$43,784.00	\$1,202.53
IDA Savings, Withdrawals and Amounts held by Financial Institutions			
	IDA Savings Deposits Made	\$169,209.00	\$60,139.66
	Qualified Withdrawals	\$43,784.00	\$1,202.53
	IDA Matches Made	\$507,626.00	\$14,213.24
	Actual Match Ratio	3	1
Qualified Withdrawals			
	No. (first home purchase)	9	0
	Amount (first home purchase)	\$12,366.00	\$0.00
	No. (small business capitalization)	21	1
	Amount (small business capitalization)	\$16,204.00	\$1,202.53
	No. (post-secondary education)	26	0
	Amount (post-secondary education)	\$15,214.00	\$0.00
	No. (transfers)	0	0
	Amount (transfer)	\$0.00	\$0.00
	No. (TOTAL)	56	1
	Amount (TOTAL)	\$43,784.00	\$1,202.53
Other Withdrawals			
	No. (Emergency)	0	0
	Amount (Emergency)	\$0.00	\$0.00
	No. (Non-Qualified)	0	0
	Amount (Non-Qualified)	\$0.00	\$0.00
	No. (TOTAL)	0	0
	Amount (TOTAL)	\$0.00	\$0.00

Appendix H. Information on Statewide IDA Projects

		Indiana Department of Commerce - Community Development Division	Pennsylvania Department of Community and Economic Development
61			
C. SAVINGS DEPOSIT CHARACTERISTICS			
Savings Deposit Schedules Allowed by Agencies			
	Weekly	Yes	Yes
	Monthly	Yes	Yes
	Quarterly	Yes	Yes
Minimum Opening and Periodic Deposits and Maximum Amount Matched			
	Opening Deposit	<i>not reported</i>	1
	Periodic Deposit	<i>not reported</i>	5
	Max. Amount Matched	300	1,200
Savings Plan Agreements: Characteristics and Participant Involvement			
	Number Currently Working on SPA	<i>not reported</i>	90
	Number to have Completed SPA	<i>not reported</i>	150
	Number working on SPA Amendment	<i>not reported</i>	62
	Total Working on or Completed SPA	<i>not reported</i>	240
D. CLIENT PARTICIPATION IN TRAINING COURSES			
Basic Financial Literacy Education			
	Duration of Financial Education Classes	<i>not reported</i>	20
	Number of Financial Education Classes	<i>not reported</i>	28
	Number who started Financial Education	<i>not reported</i>	148
	Number to Complete Financial Education	<i>not reported</i>	57
	Number Still Undergoing Financial Education	<i>not reported</i>	134
Asset-Related and Advanced Financial Training			
	Home Purchase	<i>not reported</i>	152
	Small Business	<i>not reported</i>	219
	Post-Secondary Education	<i>not reported</i>	150
	Specialized/ Advanced Financial Training	<i>not reported</i>	10
	Number of Training Courses Offered	<i>not reported</i>	531

Appendix H. Information on Statewide IDA Projects

		Indiana Department of Commerce - Community Development Division	Pennsylvania Department of Community and Economic Development
E. GRANTEE CHARACTERISTICS			
Grantee Characteristics: Staffing			
	Full Time	15	853
	Part Time	0	236
	Americorps	0	2
	Volunteers	0	2,686
	TOTAL	15	3,777
Grantee Characteristics: Clients and Organizations Served			
	Clients Served	1,844	116,088
	Organizations Served	41	499
Grantee Characteristics: Project Staffing			
	Full Time	3	5
	Part Time	0	24
	Americorps	0	0
	Volunteers	0	12
	TOTAL	3	41

APPENDIX I

Individual Grantee Details

Appendix I

Grantee Agency: CTE Incorporated

State: CT

DHHS Region: I

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$413,895.00
Required Non-Federal Share	\$413,895.00
Total Resources	\$827,790.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$161,418.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	187
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	90.2%
<i>Small Business Capitalization</i>	3.3%
<i>Post-Secondary Education</i>	6.6%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	86
Value of IDA Accounts Open as of 9/30/01	\$45,729.72
Number of Withdrawals for Asset Purchases as of 9/30/01	2
Value of Withdrawals for Asset Purchases as of 9/30/01	\$5,160.44
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	1:1
Small Business Capitalization	1:1
Post-Secondary Education	1:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	187
Specialized Advanced Financial Training	51
Home Purchase	342
Small Business Capitalization	200
Post-Secondary Education	126

Appendix I

Grantee Agency: Family Services Woodfield, Inc.

State: CT

DHHS Region: I

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$130,000.00
Required Non-Federal Share	\$130,000.00
Total Resources	\$260,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$0.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	130
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	27.3%
<i>Small Business Capitalization</i>	0%
<i>Post-Secondary Education</i>	72.7%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	11
Value of IDA Accounts Open as of 9/30/01	\$1,073.00
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	3:1
Small Business Capitalization	2:1
Post-Secondary Education	3:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	11
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: State of Connecticut Department of Labor

State: CT

DHHS Region: I

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$500,000.00
Required Non-Federal Share	\$500,000.00
Total Resources	\$1,000,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$354,788.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	181
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	n.a
<i>Small Business Capitalization</i>	n.a
<i>Post-Secondary Education</i>	n.a
<i>Household Transfer</i>	n.a
Number of IDA Accounts Open as of 9/30/01	30
Value of IDA Accounts Open as of 9/30/01	\$2,815.99
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	36
Specialized Advanced Financial Training	0
Home Purchase	5
Small Business Capitalization	0
Post-Secondary Education	13

Appendix I

Grantee Agency: Allston Brighton Community Development Corp.

State: MA

DHHS Region: I

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$148,060.00
Required Non-Federal Share	\$148,060.00
Total Resources	\$296,120.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$146,222.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	89
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	78.1%
<i>Small Business Capitalization</i>	10.2%
<i>Post-Secondary Education</i>	11.7%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	121
Value of IDA Accounts Open as of 9/30/01	\$65,051.15
Number of Withdrawals for Asset Purchases as of 9/30/01	2
Value of Withdrawals for Asset Purchases as of 9/30/01	\$5,348.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	varies
Small Business Capitalization	varies
Post-Secondary Education	varies

IV. Client Participation in Training Courses

Basic Financial Literacy Education	114
Specialized Advanced Financial Training	86
Home Purchase	272
Small Business Capitalization	189
Post-Secondary Education	120

Appendix I

Grantee Agency: Employment Resources, Inc.

