



Administration for Children and Families

Office of Refugee Resettlement

Refugee Microenterprise Development Program

HHS-2022-ACF-ORR-RG-0053

Application Due Date: 06/27/2022

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Refugee Microenterprise Development Program

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Modification

Funding Opportunity Number:

HHS-2022-ACF-ORR-RG-0053

Primary CFDA Number:

93.576

Due Date for Applications:

06/27/2022

Executive Summary

Notice:

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

**NOFO has been modified to correct application due date.*

The Office of Refugee Resettlement (ORR), within the Department of Health and Human Services (HHS), Administration for Children and Families (ACF), invites eligible entities to submit competitive grant applications for the Refugee Microenterprise Development (MED) Program.

Since 1991, ORR has provided funding and Training/Technical Assistance (T/TA) to a variety of public agencies, community economic development agencies, local mutual assistance associations, and voluntary agencies. The purpose of the ORR MED Program is to support the provision of economic inclusion and integration opportunities for newly arrived refugees and asylees.

Under the Refugee MED Program, recipients are permitted to disburse credit builder and microenterprise loans, provide culturally/linguistically appropriate T/TA, and allocate grant funds to the management of MED Program(s).

I. Program Description

Statutory Authority

Immigration and Nationality Act § 412(c)(1)(A), 8 U.S.C. § 1522(c)(1)(A)

Description

Background

The path to economic integration for refugees in the United States frequently involves the desire to pursue economic inclusion through entrepreneurship. Refugees bring a wealth of skills, educational backgrounds, and experiences with them from their countries of origin. Often, they may have owned small businesses or had entire careers prior to immigrating.

Refugees typically endure many hardships on their paths to the United States. As a result, it is difficult, if not nearly impossible, for them to start small businesses when they first arrive, as they may lack the necessary resources and/or social capital necessary to access financial products from traditional banking institutions. Moreover, several barriers may contribute to an inability to acquire capital, such as limited English proficiency, cultural incompatibilities, insufficient and/or poor credit history, inadequate collateral and/or equity, and limited knowledge of business practices in the United States.

To overcome these challenges, ORR developed the Refugee MED Program, which has provided thousands of refugees with the opportunity to realize their dreams of entrepreneurship through the provision of access to capital, financial literacy curricula, and T/TA. Throughout its tenure, the ORR MED Program has contributed to the creation of numerous microenterprises and employment opportunities for refugees in the United States.

Purpose and Scope of the MED Program

The purpose of the ORR Refugee MED Program, hereafter referred to in the NOFO as the MED Program, is **to promote refugee economic integration by supporting the development, expansion, and/or sustainability of refugee-owned microbusinesses.**

The MED Program assists refugees in establishing microenterprises through the provision of access to capital, the ability to repair and/or establish credit, and T/TA. More specifically, MED Program recipients may provide Credit Builder Loans (CBLs) to ORR-eligible entrepreneurs who intend to pursue a MED loan, but first need assistance in establishing or repairing their credit.

Under the MED Program, allowable activities include, but are not limited to, the disbursement of loan capital, the establishment of loan opportunities with traditional banking institutions, the maintenance of a Revolving Loan Fund (RLF), the provision of T/TA, and the administration of the MED program. *The list of allowable activities is described in more detail in the next section, MED Allowable Activities.*

MED Allowable Activities

Business Development Training and Technical Assistance (T/TA)

MED Program recipients are required to provide their ORR-eligible entrepreneurs with appropriate T/TA. *Please note, within this NOFO, MED Program participants may interchangeably be referred to as refugee clients, entrepreneurs, and/or microentrepreneurs.* The primary objective of business development T/TA is to support refugee microentrepreneurs as they establish, develop, and/or maintain sustainable businesses.

Additionally, within this NOFO, training is defined as a curriculum delivered to potential, or current entrepreneurs, in a classroom and/or group setting. Moreover, TA is defined as individualized or one-on-one consulting, counseling, mentoring, or facilitating related to the business or personal development of the entrepreneur.

As previously stated, refugees bring a variety of skills and educational and professional backgrounds with them to the United States. As such, the type, duration, and intensity of T/TA provided to participants will depend on their specific needs and availabilities. MED Program recipients are encouraged to incorporate the input and/or lived experiences of clients and graduates into their program designs and implementation practices. More specifically, T/TA curricula should be collaboratively designed to accurately reflect the cultural, linguistic, and socioeconomic needs of served communities. Additionally, it is preferable that the training be short in duration (e.g., not to exceed 4 or 5 weeks) and contain a comprehensive curriculum that promotes successful and compliant business development and sustainability.

Examples of appropriate MED T/TA topics include business planning, customer service, cashflow projections, employment regulations, financial and cash management, financial literacy, inventory management, licensing/regulation, marketing, personnel management, record-keeping, taxation, time management, and any other topic deemed essential to the success of small businesses.

Credit Builder Loans (CBLs)

As previously mentioned, newly arrived refugees often lack the financial resources and credit required to access traditional loan products. To meet its goal of promoting economic inclusion, accessibility, and mobility, ORR encourages recipients to assist ORR-eligible clients in establishing credit histories and/or improving their credit scores by providing credit-specific T/TA and by disbursing CBLs to clients with no, low, and/or damaged credit.

Within this NOFO, CBLs are defined as microloans that are disbursed to ORR-eligible microentrepreneurs who are not yet eligible for MED loan products, but have intentions of eventually applying for MED loan(s). Moreover, CBL recipients must only use loan funds for business-related purposes.

More specifically, to be approved for CBLs, refugee entrepreneurs must:

- Meet the definition of eligibility for ORR services (see *Section III.3. Eligible Clients* for more information), but first need to strengthen their loan application before they are ready to apply for a MED loan.
- Successfully complete CBL-related T/TA prior to applying for and/or receiving the CBL. *The T/TA should cover topics such as general financial literacy, the importance of credit, budgeting, etc.*
- Clearly demonstrate a commitment to continue with the MED Program after repayment of the CBL, as evidenced by written confirmation (and as stipulated by the MED Program recipient).

- Use the CBL funds for business-related purposes only.

The business-related purpose of CBLs should be directly linked to the microenterprise that the ORR-eligible entrepreneur is establishing, expanding, and/or sustaining. Examples of appropriate CBL utilization activities include, but are not limited to, the following:

- Supplies needed to provide home-based services.
- Tools required for car service providers and maintenance technicians.
- Inventory supplies for small retail stores or food service providers.
- Training to obtain needed licenses or certifications (e.g., food handlers licenses, drivers licenses, etc.), and
- Computer equipment, software, and/or digital access tool(s) needed to establish and/or expand a business.

As previously stated, microentrepreneurs who receive CBLs should demonstrate a commitment to continuing with the MED Program upon full repayment of their CBL. The specific conditions of the CBL are as follows:

- The CBL amount must not exceed **\$1,500 per refugee client**.
- To build credit, the refugee client should not repay the CBL all at once. Instead, the payment must be incrementally structured over a 6- to 12-month period.
- When the principal loan amount is repaid with interest, it becomes *program income*. The program income is added back to the recipient's CBL fund to disburse CBL loans to other refugees throughout the grant's project period. Within this NOFO, *budget year* refers to fiscal year (FY) and *project period* refers to the entirety of the 5-year project.
- MED Programs should report loan repayments to one of the credit bureaus, if necessary, through arrangements with a member organization.
- Microentrepreneurs who receive CBLs are not eligible for additional loans until their CBL is repaid in full.