State: MA

DHHS Region: I

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$40,000.00
Required Non-Federal Share	\$40,000.00
Total Resources	\$80,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$0.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	20
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	n.a
<i>Small Business Capitalization</i>	n.a
<i>Post-Secondary Education</i>	n.a
<i>Household Transfer</i>	n.a
Number of IDA Accounts Open as of 9/30/01	0
Value of IDA Accounts Open as of 9/30/01	\$0.00
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	n.a
Small Business Capitalization	n.a
Post-Secondary Education	n.a

IV. Client Participation in Training Courses

Basic Financial Literacy Education	0
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: Coastal Enterprises, Inc.

State: ME

DHHS Region: I

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$109,500.00
Required Non-Federal Share	\$109,500.00
Total Resources	\$219,000.00

Amount of Federal Funds Drawn Down as of 9/30/01	\$181,500.00
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II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	50
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	90.3%
<i>Small Business Capitalization</i>	3.2%
<i>Post-Secondary Education</i>	6.5%
<i>Household Transfer</i>	0%

Number of IDA Accounts Open as of 9/30/01	44
Value of IDA Accounts Open as of 9/30/01	\$28,293.28

Number of Withdrawals for Asset Purchases as of 9/30/01	13
Value of Withdrawals for Asset Purchases as of 9/30/01	\$2,828.69

Number of Emergency Withdrawals as of 9/30/01	1
Value of Emergency Withdrawals as of 9/30/01	\$340.00
Number of Non-Qualified Withdrawals as of 9/30/01	10
Value of Non-Qualified Withdrawals as of 9/30/01	\$1,428.69

III. Match Rates by Asset Goal

Home Purchase	1:1
Small Business Capitalization	1:1
Post-Secondary Education	1:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	17
Specialized Advanced Financial Training	0

Home Purchase	1
Small Business Capitalization	11
Post-Secondary Education	5

Appendix I

Grantee Agency: Penquis Community Action Program

State: ME

DHHS Region: I

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$164,000.00
Required Non-Federal Share	\$164,000.00
Total Resources	\$328,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$164,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	300
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	71.7%
<i>Small Business Capitalization</i>	13.2%
<i>Post-Secondary Education</i>	15.1%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	48
Value of IDA Accounts Open as of 9/30/01	\$24,294.53
Number of Withdrawals for Asset Purchases as of 9/30/01	2
Value of Withdrawals for Asset Purchases as of 9/30/01	\$2,649.67
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	1
Value of Non-Qualified Withdrawals as of 9/30/01	\$1,028.38

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	63
Specialized Advanced Financial Training	0
Home Purchase	23
Small Business Capitalization	9
Post-Secondary Education	29

Appendix I

Grantee Agency: Central Vermont Community Action

State: VT

DHHS Region: I

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$181,325.00
Required Non-Federal Share	\$181,325.00
Total Resources	\$362,650.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$71,825.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	165
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	n.a
<i>Small Business Capitalization</i>	n.a
<i>Post-Secondary Education</i>	n.a
<i>Household Transfer</i>	n.a
Number of IDA Accounts Open as of 9/30/01	0
Value of IDA Accounts Open as of 9/30/01	\$0.00
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	85
Specialized Advanced Financial Training	0
Home Purchase	210
Small Business Capitalization	125
Post-Secondary Education	50

Appendix I

Grantee Agency: Affordable Housing Partnership

State: NY

DHHS Region: II

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$62,500.00
Required Non-Federal Share	\$62,500.00
Total Resources	\$125,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$47,500.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	110
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	0%
<i>Small Business Capitalization</i>	70%
<i>Post-Secondary Education</i>	30%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	10
Value of IDA Accounts Open as of 9/30/01	\$20,143.52
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$13,336.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	3:1
Small Business Capitalization	3:1
Post-Secondary Education	3:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	200
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	142
Post-Secondary Education	20

Appendix I

Grantee Agency: Mount Hope Housing Council Inc.

State: NY

DHHS Region: II

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$137,569.00
Required Non-Federal Share	\$137,569.00
Total Resources	\$275,138.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$114,841.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	83
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	<i>3.4%</i>
<i>Small Business Capitalization</i>	<i>43.6%</i>
<i>Post-Secondary Education</i>	<i>20%</i>
<i>Household Transfer</i>	<i>0%</i>
Number of IDA Accounts Open as of 9/30/01	69
Value of IDA Accounts Open as of 9/30/01	\$30,826.01
Number of Withdrawals for Asset Purchases as of 9/30/01	2
Value of Withdrawals for Asset Purchases as of 9/30/01	\$8,043.14
Number of Emergency Withdrawals as of 9/30/01	1
Value of Emergency Withdrawals as of 9/30/01	\$400.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	13
Specialized Advanced Financial Training	14
Home Purchase	105
Small Business Capitalization	78
Post-Secondary Education	12

Appendix I

Grantee Agency: Non Profit Assistance Corp.

State: NY

DHHS Region: II

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$497,240.00
Required Non-Federal Share	\$497,240.00
Total Resources	\$994,480.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$16,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	450
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	10%
<i>Small Business Capitalization</i>	0%
<i>Post-Secondary Education</i>	0%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	5
Value of IDA Accounts Open as of 9/30/01	\$0.00
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	17
Specialized Advanced Financial Training	0
Home Purchase	15
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: Capital Area Asset Building Corporation

State: DC

DHHS Region: III

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$380,720.00
Required Non-Federal Share	\$380,720.00
Total Resources	\$761,440.00

Amount of Federal Funds Drawn Down as of 9/30/01	\$49,971.00
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II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	187
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	62.2%
<i>Small Business Capitalization</i>	4.5%
<i>Post-Secondary Education</i>	33.3%
<i>Household Transfer</i>	0%

Number of IDA Accounts Open as of 9/30/01	162
Value of IDA Accounts Open as of 9/30/01	\$59,738.76

Number of Withdrawals for Asset Purchases as of 9/30/01	25
Value of Withdrawals for Asset Purchases as of 9/30/01	\$14,826.22

Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	varies
Small Business Capitalization	varies
Post-Secondary Education	varies

IV. Client Participation in Training Courses

Basic Financial Literacy Education	156
Specialized Advanced Financial Training	0

Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: Southern Maryland Tri-County Community

State: MD

DHHS Region: III

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$175,000.00
Required Non-Federal Share	\$175,000.00
Total Resources	\$350,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$10,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	250
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	<i>85.2%</i>
<i>Small Business Capitalization</i>	<i>11.1%</i>
<i>Post-Secondary Education</i>	<i>3.7%</i>
<i>Household Transfer</i>	<i>0%</i>
Number of IDA Accounts Open as of 9/30/01	55
Value of IDA Accounts Open as of 9/30/01	\$4,435.00
Number of Withdrawals for Asset Purchases as of 9/30/01	1
Value of Withdrawals for Asset Purchases as of 9/30/01	\$90.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	3:1
Small Business Capitalization	3:1
Post-Secondary Education	3:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	15
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	20
Post-Secondary Education	6