MED Loans

MED loans are small amounts of capital (e.g., \$15,000, or less) that are disbursed to ORR-eligible entrepreneurs who are clearly committed to starting, expanding, stabilizing, and/or sustaining a small business. Typically, these funds are disbursed as individual loans from an established Revolving Loan Fund (RLF). A RLF is a fund set aside within the grant that is allocated to disbursing loans to refugee clients, with stipulations that repayment of the principal with interest to the fund is used to make loans to new borrowers. To give flexibility of operations to recipients, ORR does not specify how much of the grant should be allocated for revolving loans, as opposed to operating funds, and will review each project on a case-by-case basis to determine reasonableness.

The microentrepreneur may ultimately use MED loans for working capital, inventory, supplies, furniture, fixtures, machinery, tools, equipment, minor building renovation, and/or leasehold improvements (which neither add to the permanent value of the property nor appreciably prolong

its intended life) to meet the business licensing requirements. The following factors are specific conditions of MED loans:

- The maximum loan amount to be given to a refugee client from the ORR RLF is \$15,000.
- MED Programs should attempt to make at least 15 loans per year; of the 15 loans, 5 loans may be repeat loans (***repeat loans do not include CBL loans***).
- Repeat loans to refugee clients are limited to 25 percent of the loans in any budget year.
- Refugee clients must pay any outstanding loan in full before applying for another loan. Furthermore, if a refugee client takes out a repeat loan, **excluding** CBLs, they may not receive more than \$20,000 total in MED loans during the entire (5-year) project period.

MED Program recipients must establish policies and procedures to screen potential refugee clients, **and those policies and procedures must be clearly conveyed to clients**. Screening typically includes assessing the client's credit history, capacity to repay, collateral offering(s), equity investment(s), and most importantly, their character. While ORR does not establish the exact evaluation formula for recipients to follow, ORR expects MED recipients to lend in a responsible manner and ***always prioritize the financial health of the client***.

MED Program recipients may elect to use funds from local, state, and federal grant programs, and from commercial lending institutions and philanthropic donors to leverage the limited amount of ORR funds available for this purpose. Thus, MED Program recipients may elect to establish cooperative relationships and Memorandums of Understanding (MOUs) with one or more community financial institution(s), in order in order to bridge the financial gap for clients searching for loans greater than \$15,000, and to facilitate client access to the mainstream banking sector.

Financial management and reporting must meet the standards established in 45 CFR §75.302 (b)(3). Moreover, if an MED Program recipient does choose to leverage loan or T/TA funds from a different source, such funds must be kept separate and not be commingled with ORR grant funds.

MED Program recipients are responsible for the management and collection of outstanding loans during the project period. During loan repayment period(s), MED Program recipients may restructure loans to facilitate client repayment abilities. MED Program recipients are also permitted to refinance business loans that a client may have received from a predatory financial institution, or payday lender. However, the *loan application requirements and maximum loan amount must be the same as any other MED loan*.

The guidelines for MED loan repayment are as follows:

- The repayment period must be determined by the borrower's ability to submit payments from **business-derived income**. However, **all loans must be repaid within the 5-year project period**. Additionally, if ORR funds are used in combination with other sources, the ORR portion of the loan must be repaid within the 5-year project period.
- New refugee business owners are permitted a 3-month grace period. *For purposes of this NOFO, a grace period is defined as the 3-month period from the date the loan is disbursed to the time the refugee client starts repaying the loan with interest.*

- Refugee clients with existing businesses are not permitted a grace period before repayment begins. For existing business owners, payment of the principal with interest should begin **within 30 days of the loan's disbursement**.
- When the principal loan amount is repaid with interest, it becomes **program income**. Any program income should be added back to the MED Program recipient's fund to disburse MED loans to other clients during the 5-year project period. For more information, please see the *Treatment of Program Income* section, under *Post-Award Requirements*.

MED Program recipients are also expected to make a diligent effort to collect loans within the project period; however, because of the risks involved, some defaults may occur. Uncollectable debts may **not** be charged to the grant. Collection-related and legal costs arising from such debts, after they have been determined to be uncollectable, are also unallowable per 45 CFR §75.426.

However, MED Programs are encouraged to leverage additional non-federal funds to create a loan loss reserve (LLR). A LLR is a separate fund that is used to make up for the dollar amount of loans made to refugee clients if the loan, or part of the loan, is declared non-recoverable and written off.

Program Requirements

Case Files

MED Program recipients are required to open and maintain confidential case files, for each of their enrolled clients, to demonstrate programmatic eligibility, verify grant-related spending, and to track program-related outcomes. Consistent with the Paperwork Reduction Act (PRA), the Office of Management and Budget (OMB) Control Number for this record keeping requirement is: 0970-0558, and the expiration date is 11/30/2023.

If the MED Program recipient utilizes an electronic case file system, then safeguards, such as limited access to the data and encryption, must be in place to protect refugee client information. Additionally, as per § 75.361 - *Retention Requirements for Records*, with a few exceptions, MED grant-related records (including case files) must be retained for a period of at least 3 years.

At a minimum, comprehensive case files must contain the following:

- A completed enrollment and/or intake form;
- Copies of documents that verify eligibility for this project;
- A completed application, that includes the business' net income at the time of enrollment;
- A brief business that includes a 1-year cash flow statement and/or projection;
- A promissory note or a loan agreement; and
- Detailed documentation of all T/TA provided, including the type of service(s) provided, the name of the individual who provided the service(s), the date of service(s), and the duration (in hours) of service(s) provision.

More specifically, intake information must include the following information for each client:

- Full Name;
- Alien Number;
- Date of Birth (DOB);
- Date of Eligibility;
- Date of Enrollment;
- Date of Projected Program Service Termination;
- Documentation of Eligibility for MED Program Services;
- Current Address; and
- Status(es) Under Which Client Arrived in the United States.

MED Program recipients should refer to the following ORR website for the list of documents that are acceptable proof of refugee status: <https://www.acf.hhs.gov/orr/resource/status-and-documentation-requirements-for-the-orr-refugee-resettlement-program>.

As previously stated, MED Program recipients must establish and maintain written policies and procedures, and procedures pertaining to lending, administering loan repayments, and collections (if needed). Lending policies must clearly state the following:

- The maximum amount of money to be loaned,
- The interest to be charged on the loan (MED Program recipients may **not** charge interest rates that exceed 4 percentage points above the U.S. Prime Rate),
- The period of loan repayment,
- The specific criteria, weights, and/or process to be used in evaluating loan applications, including who approves or disapproves loan applications, and
- The loan collection policy and procedures, including writing off uncollectible loan amounts.

Interest Rates & Loan Stipulations

MED Program recipients may not charge interest rates that exceed 4 percentage points above the U.S. Prime Rate, as published in the Wall Street Journal at the time of loan approval. If ORR loan funds are to be used in combination with funds from other sources to meet the capital needs of clients, the interest rates on the ORR portion(s) of the loan may not exceed 4 percentage points above the U.S. Prime Rate.

Additionally, ORR funds may not be used for the following:

- Gambling or speculation, including buying and selling equity (or debt instruments),
- Employing undocumented or unverified workers,
- Massage parlors and spas without appropriate licensing,
- Non-profit undertaking(s),
- Paying legal fees of any kind,

- Any illegal activities, including the producing, servicing, or distributing of illegal products,
- Non-MED-related purposes (e.g., purchasing an automobile for personal use),
- Costs prohibited under applicable laws and regulations (or prohibited under the cost principles governing HHS grants, 45 CFR §§ 75.400-75.477), and
- Any other activity that ORR determines, in consultation with the recipient, to be inappropriate for the MED Program and federal funding. Please reference *Section IV.6. Funding Restrictions* for more information.

Eligible Clients

The MED Program is open to any eligible individual who is interested in starting, expanding, or strengthening a microbusiness. It is important to note that the MED Program is open to individuals who only require access to capital and/or T/TA. Please reference *Section III.3. Other* for more information about eligibility.

Coordination with the Refugee Resettlement Community

Coordination with the local refugee resettlement community is critical to the success of MED Program recipients. **MED Program recipients are required to include regular coordination with Resettlement Agencies (RAs), State Refugee Coordinators or Replacement Designees, and other relevant community services providers to extend the effort of the outreach, awareness, and coordination with the refugee resettlement community.** Examples of activities that further strategic partnerships and facilitate resource mapping include:

- Attendance at quarterly consultations with RAs,
- Regular meetings with State Refugee Coordinators, and
- Participation in other relevant forums (related to refugee resettlement).

Post-Award Requirements

COVID-19 Response

ORR recognizes that COVID-19 has necessitated the minimization of in-person contact to ensure the safety and health of MED Program staff and participants. While ORR will exercise maximum flexibilities and *provide updated, programmatic guidance*, during this time, recipients, and if applicable, subrecipient(s), are required to adjust activities according to Centers for Disease Control and Prevention's (CDC) COVID-19 recommendations. The most current CDC COVID-19 recommendations can be found via the following website: <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>.

Moreover, modifications to prevent the spread of COVID-19 should include, but are not limited to the following:

- Social distancing strategies (e.g., remote case management and use of video and audio conferencing), and
- Planning for staff-related absenteeism and shortages.

Please note that recipients who receive an award under this NOFO must propose innovative solutions for service provision during the pandemic.

Program Performance Evaluation

As required by the Paperwork Reduction Act (PRA), ORR has obtained approval from the Office of Management and Budget (OMB) for its post-award data indicators. Grant recipients will be required to report data points collected on OMB Form 0970-0490 (Expiration date: 01/31/2023) on a semi-annual basis. Please reference the *Appendix* for the full list of current indicators.

Participation in ORR-Sponsored Training Events

MED Program recipients are expected to participate in ORR-sponsored seminars, trainings, and peer-sharing events throughout the project period. ORR will heavily rely on MED Program recipients to share their expertise and present on relevant topics. An annual workshop is planned for each program year, and MED Program recipients are **required** to attend.

ORR funds are permitted to be used to support the attendance of up to two staff members, including, but not limited to Directors, Program Managers, and Program Coordinators. Additional staff members are welcome to attend, *but the organization must request ORR approval and pay for the trip with other funds.*

Refugee MED Program Evaluation

If ACF identifies additional resources to fund a federal study of the funded Refugee MED Program activities, then the recipient will be required to participate. The study would utilize an outside non-recipient evaluation team and would focus on the processes, implementation, progress indicators, and quality improvement of funded activities.

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

Treatment of Program Income

Within the MED Program, program income is any income derived from the project. In accordance with 45 CFR § 75.305, to the extent possible, recipients must disburse funds available from program income before requesting additional cash payments. In this case, program income generally consists of the following:

- The principal amount of loan repaid,

- Interest earned on individual loans or from the revolving loan fund deposited in the bank,
- Application and/or closing fees, and
- Late payment fees.

During the project period, MED Program recipients may retain the program income to expand the pool of credit, as per 45 CFR § 75.307(e)(2). However, at the end of the project period, **all unexpended program income funds must be returned to the Department of Health and Human Services (HHS) Payment Management Services in accordance with 45 CFR § 75.381(d).**

Any fees, such as application fees, closing fees, and/or charges imposed on refugee clients by the MED Program recipient or its subrecipients or affiliates (e.g., loan processing or training fees), must be disclosed in the recipient’s application and pre-approved by the Office of Grants Management (OGM). Additionally, all program income must be reported on the Financial Standard Form (SF-425) semi-annually throughout the project period. For more information about reporting requirements, please see *Section VI.3. Reporting*.

Subawards

Recipients under this grant program may opt to transfer a portion of their programmatic work to other organizations through subaward(s). See *Section IV.2. The Project Description and The Project Budget and Budget Justification*. The prime recipient must maintain a substantive role in the project. *ACF defines a substantive role as conducting activities and/or providing services funded under the award that are necessary and integral to the completion of the project.* As specified in 45 CFR § 75.352, subrecipient monitoring activities alone do not constitute a substantive role. Furthermore, ACF does not fund awards where the role of the applicant is primarily to serve as a conduit for passing funds to other organizations, unless that arrangement is authorized by statute.

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

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

II. Federal Award Information

Funding Instrument Type:

G (Grant)

Estimated Total Funding:

\$5,000,000

Expected Number of Awards:

20

Award Ceiling:

\$250,000

Per Budget Period

Award Floor:

\$150,000

Per Budget Period

Average Projected Award Amount:

\$175,000

Per Budget Period

Anticipated Project Start Date:

09/30/2022

Length of Project Periods:

60-month project period with five 12-month budget periods

Additional Information on Project Periods and Explanation of 'Other'

Additional Information on Awards:

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

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

Note: For those programs that require matching or cost sharing, recipients will be held accountable for projected commitments of non-federal resources in their application budgets and budget justifications by budget period or by project period for fully funded awards, even if the projected commitment exceeds the required amount of match or cost share. **A recipient's failure to provide the required matching amount may result in the disallowance of federal funds.** For more information on these requirements, see *Section III.2. Cost Sharing or Matching*.

Awards for the second, third, fourth, and fifth 12-month budget periods will be made subsequent to approval of Non-Competing Continuation applications and will be subject to the availability of funds, satisfactory performance progress by the recipient, and a determination that continued funding would be in the best interest of the federal government.

The Grants Project Team (Grant Management Specialist and Federal Project Officer) will use the grantee's semi-annual performance progress and financial reports, site visits, audit reports, and other supporting documentation to determine, in accordance with the requirements in the Competitive MED Program NOFO and statute, if satisfactory progress is being made. ORR will factor in the grantees ability to meet the due dates as identified in the NOFO.

Additionally, the Grants Project Team's review of reports and other documentation will be used to assess progress in:

- Accomplishing the project goals, objectives, and activities;
- Completing proposed activities; and
- Documenting allowable expenses that support project goals, objectives, and the approved budget.

Please refer to *Section VI.3. Reporting* for more information on required reports.

III. Eligibility Information

III.1. Eligible Applicants

Eligible applicants for refugee programs under the Immigration and Nationality Act (INA) § 412(c)(1)(A) are "public and private nonprofit agencies," such as the following:

- City or township governments,
- County governments,
- Independent school districts,
- Native American tribal governments (federally recognized),
- Native American tribal organizations (other than federally recognized tribal governments),
- Non-profits with 501(c)(3) IRS status (other than institutions of higher education),
- Non-profits without 501(c)(3) IRS status (other than institutions of higher education),
- Private institutions of higher education,
- Public housing authorities/Indian housing authorities,
- Public- and state-controlled institutions of higher education,
- Special district governments, and
- State governments.

MED Program recipients that were awarded in fiscal year (FY) 2016 or FY 2017 are eligible to re-apply under this NOFO. MED Program recipients that were awarded in FY 2021 are eligible to re-apply under this NOFO but must target a new geographic area.