Appendix I

Grantee Agency: YWCA of Greater Pittsburgh

State: PA

DHHS Region: III

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$300,000.00
Required Non-Federal Share	\$300,000.00
Total Resources	\$600,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$90,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	140
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	100%
<i>Small Business Capitalization</i>	0%
<i>Post-Secondary Education</i>	0%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	112
Value of IDA Accounts Open as of 9/30/01	\$60,137.00
Number of Withdrawals for Asset Purchases as of 9/30/01	39
Value of Withdrawals for Asset Purchases as of 9/30/01	\$30,000.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	33
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	4:1
Small Business Capitalization	0
Post-Secondary Education	0

IV. Client Participation in Training Courses

Basic Financial Literacy Education	350
Specialized Advanced Financial Training	0
Home Purchase	54
Small Business Capitalization	146
Post-Secondary Education	73

Appendix I

Grantee Agency: Zion Non Profit Charitable Trust

State: PA

DHHS Region: III

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$100,000.00
Required Non-Federal Share	\$100,000.00
Total Resources	\$200,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$0.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	45
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	n.a
<i>Small Business Capitalization</i>	n.a
<i>Post-Secondary Education</i>	n.a
<i>Household Transfer</i>	n.a
Number of IDA Accounts Open as of 9/30/01	0
Value of IDA Accounts Open as of 9/30/01	\$0.00
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	1:1
Small Business Capitalization	1:1
Post-Secondary Education	1:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	0
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: People Incorporated of Southwest Virginia

State: VA

DHHS Region: III

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$266,000.00
Required Non-Federal Share	\$266,000.00
Total Resources	\$532,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$50,080.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	120
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	66.7
<i>Small Business Capitalization</i>	27.8
<i>Post-Secondary Education</i>	5.6
<i>Household Transfer</i>	0
Number of IDA Accounts Open as of 9/30/01	47
Value of IDA Accounts Open as of 9/30/01	\$17,241.72
Number of Withdrawals for Asset Purchases as of 9/30/01	17
Value of Withdrawals for Asset Purchases as of 9/30/01	\$7,657.10
Number of Emergency Withdrawals as of 9/30/01	1
Value of Emergency Withdrawals as of 9/30/01	\$525.00
Number of Non-Qualified Withdrawals as of 9/30/01	6
Value of Non-Qualified Withdrawals as of 9/30/01	\$3,165.67

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	31
Specialized Advanced Financial Training	15
Home Purchase	6
Small Business Capitalization	25
Post-Secondary Education	13

Appendix I

Grantee Agency: West Perrine CDC

State: FL

DHHS Region: IV

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$100,000.00
Required Non-Federal Share	\$100,000.00
Total Resources	\$200,000.00

Amount of Federal Funds Drawn Down as of 9/30/01	\$0.00
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II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	100
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	n.a
<i>Small Business Capitalization</i>	n.a
<i>Post-Secondary Education</i>	n.a
<i>Household Transfer</i>	n.a

Number of IDA Accounts Open as of 9/30/01	0
Value of IDA Accounts Open as of 9/30/01	\$0.00

Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00

Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	1:1
Small Business Capitalization	1:0
Post-Secondary Education	1:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	0
Specialized Advanced Financial Training	0

Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: United Way of Metro Atlanta

State: GA

DHHS Region: IV

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$500,000.00
Required Non-Federal Share	\$500,000.00
Total Resources	\$1,000,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$87,340.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	338
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	0%
<i>Small Business Capitalization</i>	10%
<i>Post-Secondary Education</i>	0%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	73
Value of IDA Accounts Open as of 9/30/01	\$33,730.93
Number of Withdrawals for Asset Purchases as of 9/30/01	5
Value of Withdrawals for Asset Purchases as of 9/30/01	\$18,000.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	4:1
Small Business Capitalization	n.a.
Post-Secondary Education	3:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	24
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: Kentucky River Foothills Development Council

State: KY

DHHS Region: IV

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$77,025.00
Required Non-Federal Share	\$77,025.00
Total Resources	\$154,050.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$12,050.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	110
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	<i>83.3%</i>
<i>Small Business Capitalization</i>	<i>0%</i>
<i>Post-Secondary Education</i>	<i>16.7%</i>
<i>Household Transfer</i>	<i>0%</i>
Number of IDA Accounts Open as of 9/30/01	6
Value of IDA Accounts Open as of 9/30/01	\$1,905.31
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	18
Specialized Advanced Financial Training	0
Home Purchase	62
Small Business Capitalization	11
Post-Secondary Education	6

Appendix I

Grantee Agency: The Center for Women and Families

State: KY

DHHS Region: IV

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$82,873.00
Required Non-Federal Share	\$82,873.00
Total Resources	\$165,746.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$82,873.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	50
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	92%
<i>Small Business Capitalization</i>	6%
<i>Post-Secondary Education</i>	2%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	50
Value of IDA Accounts Open as of 9/30/01	\$11,648.28
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	1
Value of Emergency Withdrawals as of 9/30/01	\$502.47
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	50
Specialized Advanced Financial Training	0
Home Purchase	18
Small Business Capitalization	102
Post-Secondary Education	3

Appendix I

Grantee Agency: Mountain Assoc.for Community and Econ. Devel.

State: KY

DHHS Region: IV

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$4,000.00
Required Non-Federal Share	\$4,000.00
Total Resources	\$8,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$0.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	10
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	n.a
<i>Small Business Capitalization</i>	n.a
<i>Post-Secondary Education</i>	n.a
<i>Household Transfer</i>	n.a
Number of IDA Accounts Open as of 9/30/01	0
Value of IDA Accounts Open as of 9/30/01	\$0.00
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	n.a.
Small Business Capitalization	n.a.
Post-Secondary Education	n.a.

IV. Client Participation in Training Courses

Basic Financial Literacy Education	0
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: South Carolina Assoc. of Comm. Dev. Corps., Inc.

State: SC

DHHS Region: IV

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$500,000.00
Required Non-Federal Share	\$500,000.00
Total Resources	\$1,000,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$321,312.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	225
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	75.4%
<i>Small Business Capitalization</i>	15.8%
<i>Post-Secondary Education</i>	7%
<i>Household Transfer</i>	1.8%
Number of IDA Accounts Open as of 9/30/01	58
Value of IDA Accounts Open as of 9/30/01	\$12,325.41
Number of Withdrawals for Asset Purchases as of 9/30/01	1
Value of Withdrawals for Asset Purchases as of 9/30/01	\$3,000.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	3:1
Small Business Capitalization	3:1
Post-Secondary Education	3:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	65
Specialized Advanced Financial Training	0
Home Purchase	114
Small Business Capitalization	57
Post-Secondary Education	48

Appendix I

Grantee Agency: North Carolina Department of Labor

State: NC

DHHS Region: IV

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$331,785.00
Required Non-Federal Share	\$331,785.00
Total Resources	\$663,570.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$331,785.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	269
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	83.7%
<i>Small Business Capitalization</i>	1.4%
<i>Post-Secondary Education</i>	5.9%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	530
Value of IDA Accounts Open as of 9/30/01	\$242,965.77
Number of Withdrawals for Asset Purchases as of 9/30/01	154
Value of Withdrawals for Asset Purchases as of 9/30/01	\$109,592.40
Number of Emergency Withdrawals as of 9/30/01	61
Value of Emergency Withdrawals as of 9/30/01	\$6,484.00
Number of Non-Qualified Withdrawals as of 9/30/01	94
Value of Non-Qualified Withdrawals as of 9/30/01	\$21,432.52

III. Match Rates by Asset Goal

Home Purchase	varies
Small Business Capitalization	varies
Post-Secondary Education	varies

IV. Client Participation in Training Courses

Basic Financial Literacy Education	400
Specialized Advanced Financial Training	140
Home Purchase	1077
Small Business Capitalization	525
Post-Secondary Education	402

Appendix I

Grantee Agency: Upper East Tennessee HD Agency

State: TN

DHHS Region: IV

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$61,225.00
Required Non-Federal Share	\$61,225.00
Total Resources	\$122,450.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$60,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	30
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	100%
<i>Small Business Capitalization</i>	0
<i>Post-Secondary Education</i>	0
<i>Household Transfer</i>	0
Number of IDA Accounts Open as of 9/30/01	8
Value of IDA Accounts Open as of 9/30/01	\$1,929.69
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	1
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	0

IV. Client Participation in Training Courses

Basic Financial Literacy Education	7
Specialized Advanced Financial Training	0
Home Purchase	17
Small Business Capitalization	15
Post-Secondary Education	0

Appendix I

Grantee Agency: Women's Self-Employment Project

State: IL

DHHS Region: V

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$315,000.00
Required Non-Federal Share	\$315,000.00
Total Resources	\$630,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$315,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	400
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	46.7
<i>Small Business Capitalization</i>	47.1
<i>Post-Secondary Education</i>	06.2
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	231
Value of IDA Accounts Open as of 9/30/01	\$58,907.55
Number of Withdrawals for Asset Purchases as of 9/30/01	6
Value of Withdrawals for Asset Purchases as of 9/30/01	\$1,375.09
Number of Emergency Withdrawals as of 9/30/01	1
Value of Emergency Withdrawals as of 9/30/01	\$20.10
Number of Non-Qualified Withdrawals as of 9/30/01	4
Value of Non-Qualified Withdrawals as of 9/30/01	\$517.59

III. Match Rates by Asset Goal

Home Purchase	2.5:1
Small Business Capitalization	2.5:1
Post-Secondary Education	2.5:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	239
Specialized Advanced Financial Training	179
Home Purchase	434
Small Business Capitalization	30
Post-Secondary Education	335

Appendix I

Grantee Agency: Bethel New Life, Inc.

State: IL

DHHS Region: V

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$60,000.00
Required Non-Federal Share	\$60,000.00
Total Resources	\$120,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$0.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	60
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	58.3%
<i>Small Business Capitalization</i>	41.7%
<i>Post-Secondary Education</i>	0%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	16
Value of IDA Accounts Open as of 9/30/01	\$500.00
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	15
Specialized Advanced Financial Training	0
Home Purchase	4
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: Illinois Community Action Agency

State: IL

DHHS Region: V

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$159,576.00
Required Non-Federal Share	\$159,576.00
Total Resources	\$319,152.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$104,391.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	298
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	69.7%
<i>Small Business Capitalization</i>	18.2%
<i>Post-Secondary Education</i>	12.1%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	43
Value of IDA Accounts Open as of 9/30/01	\$1,770.14
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	0
Specialized Advanced Financial Training	0
Home Purchase	36
Small Business Capitalization	1
Post-Secondary Education	2

Appendix I

Grantee Agency: Steans Family Foundation

State: IL

DHHS Region: V

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$386,741.00
Required Non-Federal Share	\$386,741.00
Total Resources	\$773,482.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$122,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	175
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	65.8%
<i>Small Business Capitalization</i>	0%
<i>Post-Secondary Education</i>	5.3%
<i>Household Transfer</i>	28.9%
Number of IDA Accounts Open as of 9/30/01	40
Value of IDA Accounts Open as of 9/30/01	\$11,049.18
Number of Withdrawals for Asset Purchases as of 9/30/01	2
Value of Withdrawals for Asset Purchases as of 9/30/01	\$1,324.99
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	1
Value of Non-Qualified Withdrawals as of 9/30/01	\$791.66

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	varies
Post-Secondary Education	n.a.

IV. Client Participation in Training Courses

Basic Financial Literacy Education	237
Specialized Advanced Financial Training	0
Home Purchase	64
Small Business Capitalization	50
Post-Secondary Education	9

Appendix I

Grantee Agency: Five CAP, Inc.

State: MI

DHHS Region: V

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$270,000.00
Required Non-Federal Share	\$270,000.00
Total Resources	\$540,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$166,500.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	120
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	56%
<i>Small Business Capitalization</i>	27%
<i>Post-Secondary Education</i>	13%
<i>Household Transfer</i>	2%
Number of IDA Accounts Open as of 9/30/01	56
Value of IDA Accounts Open as of 9/30/01	\$26,677.96
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	1
Value of Emergency Withdrawals as of 9/30/01	\$500.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	varies
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	54
Specialized Advanced Financial Training	0
Home Purchase	238
Small Business Capitalization	112
Post-Secondary Education	50

Appendix I

Grantee Agency: Michigan Neighborhood Partnership

State: MI

DHHS Region: V

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$500,000.00
Required Non-Federal Share	\$500,000.00
Total Resources	\$1,000,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$12,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	226
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	62%
<i>Small Business Capitalization</i>	17%
<i>Post-Secondary Education</i>	20%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	29
Value of IDA Accounts Open as of 9/30/01	\$5,093.54
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	5
Specialized Advanced Financial Training	0
Home Purchase	35
Small Business Capitalization	26
Post-Secondary Education	0

Appendix I

Grantee Agency: Ramsey Action Programs, Inc.