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

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

Reference to Legal Status

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

Funding Restrictions Reference

Please see *Section IV.6. Funding Restrictions* for any limitations on the use of federal funds that could affect the eligibility of an applicant or project.

III.2. Cost Sharing or Matching

Cost Sharing / Matching Requirement:

No

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

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

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

III.3. Other

Eligible Clients

Only those ORR-eligible individuals, who are **not yet citizens** and **who have been in the United States for no more than 5 years at the time of enrollment**, are eligible for the MED Program. *ORR assistance and services must be provided to eligible individuals without regard to race, religion, nationality, sex, or political opinion.*

Additionally, for ease of reference and purposes of this NOFO, the term *refugee* refers to individuals with the following statuses, who are eligible for ORR benefits (see 45 CFR § 400.43(a) (1)-(6) or statutory provisions cited below):

1. Individuals paroled as refugees or asylees under § 212(d)(5) of INA.
2. Refugees admitted under § 207 of INA.
3. Asylees whose status was granted under § 208 of INA.

4. Cuban and Haitian entrants, in accordance with the requirements in 45 CFR § 401.2.
 - a. Any individual granted parole status as a Cuban/Haitian Entrant (status pending) or granted any other special status, subsequently established under the immigration laws for nationals of Cuba or Haiti, regardless of the status of the individual at the time assistance or services are provided,
 - b. A national of Cuba or Haiti who was paroled into the U.S., and has not acquired any other status under the INA, and with respect to whom a final, non-appealable, and legally enforceable order of removal, deportation, or exclusion has not been entered,
 - c. A national of Cuba or Haiti who is the subject of removal, deportation, or exclusion proceedings under the INA, and with respect to whom a final, non-appealable, and legally enforceable order of removal, deportation, or exclusion has not been entered, and
 - d. A national of Cuba or Haiti who has an application for asylum pending with the Department of Homeland Security/United States Citizenship and Immigration Services, or the Department of Justice/Executive Office for Immigration Review, and with respect to whom a final, non-appealable, and legally enforceable order of removal, deportation, or exclusion has not been entered.
5. Lawful Permanent Residents (LPRs) provided the individuals previously held one of the statuses identified above. (Note that this does not refer to Amerasians (#6 below) or Special Immigrant Visa holders from Iraq and Afghanistan (#7 below), who are admitted as LPRs.
6. Certain Amerasians from Vietnam, who are admitted to the U.S. as immigrants pursuant to § 584 of the Foreign Operations, Export Financing, and Related Programs Appropriations Act, 1988 (as contained in § 101(e) of Public Law (Pub. L.) 100-202), as amended (8 U.S.C. § 1101 note).
7. Iraqi and Afghan Special Immigrants per section 1244(g) of Div. A of Pub. L. 110-181, as amended (8 U.S.C. § 1157 note) and section 602(b) (8) of Div. F of Pub. L. 111-8, as amended (8 U.S.C. § 1101 note).
8. Afghan citizens or nationals, as per Policy Letter (PL) 22-01 and PL 22-02, paroled into the United States between July 31, 2021, and September 20, 2022. Additionally, a spouse of any Afghan humanitarian parolee who is paroled into the United States after September 20, 2022. *ORR benefits are available until March 31, 2023, or the end of an individual's parole term, whichever is later.*
9. Victims of a severe form of trafficking in persons per the Victims of Trafficking and Violence Protection Act of 2000, Pub. L. 106-386, as amended, 22 U.S.C. § 7105(b) (1)(A) and (C).

Detailed information on eligibility of ORR-funded projects is available at 45 CFR § 400.32, ORR PL 16-01, and ORR PL 22-02, which can be found on the following ORR website: <https://www.acf.hhs.gov/orr/policy-guidance/policy-letters>.

Application Disqualification Factors

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

Award Ceiling Disqualification

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

Required Electronic Application Submission

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

Applicants that do not have an internet connection or sufficient computing capacity to upload large documents to the internet may contact ACF for an exemption that will allow the applicant to submit applications in paper format. Information and the requirements for requesting an exemption from required electronic application submission are found in "[ACF Policy for Requesting an Exemption from Electronic Application Submission](#)."

Missing the Application Deadline (Late Applications)

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

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

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

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

Notification of Application Disqualification

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

IV. Application and Submission Information

IV.1. Address to Request Application Package

Ashley
Davis-Barham
Administration for Children and Families (ACF)
Office of Refugee Resettlement (ORR)
Mary E. Switzer Building
330 C Street SW
Washington
DC
20201
Ashley.Davis-Barham@acf.hhs.gov

Application Packages

Electronic Application Submission:

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

Applications in Paper Format:

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

Federal Relay Service:

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

IV.2. Content and Form of Application Submission

FORMATTING APPLICATION SUBMISSIONS

Each applicant applying electronically via Grants.gov is required to upload only two electronic files, excluding SFs and Office of Management and Budget (OMB)-approved forms. No more than two files will be accepted for the review, and additional files will be

removed. SFs and OMB-approved forms will not be considered additional files.

FOR ALL APPLICATIONS:

Authorized Organization Representative (AOR)

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

Point of Contact

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

Application Checklist

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

Accepted Font Style

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

English Language

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

Page Limitations

Applicants must observe the page limitation(s) listed under "PAGE LIMITATIONS AND CONTENT FOR ALL SUBMISSION FORMATS:." Page limitation(s) do not include SFs and OMB-approved forms.

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

Application Elements Exempted from Double-Spacing Requirements

The following elements of the application submission are exempt from the double-spacing

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

Adherence to NOFO Formatting, Font, and Page Limitation Requirements

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

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

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

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

Corrections/Updates to Submitted Applications

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

Copies Required

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

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

Signatures

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

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

Accepted Application Format

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

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

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

PAGE LIMITATIONS AND CONTENT FOR ALL SUBMISSION FORMATS:

With the exception of Standard Forms (SFs) and OMB-approved forms, the application submission is limited to 80 pages in its entirety. Documents exempted from double-spacing were identified earlier in this section.

File One (Project Description)

The Project Description should be organized in the following order:

- Project Summary/Abstract
- Table of Contents
- Need for Assistance

- Objectives
- Expected Outcomes
- Geographic Location

- Approach
- Project Timeline and Milestones
- Program Performance Evaluation Plan
- Logic Model

- Project Sustainability Plan
- Organizational Capacity
- Plan for Oversight of Federal Award Funds & Activities

- Itemized Budget
- Budget Justification/Narrative

File Two (Appendices)

- Legal Status of Applicant Entity/Proof of Nonprofit Status
- Protection of Sensitive and/or Confidential Information
- Third-Party Agreements

- Letters of Support, including from the State Refugee Coordinator, or the individual responsible for the statewide or regional coordination of the refugee resettlement program, as applicable, of the state(s) where the proposed project will be implemented
- Organizational Capacity Documentation (if applicable):
 - Resumes and/or Job Descriptions of Current Staff
 - Organizational Chart of Applicant Entity
 - List of Applicant's Board of Directors
 - Copies of auditor's one-page summary report and reportable conditions, if any are specified
 - Financial Statements
- Indirect Cost Rate Agreement (if applicable)
- Any Other Information Deemed Relevant and Necessary

ELECTRONIC APPLICATION SUBMISSION INSTRUCTIONS

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

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

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

File One: Must contain the entire Project Description, and the Budget and Budget Justification (including a line-item budget and a budget narrative).

File Two: Must contain all documents required in the Appendices.