State: MN

DHHS Region: V

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$500,000.00
Required Non-Federal Share	\$500,000.00
Total Resources	\$1,000,000.00

Amount of Federal Funds Drawn Down as of 9/30/01	\$500,000.00
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II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	1184
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	<i>60%</i>
<i>Small Business Capitalization</i>	<i>23%</i>
<i>Post-Secondary Education</i>	<i>16%</i>
<i>Household Transfer</i>	<i>0%</i>

Number of IDA Accounts Open as of 9/30/01	423
Value of IDA Accounts Open as of 9/30/01	\$177,971.90

Number of Withdrawals for Asset Purchases as of 9/30/01	23
Value of Withdrawals for Asset Purchases as of 9/30/01	\$7,574.51

Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	2
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	3:1
Small Business Capitalization	3:1
Post-Secondary Education	3:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	597
Specialized Advanced Financial Training	0

Home Purchase	0
Small Business Capitalization	234
Post-Secondary Education	390

Appendix I

Grantee Agency: Ohio Community Development Corporation

State: OH

DHHS Region: V

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$500,000.00
Required Non-Federal Share	\$500,000.00
Total Resources	\$1,000,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$220,720.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	451
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	<i>83.3%</i>
<i>Small Business Capitalization</i>	<i>10.4%</i>
<i>Post-Secondary Education</i>	<i>6.3%</i>
<i>Household Transfer</i>	<i>0%</i>
Number of IDA Accounts Open as of 9/30/01	21
Value of IDA Accounts Open as of 9/30/01	\$16,436.68
Number of Withdrawals for Asset Purchases as of 9/30/01	5
Value of Withdrawals for Asset Purchases as of 9/30/01	\$5,513.39
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	31
Specialized Advanced Financial Training	0
Home Purchase	63
Small Business Capitalization	102
Post-Secondary Education	137

Appendix I

Grantee Agency: WECO Fund, Inc.

State: OH

DHHS Region: V

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$280,000.00
Required Non-Federal Share	\$280,000.00
Total Resources	\$560,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$77,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	178
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	<i>88%</i>
<i>Small Business Capitalization</i>	<i>12%</i>
<i>Post-Secondary Education</i>	<i>0%</i>
<i>Household Transfer</i>	<i>0%</i>
Number of IDA Accounts Open as of 9/30/01	25
Value of IDA Accounts Open as of 9/30/01	\$3,448.31
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	4:1
Small Business Capitalization	4:1
Post-Secondary Education	4:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	26
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	26
Post-Secondary Education	0

Appendix I

Grantee Agency: Wisconsin Community Action Program Assoc., Inc.

State: WI

DHHS Region: V

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$500,000.00
Required Non-Federal Share	\$500,000.00
Total Resources	\$1,000,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$359,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	455
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	<i>49.3%</i>
<i>Small Business Capitalization</i>	<i>31%</i>
<i>Post-Secondary Education</i>	<i>19.7%</i>
<i>Household Transfer</i>	<i>0%</i>
Number of IDA Accounts Open as of 9/30/01	289
Value of IDA Accounts Open as of 9/30/01	\$175,924.80
Number of Withdrawals for Asset Purchases as of 9/30/01	91
Value of Withdrawals for Asset Purchases as of 9/30/01	\$79,163.00
Number of Emergency Withdrawals as of 9/30/01	13
Value of Emergency Withdrawals as of 9/30/01	\$2,381.25
Number of Non-Qualified Withdrawals as of 9/30/01	39
Value of Non-Qualified Withdrawals as of 9/30/01	\$9,947.50

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	188
Specialized Advanced Financial Training	20
Home Purchase	197
Small Business Capitalization	193
Post-Secondary Education	188

Appendix I

Grantee Agency: Wisconsin Women's Business Initiative Corp.

State: WI

DHHS Region: V

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$70,000.00
Required Non-Federal Share	\$70,000.00
Total Resources	\$140,000.00

Amount of Federal Funds Drawn Down as of 9/30/01	\$70,000.00
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II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	50
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	50.6%
<i>Small Business Capitalization</i>	35.1%
<i>Post-Secondary Education</i>	13%
<i>Household Transfer</i>	1.3%

Number of IDA Accounts Open as of 9/30/01	84
Value of IDA Accounts Open as of 9/30/01	\$38,516.64

Number of Withdrawals for Asset Purchases as of 9/30/01	12
Value of Withdrawals for Asset Purchases as of 9/30/01	\$5,287.36

Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	84
Specialized Advanced Financial Training	0

Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	5

Appendix I

Grantee Agency: CAP Services, Inc.

State: WI

DHHS Region: V

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$110,000.00
Required Non-Federal Share	\$110,000.00
Total Resources	\$220,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$41,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	100
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	50%
<i>Small Business Capitalization</i>	23.1%
<i>Post-Secondary Education</i>	26.9%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	25
Value of IDA Accounts Open as of 9/30/01	\$19,860.76
Number of Withdrawals for Asset Purchases as of 9/30/01	25
Value of Withdrawals for Asset Purchases as of 9/30/01	\$19,860.76
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	27
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	27
Post-Secondary Education	39

Appendix I

Grantee Agency: Arkansas Enterprise Group

State: AR

DHHS Region: VI

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$125,000.00
Required Non-Federal Share	\$125,000.00
Total Resources	\$250,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$25,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	135
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	61.5%
<i>Small Business Capitalization</i>	15.4%
<i>Post-Secondary Education</i>	23.1%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	15
Value of IDA Accounts Open as of 9/30/01	\$3,263.55
Number of Withdrawals for Asset Purchases as of 9/30/01	2
Value of Withdrawals for Asset Purchases as of 9/30/01	\$509.06
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	1
Value of Non-Qualified Withdrawals as of 9/30/01	\$9.06

III. Match Rates by Asset Goal

Home Purchase	3:1
Small Business Capitalization	3:1
Post-Secondary Education	3:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	13
Specialized Advanced Financial Training	0
Home Purchase	18
Small Business Capitalization	6
Post-Secondary Education	0

Appendix I

Grantee Agency: Tulane Educational Funds

State: LA

DHHS Region: VI

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$155,000.00
Required Non-Federal Share	\$155,000.00
Total Resources	\$310,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$46,750.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	72
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	n.a
<i>Small Business Capitalization</i>	n.a
<i>Post-Secondary Education</i>	n.a
<i>Household Transfer</i>	n.a
Number of IDA Accounts Open as of 9/30/01	0
Value of IDA Accounts Open as of 9/30/01	\$0.00
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	4:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	0
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	124
Post-Secondary Education	0

Appendix I

Grantee Agency: Little Dixie Community Action Association

State: OK

DHHS Region: VI

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$43,308.00
Required Non-Federal Share	\$43,308.00
Total Resources	\$86,616.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$33,308.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	15
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	100%
<i>Small Business Capitalization</i>	0%
<i>Post-Secondary Education</i>	0%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	11
Value of IDA Accounts Open as of 9/30/01	\$3,618.05
Number of Withdrawals for Asset Purchases as of 9/30/01	1
Value of Withdrawals for Asset Purchases as of 9/30/01	\$2,000.00
Number of Emergency Withdrawals as of 9/30/01	1
Value of Emergency Withdrawals as of 9/30/01	\$150.87
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	n.a.
Post-Secondary Education	n.a.

IV. Client Participation in Training Courses

Basic Financial Literacy Education	8
Specialized Advanced Financial Training	11
Home Purchase	7
Small Business Capitalization	23
Post-Secondary Education	12

Appendix I

Grantee Agency: Community Action Association of Oklahoma City

State: OK

DHHS Region: VI

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$50,000.00
Required Non-Federal Share	\$50,000.00
Total Resources	\$100,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$22,250.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	34
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	69.2%
<i>Small Business Capitalization</i>	7.7%
<i>Post-Secondary Education</i>	7.7%
<i>Household Transfer</i>	15.4%
Number of IDA Accounts Open as of 9/30/01	13
Value of IDA Accounts Open as of 9/30/01	\$4,078.56
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	13
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: Foundation Communities

State: TX

DHHS Region: VI

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$298,350.00
Required Non-Federal Share	\$298,350.00
Total Resources	\$596,700.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$125,717.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	150
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	60%
<i>Small Business Capitalization</i>	08%
<i>Post-Secondary Education</i>	32%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	176
Value of IDA Accounts Open as of 9/30/01	\$21,318.20
Number of Withdrawals for Asset Purchases as of 9/30/01	26
Value of Withdrawals for Asset Purchases as of 9/30/01	\$5,989.10
Number of Emergency Withdrawals as of 9/30/01	3
Value of Emergency Withdrawals as of 9/30/01	\$273.00
Number of Non-Qualified Withdrawals as of 9/30/01	20
Value of Non-Qualified Withdrawals as of 9/30/01	\$3,290.42

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	36
Specialized Advanced Financial Training	0
Home Purchase	57
Small Business Capitalization	0
Post-Secondary Education	9

Appendix I

Grantee Agency: City of San Antonio - Dept. of Comm. Initiatives

State: TX

DHHS Region: VI

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$100,000.00
Required Non-Federal Share	\$100,000.00
Total Resources	\$200,000.00

Amount of Federal Funds Drawn Down as of 9/30/01	\$0.00
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II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	60
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	<i>51.1%</i>
<i>Small Business Capitalization</i>	<i>33.3%</i>
<i>Post-Secondary Education</i>	<i>15.6%</i>
<i>Household Transfer</i>	<i>0%</i>

Number of IDA Accounts Open as of 9/30/01	29
Value of IDA Accounts Open as of 9/30/01	\$5,570.13

Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00

Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	4:1
Small Business Capitalization	4:1
Post-Secondary Education	4:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	45
Specialized Advanced Financial Training	0

Home Purchase	98
Small Business Capitalization	34
Post-Secondary Education	32

Appendix I

Grantee Agency: El Puente CDC

State: TX

DHHS Region: VI

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$100,000.00
Required Non-Federal Share	\$100,000.00
Total Resources	\$200,000.00

Amount of Federal Funds Drawn Down as of 9/30/01	\$0.00
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II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	100
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	n.a
<i>Small Business Capitalization</i>	n.a
<i>Post-Secondary Education</i>	n.a
<i>Household Transfer</i>	n.a

Number of IDA Accounts Open as of 9/30/01	0
Value of IDA Accounts Open as of 9/30/01	\$0.00

Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00

Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	0
Specialized Advanced Financial Training	0

Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: Gulf Coast Community Services

State: TX

DHHS Region: VI

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$80,000.00
Required Non-Federal Share	\$80,000.00
Total Resources	\$160,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$50,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	100
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	100%
<i>Small Business Capitalization</i>	0%
<i>Post-Secondary Education</i>	0%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	8
Value of IDA Accounts Open as of 9/30/01	\$295.00
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	8
Specialized Advanced Financial Training	0
Home Purchase	19
Small Business Capitalization	12
Post-Secondary Education	8

Appendix I

Grantee Agency: United Way Texas Gulf Coast

State: TX

DHHS Region: VI

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$262,800.00
Required Non-Federal Share	\$262,800.00
Total Resources	\$525,600.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$160,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	200
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	75.8%
<i>Small Business Capitalization</i>	09.1%
<i>Post-Secondary Education</i>	15.2%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	33
Value of IDA Accounts Open as of 9/30/01	\$8,943.60
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	8
Value of Emergency Withdrawals as of 9/30/01	\$3,751.31
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	33
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: Institute for Social and Economic Development

State: IA

DHHS Region: VII

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$500,000.00
Required Non-Federal Share	\$500,000.00
Total Resources	\$1,000,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$300,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	1025
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	62.4%
<i>Small Business Capitalization</i>	18.5%
<i>Post-Secondary Education</i>	19.0%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	207
Value of IDA Accounts Open as of 9/30/01	\$236,284.20
Number of Withdrawals for Asset Purchases as of 9/30/01	18
Value of Withdrawals for Asset Purchases as of 9/30/01	\$57,669.08
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	1:1
Small Business Capitalization	1:1
Post-Secondary Education	1:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	189
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	189

Appendix I

Grantee Agency: Heart of America Family Services

State: KS

DHHS Region: VII

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$298,344.00
Required Non-Federal Share	\$298,344.00
Total Resources	\$596,688.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$98,550.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	250
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	55.4%
<i>Small Business Capitalization</i>	20.8%
<i>Post-Secondary Education</i>	23.8%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	92
Value of IDA Accounts Open as of 9/30/01	\$9,997.59
Number of Withdrawals for Asset Purchases as of 9/30/01	6
Value of Withdrawals for Asset Purchases as of 9/30/01	\$1,359.24
Number of Emergency Withdrawals as of 9/30/01	13
Value of Emergency Withdrawals as of 9/30/01	\$1,685.04
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	74
Specialized Advanced Financial Training	0
Home Purchase	154
Small Business Capitalization	0
Post-Secondary Education	49

Appendix I

Grantee Agency: United Way of Greater St. Louis, Inc.

State: MO

DHHS Region: VII

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$325,270.00
Required Non-Federal Share	\$325,270.00
Total Resources	\$650,540.00

Amount of Federal Funds Drawn Down as of 9/30/01	\$12,975.67
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II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	327
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	66.3%
<i>Small Business Capitalization</i>	21.3%
<i>Post-Secondary Education</i>	12.4%
<i>Household Transfer</i>	0%

Number of IDA Accounts Open as of 9/30/01	262
Value of IDA Accounts Open as of 9/30/01	\$54,270.49

Number of Withdrawals for Asset Purchases as of 9/30/01	78
Value of Withdrawals for Asset Purchases as of 9/30/01	\$20,556.10

Number of Emergency Withdrawals as of 9/30/01	46
Value of Emergency Withdrawals as of 9/30/01	\$15,094.69
Number of Non-Qualified Withdrawals as of 9/30/01	54
Value of Non-Qualified Withdrawals as of 9/30/01	\$6,112.26

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	157
Specialized Advanced Financial Training	13

Home Purchase	200
Small Business Capitalization	310
Post-Secondary Education	120

Appendix I

Grantee Agency: People's Community Development Corp.