Adherence to the Two-File Requirement

No more than two files will be accepted for the review. Applications with additional files will be amended and files will be removed from the review. SFs and OMB-approved forms will not be considered additional files.

Application Upload Requirements

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

To adhere to the two-file requirement, applicants may need to convert and/or merge documents together using a PDF converter software. Many recent versions of Microsoft Office include the ability to save documents to the PDF format without need of additional software. Applicants using the Adobe Acrobat Reader software will be able to merge these documents together. ACF

recommends merging documents electronically rather than scanning multiple documents into one document manually, as scanned documents may have reduced clarity and readability.

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

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

Required SFs and OMB-approved Forms

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

Naming Application Submission Files

Carefully observe the file naming conventions required by Grants.gov. Limit file names to 50 characters (characters and spaces). Please also see <https://www.grants.gov/web/grants/applicants/submitting-utf-8-special-characters.html>.

Use only file formats supported by ACF

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

ACF supports the following file formats:

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

Do Not Encrypt or Password-Protect the Electronic Application Files

If ACF cannot access submitted electronic files because they are encrypted or password protected, the affected file will be removed from the application and will not be reviewed. This

removal may make the application incomplete, and ACF will not make awards based on an incomplete application.

FORMATTING FOR PAPER APPLICATION SUBMISSIONS:

The following requirements are only applicable to applications submitted in paper format. Applicants must receive an exemption from ACF in order for a paper format application to be accepted for review. For more information on the exemption, see "*ACF Policy for Requesting an Exemption from Required Electronic Application Submission*" at www.acf.hhs.gov/grants/howto#chapter-6.

Format Requirements for Paper Applications

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

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

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

Addresses for Submission of Paper Applications

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

Required Forms, Assurances, and Certifications

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

Forms/Assurances/Certifications	Submission Requirement	Notes/Description
SF-424 - Application for Federal Assistance	Submission is required for all applicants by the application due date.	Required for all applications.
Unique Entity Identifier (UEI) and System for Award Management (SAM) registration.	Required of all applicants. Applicants must have a UEI and	See <i>Section IV.3. Unique Entity Identifier (UEI) and System for Award Management (SAM)</i> for more information.

Forms/Assurances/Certifications	Submission Requirement	Notes/Description
	<p>maintain an active SAM registration throughout the application and project award period. Obtain a UEI and SAM registration at: http://www.sam.gov.</p>	
<p>SF-424 Key Contact Form</p>	<p>Submission is required for all applicants by the application due date.</p>	<p>Required for all applications.</p>
<p>Certification Regarding Lobbying (Grants.gov Lobbying Form)</p>	<p>Submission required of all applicants with the application package. If it is not submitted with the application package, it must be submitted prior to the award of a grant.</p>	<p>Submission of the certification is required for all applicants.</p>
<p>SF-424A - Budget Information - Non- Construction Programs and SF-424B - Assurances - Non- Construction Programs</p>	<p>Submission is required for all applicants when applying for a non-construction project. SFs must be used. Forms must be submitted by the application due date. By signing and submitting the SF-424B, applicants are making the appropriate certification of their</p>	<p>Required for all applications when applying for a non-construction project.</p>

Forms/Assurances/Certifications	Submission Requirement	Notes/Description
	compliance with all Federal statutes relating to nondiscrimination.	
SF-Project/Performance Site Location(s) (SF-P/PSL)	Submission is required for all applicants by the application due date.	Required for all applications. In the SF-P/PSL, applicants must cite their primary location and up to 29 additional performance sites.
SF-LLL - Disclosure of Lobbying Activities	If submission of this form is applicable, it is due at the time of application. If it is not available at the time of application, it may also be submitted prior to the award of a grant.	If any funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan, the applicant shall complete and submit the SF-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.

Additional Required Assurances and Certifications

Mandatory Grant Disclosure

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

Disclosures must be sent in writing to:

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

And to:

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

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

Email: grantdisclosures@oig.hhs.gov

Non-Federal Reviewers

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

The Project Description

The Project Description Overview

General Expectations and Instructions

The Project Description provides the information by which an application is evaluated and ranked in competition with other applications for financial assistance. It must address all activities for which federal funds are being requested and all application requirements as stated in this section. The Project Description must explain how the project will meet the purpose of the NOFO, as described in *Section I. Program Description*. As a reminder, reviewers will be evaluating this section in accordance with *Section V.1. Criteria*.

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

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

Table of Contents

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

Project Summary

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

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

- Project Title
- Applicant Name
- Address
- Contact Phone Numbers (Voice, Fax, Cell)

- Email Address
- Website Address, if applicable

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

Geographic Location

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

Legal Status of Applicant Entity

Applicants must provide the following documentation:

Non-Profit Organizations

Proof of Non-Profit Status Options:

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

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

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

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

Need for Assistance

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

Objectives

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

For purposes of this NOFO, expected outcomes and proposed objectives should be “SMART,” or Specific (to avoid different interpretations), Measurable (to monitor and evaluate progress),

Appropriate (to ensure the identified problems/needs are pertinent to the targeted community and/or applicant organization), **R**ealistic (to create objectives that attainable, yet challenging and meaningful), and **T**ime-Bound (to promote accountability for achieving the objectives within a specific timeframe).

Additionally, applicants must clearly state programmatic objectives, define how the objectives relate to overarching programmatic goals, and provide time-based insight pertaining to how the objectives will be achieved.

Expected Outcomes

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

Approach

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

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

Applicants should identify potential obstacles and challenges to accomplishing project-related goals and explain strategies to be used to address these challenges.

Additionally, to ensure the meeting of programmatic objectives, applicants must:

- Describe the process for conducting outreach and recruiting new clients,
- Describe the process for screening refugee clients for program eligibility,
- Describe the process for determining MED loan versus CBL loan suitability,
- Describe the criteria and process for evaluating the creditworthiness of clients and the likelihood of success in repayment of the loan,
- Describe the strategy to assist refugees in establishing their credit histories and/or in improving their credit scores,
- Describe the process for reporting client loan payments to one of the credit bureaus,
- Describe the plan for referring clients to other financial institutions and transitioning clients into the traditional banking sector, if applicable, and
- State whether they received a grant in 2016, 2017, and/or 2021. *ORR will confirm this during the administrative review process.*

Applicants must describe their T/TA plan as referenced in *Section I. Program Description, MED Allowable Activities, Business Development Training and Technical Assistance (T/TA)*. The plan must:

- Describe the need for training, the specific topics of training, duration of the training, who will provide the training, and the expected outcomes of the training as it pertains to entrepreneurship and small business development.

- Describe the need for training, the specific topics of training, duration of the training, who will provide the training, and the expected outcomes of the training as it pertains to building credit and the U.S. credit system.
- Describe how the project will deliver the trainings in a manner that is culturally and linguistically appropriate for the target refugee population.

The applicant must provide and describe the systems and processes that are currently (or that will be) in place to ensure compliance and adherence to the loan requirements and parameters, as per *Section I. Program Description, MED Allowable Activities, MED Loans*.

Furthermore, the applicant must describe a plan for ensuring that all loans are closed out and program income is returned by the end of the grant period. Additionally, the applicant must describe how the loan portfolio principal and interest will be managed **and how oversight of federal funds will be ensured.**

Project Timeline and Milestones

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

Organizational Capacity

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

- Organizational charts.
- Resumes.
- Curricula Vitae (CV).
- List of Board of Directors.
- Financial statements adhering to Generally Accepted Accounting Principles (GAAP), if available, submit statements for up to the two most recently completed fiscal years (this requirement does not apply to start-up organizations).
- Audit reports or statements from Certified Public Accountants/Licensed Public Accountants, if available, submit statements for up to the two most recently completed fiscal years (this requirement does not apply to start-up organizations).
- Evidence that the applicant organization, and any partnering organizations, have relevant experience and expertise with administration, development, implementation, management, and evaluation of programs similar to that offered under this funding opportunity.
- Evidence that each participating organization, including partners, contractors and/or subrecipients, possess the organizational capability to fulfill their role(s) and function(s) effectively.

- Copy or description of the applicant organization's personnel policies.
- Job descriptions for each vacant key position.

If known at the time of application submission, the applicant must disclose their intent to enter into subaward arrangements within their application. For each proposed subaward, the applicant must include a description of the work to be performed by the subrecipient(s). When other organizations and/or consultants are involved in implementing the project, applicants must clearly describe:

- A breakdown of responsibilities among the involved parties,
- Any partnerships that will be leveraged and how these strategic partnerships would enhance the achievement of the project's goals and objectives,
- The provision of any MOU(s) or Letters of Intent for **each** existing or proposed partnership arrangement, and
- The remuneration to be paid to each party.

Applicants must also include the following:

- Documentation of coordination from the State Refugee Coordinator's office, or the office responsible for the statewide or regional coordination of the refugee resettlement program (as applicable). Contact information for the State Refugee Coordinators (or individuals responsible for statewide or regional coordination of the refugee resettlement program) can be found via the following ORR website: <https://www.acf.hhs.gov/orr/grant-funding/key-state-contacts>. Additionally, this documentation must be from the state where the proposed project will be implemented, and it should demonstrate the applicant's efforts to communicate the proposed MED service plan and the ways the MED Program will complement existing services for refugees and/or ORR-eligible populations.

Plan for Oversight of Federal Award Funds and Activities

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

These regulations set forth the following standards for effective oversight:

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

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

that will be responsible for maintaining oversight of program activities staff, and, if applicable, partner(s) and/or subrecipient(s).

Program Performance Evaluation Plan

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

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

Applicants must provide their data collection plan for each of the data points listed on OMB Form 0970-0490. The complete list of current indicators can be found in the *Appendix*.

Logic Model

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

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

Project Sustainability Plan

Applicants must propose a plan for project sustainability after the period of federal funding ends. Recipients are expected to sustain key elements of their grant projects, e.g., strategies or services and interventions, which have been effective in improving practices and outcomes.

Describe the approach to project sustainability that will be most effective and feasible. Provide a description of key individuals and/or organizations whose support will be required. Address the types of alternative support that will be required to maintain the program. If the proposed project involves key project partners, describe how their cooperation and/or collaboration will be maintained after the end of federal funding.

Protection of Sensitive and/or Confidential Information

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

Third-Party Agreements

Third-party agreements include Memoranda of Understanding (MOU) and Letters of Commitment. Letters of Commitment and MOUs must both clearly describe the roles and responsibilities for project activities and the support and/or resources that the third-party (i.e., subrecipient, contractor, or other cooperating entity) is committing. The Letters of Commitment and MOUs must be signed by the person in the third-party organization with the authority to make such commitments on behalf of their organization. General letters of support are **not** considered to be third-party agreements.

Applicants must provide Letters of Commitment or MOUs between recipients and third-parties (i.e., subrecipients, contractors, or other cooperating entities). In addition to clearly describing the roles and responsibilities for project activities and support and/or resources that the third-party is committing, these agreements must detail work schedules and estimated remuneration with an understanding that a finalized agreement will be negotiated once the successful applicant is awarded the grant.

A third-party agreement covering an equity investment must contain, at a minimum, the following: (1) purpose(s) for which the equity investment is being made; (2) the type of equity transaction (e.g., stock purchase); (3) cost per share and basis on which the cost per share is derived; (4) number of shares being purchased; (5) percentage of ownership in the business; (6) term of duration of the agreement; (7) number of seats on the board, if applicable; and (8) signatures of the authorized officials of the recipient and third-party organization.

Letters of Support

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

The Project Budget and Budget Justification

All applicants are required to submit a project budget and budget justification with their application. The project budget is entered on the Budget Information SF, either SF- 424A or SF-424C. Applicants are encouraged to review the form instructions in addition to the guidance in

this section. The budget justification consists of a budget narrative and a line-item budget detail that includes detailed calculations for "object class categories" identified on the Budget Information Standard Form. Applicants must indicate the method they are selecting for their indirect cost rate. See Indirect Charges for further information.

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

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

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

The applicant must provide an allocation of the grant amount among RLF(s), CBL(s), and administrative costs. Moreover, the applicant must provide details pertaining to the total amounts of funds required to maximize the number of MED loans, and how it expects to meet the RLF required to make these loans. Applicants must further describe how projects will adhere to the funding restrictions, as noted in *Section IV.6*. Note: ORR recommends applicants include in their budget travel costs for up to two staff to attend a training (other than the annual MED conference) in the field of MED.

Applicants may include in their budget any membership and service fees if required to facilitate reporting the payments of clients to the credit bureaus. Also, any program income including all fees charged to a refugee client, such as application, loan processing, training, and closing fees, charged by a subrecipient, must be disclosed in this section and pre-approved by OGM.

For applicants proposing to use subaward(s), if the total amount budgeted for subawards exceeds 50 percent of total direct costs for the budget period, the applicant must provide a justification for sub awarding the portion of the project, and they must explain how the prime recipient plans to maintain a substantive role in the project. Applicants must explain why the participation of the

subrecipient is necessary and why the applicant cannot achieve the objectives without the subrecipient(s)' participation.

General

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

Personnel

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

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

Fringe Benefits

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

Typically, fringe benefit amounts are determined by applying a calculated rate for a particular class of employee (full-time or part-time) to the salary and wages requested. Fringe rates are often specified in the approved indirect cost rate agreement. Fringe benefits may be treated as a direct cost or indirect cost in accordance with the applicant's accounting practices. Only fringe benefits as a direct cost should be entered under this category.

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

Travel

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

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

should be detailed in the budget justification.

Equipment

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

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

Supplies

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

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

Contractual

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

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

Indicate whether the proposed agreement qualifies as a subaward or contract in accordance with 45 CFR § 75.351. Provide the name of the contractor/subrecipient (if known), a description of anticipated services, a justification for why they are necessary, a breakdown of estimated costs,

and an explanation of the selection process. In addition, for subawards, the applicant must provide a detailed budget and budget narrative for each subaward, by entity name, along with the same justifications referred to in these budget and budget justification instructions.

Other

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

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

Indirect Charges

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

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

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

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

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

Commitment of Non-Federal Resources

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

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

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

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

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

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

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

Program Income

Description: The estimated amount of gross income, if any, expected to be directly generated by or earned from this project. Program income includes but is not limited to, income from fees for services performed, the use or rental of real or personal property acquired under federally-funded projects, the sale of commodities or items fabricated under an award, license fees and

royalties on patents and copyrights, and interest on loans made with award funds. See 45 CFR §75.307 for more information.

Justification: Describe the nature, source and anticipated use of program income in the budget or refer to the pages in the application that contain this information.