State: MO

DHHS Region: VII

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$250,000.00
Required Non-Federal Share	\$250,000.00
Total Resources	\$500,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$32,794.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	130
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	88.7%
<i>Small Business Capitalization</i>	5.7%
<i>Post-Secondary Education</i>	5.7%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	53
Value of IDA Accounts Open as of 9/30/01	\$7,868.81
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	3:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	53
Specialized Advanced Financial Training	7
Home Purchase	113
Small Business Capitalization	0
Post-Secondary Education	53

Appendix I

Grantee Agency: Mile High United Way

State: CO

DHHS Region: VIII

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$150,000.00
Required Non-Federal Share	\$150,000.00
Total Resources	\$300,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$110,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	91
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	<i>64.8%</i>
<i>Small Business Capitalization</i>	<i>31.5%</i>
<i>Post-Secondary Education</i>	<i>3.7%</i>
<i>Household Transfer</i>	<i>0%</i>
Number of IDA Accounts Open as of 9/30/01	64
Value of IDA Accounts Open as of 9/30/01	\$46,045.86
Number of Withdrawals for Asset Purchases as of 9/30/01	12
Value of Withdrawals for Asset Purchases as of 9/30/01	\$23,517.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	3:1
Small Business Capitalization	3:1
Post-Secondary Education	3:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	12
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	10
Post-Secondary Education	0

Appendix I

Grantee Agency: CHARO Community Development Corp.

State: CA

DHHS Region: IX

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$100,000.00
Required Non-Federal Share	\$100,000.00
Total Resources	\$200,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$0.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	75
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	n.a
<i>Small Business Capitalization</i>	n.a
<i>Post-Secondary Education</i>	n.a
<i>Household Transfer</i>	n.a
Number of IDA Accounts Open as of 9/30/01	0
Value of IDA Accounts Open as of 9/30/01	\$0.00
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	n.a.
Small Business Capitalization	n.a.
Post-Secondary Education	n.a.

IV. Client Participation in Training Courses

Basic Financial Literacy Education	0
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: East Bay Asian Local Development Corp.

State: CA

DHHS Region: IX

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$488,397.00
Required Non-Federal Share	\$488,397.00
Total Resources	\$976,794.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$255,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	263
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	53.5%
<i>Small Business Capitalization</i>	24.4%
<i>Post-Secondary Education</i>	18.9%
<i>Household Transfer</i>	3.1%
Number of IDA Accounts Open as of 9/30/01	127
Value of IDA Accounts Open as of 9/30/01	\$71,916.56
Number of Withdrawals for Asset Purchases as of 9/30/01	38
Value of Withdrawals for Asset Purchases as of 9/30/01	\$30,030.12
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	167
Specialized Advanced Financial Training	0
Home Purchase	462
Small Business Capitalization	100
Post-Secondary Education	169

Appendix I

Grantee Agency: Enterprise Plus Economic Development

State: CA

DHHS Region: IX

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$86,879.00
Required Non-Federal Share	\$86,879.00
Total Resources	\$173,758.00

Amount of Federal Funds Drawn Down as of 9/30/01	\$0.00
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II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	90
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	60%
<i>Small Business Capitalization</i>	20%
<i>Post-Secondary Education</i>	20%
<i>Household Transfer</i>	0%

Number of IDA Accounts Open as of 9/30/01	34
Value of IDA Accounts Open as of 9/30/01	\$13,403.00

Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00

Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	25
Specialized Advanced Financial Training	0

Home Purchase	58
Small Business Capitalization	68
Post-Secondary Education	5

Appendix I

Grantee Agency: Mercy Housing California

State: CA

DHHS Region: IX

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$79,500.00
Required Non-Federal Share	\$79,500.00
Total Resources	\$159,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$59,500.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	90
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	n.a
<i>Small Business Capitalization</i>	n.a
<i>Post-Secondary Education</i>	n.a
<i>Household Transfer</i>	n.a
Number of IDA Accounts Open as of 9/30/01	65
Value of IDA Accounts Open as of 9/30/01	\$17,995.73
Number of Withdrawals for Asset Purchases as of 9/30/01	13
Value of Withdrawals for Asset Purchases as of 9/30/01	\$6,690.52
Number of Emergency Withdrawals as of 9/30/01	7
Value of Emergency Withdrawals as of 9/30/01	\$2,105.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2
Small Business Capitalization	2
Post-Secondary Education	2

IV. Client Participation in Training Courses

Basic Financial Literacy Education	60
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: Peninsula Community Foundation

State: CA

DHHS Region: IX

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$250,000.00
Required Non-Federal Share	\$250,000.00
Total Resources	\$500,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$250,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	114
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	<i>8.1%</i>
<i>Small Business Capitalization</i>	<i>9.1%</i>
<i>Post-Secondary Education</i>	<i>82.8%</i>
<i>Household Transfer</i>	<i>0%</i>
Number of IDA Accounts Open as of 9/30/01	118
Value of IDA Accounts Open as of 9/30/01	\$61,909.24
Number of Withdrawals for Asset Purchases as of 9/30/01	20
Value of Withdrawals for Asset Purchases as of 9/30/01	\$15,619.92
Number of Emergency Withdrawals as of 9/30/01	4
Value of Emergency Withdrawals as of 9/30/01	\$1,550.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	0
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: Riverside County Dept. of Community Action

State: CA

DHHS Region: IX

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$201,500.00
Required Non-Federal Share	\$201,500.00
Total Resources	\$403,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$57,500.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	122
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	76%
<i>Small Business Capitalization</i>	11.2%
<i>Post-Secondary Education</i>	12.8%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	39
Value of IDA Accounts Open as of 9/30/01	\$10,933.06
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	2:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	99
Specialized Advanced Financial Training	0
Home Purchase	60
Small Business Capitalization	193
Post-Secondary Education	98

Appendix I

Grantee Agency: Sonoma County People for Economic Opportunity

State: CA

DHHS Region: IX

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$50,000.00
Required Non-Federal Share	\$50,000.00
Total Resources	\$100,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$50,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	20
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	<i>80%</i>
<i>Small Business Capitalization</i>	<i>0%</i>
<i>Post-Secondary Education</i>	<i>20%</i>
<i>Household Transfer</i>	<i>0%</i>
Number of IDA Accounts Open as of 9/30/01	25
Value of IDA Accounts Open as of 9/30/01	\$100,000.00
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	varies
Small Business Capitalization	varies
Post-Secondary Education	varies