Paperwork Reduction Act Disclaimer

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

Application Submission Options

Electronic Submission via Grants.gov

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

Electronic Delivery

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

How to Register and Apply through Grants.gov

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

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

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

Organization applicants can find complete instructions

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

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

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

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

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

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

Track Role Status: To track your role request, refer to: <https://www.grants.gov/web/grants/applicants/registration/track-role-status.html>

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

How to Submit an Application to ACF via Grants.gov

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

For an overview of applying on Grants.gov using Workspaces, refer to: <https://www.grants.gov/web/grants/applicants/workspace-overview.html>

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

Complete a Workspace: Add participants to the workspace to work on the application together, complete all the required forms online or by downloading PDF versions, and check for errors before submission. The Workspace progress bar will display the state of your application process as you apply. As you apply using Workspace, you may click the blue question mark icon near the upper-right corner of each page to access context-sensitive help.

Adobe Reader: If you decide not to apply by filling out webforms you can download individual PDF forms in Workspace. The individual PDF forms can be downloaded and

saved to your local device storage, network drive(s), or external drive(s), then accessed through Adobe Reader.

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

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

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

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

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

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

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

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

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

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

Timely Receipt Requirements and Proof of Timely Submission

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

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

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

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

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

Issues with Federal Systems

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

Request an Exemption from Required Electronic Application Submission

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

Paper Format Application Submission

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

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

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

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

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

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

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

This action should allow you time to resolve any issues that may arise. Failure to comply with these requirements may result in your inability to submit your application through Grants.gov or

prevent the award of a grant. Applicants should maintain documentation (with dates) of their efforts to request a UEI, register for, or renew a registration, at SAM.

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

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

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

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

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

IV.4. Submission Dates and Times

Due Dates for Applications

Due Date for Applications 06/27/2022

06/27/2022

Explanation of Due Dates

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

Electronic Applications

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

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

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

Instructions for electronic submission via Grants.gov are available at:

www.grants.gov/web/grants/applicants/apply-for-grants.html.

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

applications will not be acknowledged.

Mailed Paper Format Applications

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

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

Hand-Delivered Paper Format Applications

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

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

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

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

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

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

Emergency Extensions

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

Acknowledgement of Received Application

Acknowledgement from Grants.gov

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

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

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

Acknowledgement from ACF of an electronic application's submission:

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

Acknowledgement from ACF of receipt of a paper format application:

ACF will not provide acknowledgement of receipt of hard copy application packages submitted via mail or courier services.

IV.5. Intergovernmental Review

This program is not subject to Executive Order (E.O.) 12372, "Intergovernmental Review of Federal Programs," or 45 CFR Part 100, "Intergovernmental Review of Department of Health and Human Services Programs and Activities." No action is required of applicants under this funding opportunity with regard to E.O. 12372.

IV.6. Funding Restrictions

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

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

Pre-award costs are not allowable.

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

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

Additionally, the following are MED Program-specific funding restrictions:

- The maximum loan amount to be disbursed to a refugee client from the RLF is \$15,000;
- Refugee clients cannot receive more than \$20,000 in MED loans during the project period;
- Repeat loans to refugee clients are limited to 25 percent of the total loans in any year; and
- The maximum amount allowable to a refugee client in the CBL program is \$1,500.

ORR funds may **not** be used for the following:

- Purchasing real estate or major renovation(s);
- Gambling or speculation;
- Legal fees;
- Not-for-profit undertaking(s);
- Illegal activities, or the producing, servicing, and/or distributing of illegal products;
- Buying or establishing a store that sells **only** liquor or tobacco;
- Massage parlors and spas without appropriate license;
- Purposes not related to microenterprise development (e.g., purchasing an automobile for personal use); and
- Costs prohibited under applicable laws and regulations (or prohibited under the cost principles governing HHS grants, 45 CFR §§ 75.400-75.477).

IV.7. Other Submission Requirements

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

Submission by Mail

Timothy
Chappelle
Administration for Children and Families
Office of Grants Management [HHS-2022-ACF-ORR-RG-0053]
Mary E. Switzer Building
330 C Street SW
Washington
DC
20201

Hand Delivery

Timothy
Chappelle
Administration for Children and Families
Office of Grants Management [HHS-2022-ACF-ORR-RG-0053]
Mary E. Switzer Building
330 C Street SW
Washington

DC
20201

Electronic Submission

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

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

V. Application Review Information

V.1. Criteria

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

Objectives, Need for Assistance, and Geographic Location **Maximum Points: 15**

- The applicant presents a clear and concise statement of goals and objectives that are aligned with the purpose and scope of the MED Program as described by this NOFO and are feasible and well-developed. (0-2 points)
- The applicant demonstrates a thorough understanding of specific cultural, linguistic, and T/TA needs, derived from and designed in partnership with the target population. Moreover, models of service provision distinctly reflect the feedback and lived experiences of the populations they are intended to serve. (0-5 points)
- The applicant establishes the need for capital and the difficulties refugees face in obtaining capital to start, expand, and/or stabilize a business, including a clear explanation of why these needs cannot be met by existing MED services, such as microenterprise intermediary lenders, banks, and/or credit unions. (0-5 points)
- The applicant clearly defines and justifies the geographic area to be served by the project, based on factors such as key socioeconomic and demographic characteristics of the targeted community, and how the geographic area can support a 5-year program. (0-3 points)

Approach and Logic Model **Maximum Points: 40**

- The applicant proposes a clear recruitment plan that targets the intended audience, which is specified in *Section III.3. Other, Eligible Clients.* (0-6 points)
- The applicant provides a reasonable plan for programmatic eligibility screening. (0-2 points)
- The applicant provides a reasonable explanation for how they will determine whether a client should receive a MED loan or CBL loan. (0-3 points)
- The applicant provides a reasonable explanation for how they will evaluate the creditworthiness of clients and lend responsibly. (0-6 point)

- The applicant describes a reasonable strategy to assist refugee clients in establishing and/or improving their credit scores and reporting payments to the credit bureaus. (0-4 points)
- The applicant presents detailed plans to provide T/TA to refugee clients. The plan identifies training topics and technical assistance areas to be addressed that include both small business and credit building topics. The plan(s) are in accordance with the requirements as specified in *Section I. Program Description, MED Allowable Activities, Business Development Training and Technical Assistance (T/TA)*. (0-8 points)
- The applicant has provided a plan that describes how the loan portfolio principal and interest will be managed and how oversight of federal funds will be ensured. (0-3 points)
- The applicant's logic model is clearly articulated and feasible. The activities, outcomes, and outputs indicated are reflective of a successful MED Program and demonstrate a timeline that is appropriate. The applicant's logic model clearly exhibits the basis of the outcomes and outputs. The applicant's approach indicates a clear understanding of the target refugee community, including any barriers to a successful MED Program. (0-4 points)
- The applicant identifies strategic partnerships and describes how each organization is best positioned to provide the client with respective products and/or services. (0-4 points)

Organizational Capacity

Maximum Points: 15

- The applicant provides strong evidence of sufficient capacity, experience, and expertise in the program areas of this NOFO, and if applicable, in collaboration with partner organizations; in culturally and linguistically competent outreach and service delivery; and in administration, development, implementation, management, and evaluation of similar projects. (0-8 points)
- The applicant provides documentation of coordination from the State Refugee Coordinator's office, or the office responsible for statewide or regional coordination of the refugee resettlement program (as applicable), of the state where the proposed project will be implemented that shows the applicant has discussed its proposed MED service plan and that it complements existing state services for refugees and other ORR-eligible populations as referenced in *Section IV.2. The Project Description, Organizational Capacity*. (0-2 points)
- The applicant provides job descriptions that clearly document the roles, responsibilities, qualifications, salary range, and anticipated time commitments of proposed staff position(s) including partners, if applicable. These are well-defined and appropriate to the successful implementation and management of the MED Program. The qualifications and responsibilities of the applicant organization's staff and, if applicable, partners are aligned with the *Purpose & Scope of the MED Program*, as listed under *Section I. Program Description*. Staff has commensurate experience in the refugee field. Where certain staff have not yet been identified, the qualifications of the individuals to be employed are specific and relevant to the MED Program. (0-3 points)
- The applicant demonstrates the ability to be innovative and adaptable amid the COVID-19 pandemic. More specifically, the applicant proposes a clear plan of action for service provision and staffing procedures that are in accordance with CDC guidelines (e.g.,

appropriate social distancing strategies, pivoting T/TA to virtual formats (when needed), planning for staff-related absenteeism and/or shortages, etc.). (0-2 points)