IV. Client Participation in Training Courses

Basic Financial Literacy Education	0
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: West Company

State: CA

DHHS Region: IX

Grant Year: 2000

I. Award and Resource Characteristics

Federal Grant Amount	\$53,000.00
Required Non-Federal Share	\$53,000.00
Total Resources	\$106,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$20,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	48
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	23.1%
<i>Small Business Capitalization</i>	07.7%
<i>Post-Secondary Education</i>	69.2%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	17
Value of IDA Accounts Open as of 9/30/01	\$7,200.00
Number of Withdrawals for Asset Purchases as of 9/30/01	4
Value of Withdrawals for Asset Purchases as of 9/30/01	\$3,300.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	3:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	13
Specialized Advanced Financial Training	6
Home Purchase	38
Small Business Capitalization	21
Post-Secondary Education	14

Appendix I

Grantee Agency: ALU Like, Inc.

State: HI

DHHS Region: IX

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$500,000.00
Required Non-Federal Share	\$500,000.00
Total Resources	\$1,000,000.00

Amount of Federal Funds Drawn Down as of 9/30/01	\$100,000.00
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II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	380
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	41.4%
<i>Small Business Capitalization</i>	3.59%
<i>Post-Secondary Education</i>	22.7%
<i>Household Transfer</i>	0

Number of IDA Accounts Open as of 9/30/01	257
Value of IDA Accounts Open as of 9/30/01	\$96,166.08

Number of Withdrawals for Asset Purchases as of 9/30/01	23
Value of Withdrawals for Asset Purchases as of 9/30/01	\$17,666.08

Number of Emergency Withdrawals as of 9/30/01	4
Value of Emergency Withdrawals as of 9/30/01	\$1,200.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	3:1
Small Business Capitalization	2:1
Post-Secondary Education	2:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	2000
Specialized Advanced Financial Training	0

Home Purchase	660
Small Business Capitalization	0
Post-Secondary Education	220

Appendix I

Grantee Agency: Hawaii Alliance for Comm. Based Econ. Dev

State: HI

DHHS Region: IX

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$116,022.00
Required Non-Federal Share	\$116,022.00
Total Resources	\$232,044.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$70,256.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	179
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	70.4%
<i>Small Business Capitalization</i>	11.1%
<i>Post-Secondary Education</i>	18.5%
<i>Household Transfer</i>	0
Number of IDA Accounts Open as of 9/30/01	55
Value of IDA Accounts Open as of 9/30/01	\$22,827.97
Number of Withdrawals for Asset Purchases as of 9/30/01	3
Value of Withdrawals for Asset Purchases as of 9/30/01	\$742.70
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	varies
Small Business Capitalization	varies
Post-Secondary Education	1:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	2
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

Appendix I

Grantee Agency: Community Services Agency & Development Corp.

State: NV

DHHS Region: III

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$70,719.00
Required Non-Federal Share	\$70,719.00
Total Resources	\$141,438.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$41,566.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	32
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	<i>59.1%</i>
<i>Small Business Capitalization</i>	<i>18.2%</i>
<i>Post-Secondary Education</i>	<i>22.7%</i>
<i>Household Transfer</i>	<i>0%</i>
Number of IDA Accounts Open as of 9/30/01	7
Value of IDA Accounts Open as of 9/30/01	\$6,611.52
Number of Withdrawals for Asset Purchases as of 9/30/01	7
Value of Withdrawals for Asset Purchases as of 9/30/01	\$6,611.52
Number of Emergency Withdrawals as of 9/30/01	1
Value of Emergency Withdrawals as of 9/30/01	\$150.00
Number of Non-Qualified Withdrawals as of 9/30/01	7
Value of Non-Qualified Withdrawals as of 9/30/01	\$6,611.52

III. Match Rates by Asset Goal

Home Purchase	1:1
Small Business Capitalization	1:1
Post-Secondary Education	1:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	10
Specialized Advanced Financial Training	0
Home Purchase	22
Small Business Capitalization	37
Post-Secondary Education	22

Appendix I

Grantee Agency: Economic Opportunity Board of Clark County

State: NV

DHHS Region: IX

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$90,000.00
Required Non-Federal Share	\$90,000.00
Total Resources	\$180,000.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$9,000.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	70
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	72.7%
<i>Small Business Capitalization</i>	18.2%
<i>Post-Secondary Education</i>	09.1%
<i>Household Transfer</i>	0%
Number of IDA Accounts Open as of 9/30/01	11
Value of IDA Accounts Open as of 9/30/01	\$0.00
Number of Withdrawals for Asset Purchases as of 9/30/01	0
Value of Withdrawals for Asset Purchases as of 9/30/01	\$0.00
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$728.44
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	3:1
Small Business Capitalization	3:1
Post-Secondary Education	3:1

IV. Client Participation in Training Courses

Basic Financial Literacy Education	19
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	4
Post-Secondary Education	0

Appendix I

Grantee Agency: Human Solutions, Inc.

State: OR

DHHS Region: X

Grant Year: 1999

I. Award and Resource Characteristics

Federal Grant Amount	\$273,363.00
Required Non-Federal Share	\$273,363.00
Total Resources	\$546,726.00
Amount of Federal Funds Drawn Down as of 9/30/01	\$170,944.00

II. ACCOUNT ACTIVITIES

Proposed Number of IDA Accounts to be Open	260
<i>of which the following proportions are for:</i>	
<i>Purchase of First Home</i>	n.a
<i>Small Business Capitalization</i>	n.a
<i>Post-Secondary Education</i>	n.a
<i>Household Transfer</i>	n.a
Number of IDA Accounts Open as of 9/30/01	60
Value of IDA Accounts Open as of 9/30/01	\$12,602.86
Number of Withdrawals for Asset Purchases as of 9/30/01	3
Value of Withdrawals for Asset Purchases as of 9/30/01	\$358.35
Number of Emergency Withdrawals as of 9/30/01	0
Value of Emergency Withdrawals as of 9/30/01	\$0.00
Number of Non-Qualified Withdrawals as of 9/30/01	0
Value of Non-Qualified Withdrawals as of 9/30/01	\$0.00

III. Match Rates by Asset Goal

Home Purchase	n.a.
Small Business Capitalization	n.a.
Post-Secondary Education	n.a.

IV. Client Participation in Training Courses

Basic Financial Literacy Education	0
Specialized Advanced Financial Training	0
Home Purchase	0
Small Business Capitalization	0
Post-Secondary Education	0

APPENDIX J.

AFIA Annual Reporting Form