Expected Outcomes

Maximum Points: 8

- The applicant proposes specific performance outcomes tied to OMB Form 0970-0490 (*See Appendix for details*). Established targets are reasonable and achievable. (0-8 points)

Program Performance Evaluation Plan

Maximum Points: 6

- The application clearly describes the strategy for collecting the Refugee MED Data Indicators, as referenced in *Section I. Post-Award Requirements, Program Performance Evaluation*, and validating data for use in program management, monitoring, and evaluation. The method(s) proposed for collecting outcome data is/are timely and reasonable. The description of the data collection tools to be used, and the description of the data management system, are thorough and adequately aligned with the T/TA to be delivered. (0-6 points)

Project Sustainability

Maximum Points: 6

- The applicant provides a feasible plan for the sustainability of the project after the completion of the 5-year project period. The applicant's plan demonstrates knowledge of available funding resources in the MED field and a logical action plan to leverage resources for the project after the ORR-funded project has ended. (0-6 points)

Budget and Budget Justification

Maximum Points: 10

- The budget narrative is clearly outlined and aligned with the project proposal and includes a detailed narrative justification for the amounts that clearly state how the applicant derived categorical costs and how each itemized expense will be utilized. The narrative justification is detailed in nature and clearly demonstrates that costs are reasonable and justified. (0-7 points)
- The applicant provides an allocation of the grant amount among RLF, CBL, and administrative costs, as referenced in *Section IV.2. The Project Budget and Budget Justification*. (0-3 points)

Bonus Points

Maximum Points: 5

- The applicant describes a plan to extend its MED-related service provision to Afghan humanitarian parolees and/or their spouses, as per ORR PL 22-02, and in at least one of the locations (listed below) where ORR expects a significant number of Afghan arrivals. The locations are as follows: Houston, Texas; San Diego, California; Sacramento, California; San Antonio, Texas; Denver, Colorado; Dallas, Texas; Chicago, Illinois; Alexandria, Virginia; Atlanta, Georgia; Glendale, California; Oklahoma City, Oklahoma; Fort Worth, Texas; Austin, Texas, Silver Spring, Maryland; and Northern Virginia (e.g., Alexandria, Virginia; Arlington, Virginia; and Fairfax, Virginia). (3 points)
- The applicant describes the process for referring clients to other financial institutions and graduating clients out of the program. (2 points)

V.2. Review and Selection Process

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

Initial ACF Screening

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

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

Objective Review and Results

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

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

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

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

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

ORR will not fund recipients that received FY 2021 MED grants but did not propose to target a new geographic area in their application under this NOFO.

Post-Award Requests Involving Real Property

All real property costs, including supporting documentation, are subject to ACF administrative

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

After the initial award, if there are any modifications, budget revisions, and/or additional requests for funding, and they impact any of the original approved real property or real property-related costs, the real property listing and related costs documentation requested must be updated.

Federal Awarding Agency Review of Risk Posed by Applicants

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

Non-Federal Reviewers Reference

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

Approved but Unfunded Applications

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

V.3. Anticipated Announcement and Federal Award Dates

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

VI. Federal Award Administration Information

VI.1. Federal Award Notices

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

relevant.

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

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

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

VI.2. Administrative and National Policy Requirements

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

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

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

HHS Grants Policy Statement

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

Equal Treatment for Faith-Based Organizations

The recipient must comply with 45 CFR § Part 87 "Equal Treatment for Faith-Based Organizations," including the requirement that all faith-based or religious organizations are eligible, on the same basis as any other organization, to participate in this and any program for

which they are otherwise eligible. Thus, when selecting service providers or subrecipients, it may not discriminate for or against any organization on the basis of the organization's religious character or affiliation, as indicated in 45 CFR § 87.3(a).

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

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

VI.3. Reporting

Performance Progress Reports:

Semi-Annually

Reporting Requirements

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

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

Financial Reports:

Semi-Annually

As part of the PPR, MED recipients are to complete the SF-PPR form according to the instructions listed on the ACF website. Nonetheless, organizations who wish to provide additional details, such as pictures, graphs, and charts, may fill out a separate Word document that references the sections on the SF-PPR form, and upload the corresponding document to GrantSolutions. As part of the reporting process, MED recipients are also required to submit OMB Form 0970-0490 on a semi-annual basis by uploading it to GrantSolutions. Please reference the *Appendix* for the full list of current indicators.

MED recipients are expected to report on the full set of indicators, as incomplete forms will not be accepted.

VII. HHS Award Agency Contact(s)

Program Office Contact

Anastasia
Brown
Administration for Children and Families
Office of Refugee Resettlement
Division of Refugee Services
Mary E. Switzer Building
330 C Street SW
Washington
DC
20201
(202) 401-4559
Anastasia.Brown@acf.hhs.gov

Office of Grants Management Contact

Timothy
Chappelle
Administration for Children and Families
Office of Grants Management [HHS-2022-ACF-ORR-RG-0053]
Mary E. Switzer Building
330 C Street SW
Washington
DC
20201
(202) 401-4855
Tim.Chappelle@acf.hhs.gov

Federal Relay Service:

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

VIII. Other Information

Reference Websites

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

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

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

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

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

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

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

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

ORR MED Program <https://www.acf.hhs.gov/orr/programs/refugees/microenterprise-development>.

Application Checklist

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

What to Submit	Where Found	When to Submit
SF-424 - Application for Federal Assistance	Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications</i> . This form is available in the NOFO's forms package at www.Grants.gov in the Mandatory section.	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.4. Submission Dates and Times</i> .
Unique Entity Identifier (UEI) and System for Award Management (SAM) registration.	Referenced in <i>Section IV.3. Unique Entity Identifier (UEI) and System for Award Management (SAM)</i> in the funding opportunity. To obtain a UEI and SAM registration, go to http://www.sam.gov .	A UEI and registration at SAM.gov are required for all applicants. Active registration at SAM must be maintained throughout the application and project award period.
SF-424 Key Contact Form	Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications</i> . This form is available in the NOFO's forms package at www.Grants.gov .	Submission is due with the application by the application due date found in the <i>Overview</i> and in <i>Section IV.4. Submission Dates and Times</i> .
Certification Regarding Lobbying (Grants.gov Lobbying Form)	Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications</i> . This form is available in the NOFO's forms package at www.Grants.gov .	Submission is due with the application package or prior to the award of a grant.
SF-424A - Budget Information - Non-	Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications</i> .	Submission is due by the application due date

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

What to Submit	Where Found	When to Submit
		<p>the <i>Overview</i> and <i>Section IV.4.</i> of the NOFO.</p> <p>If it is not available at the time of application submission, it must be submitted prior to the award of a grant.</p>
Mandatory Grant Disclosure	<p>Requirement, submission instructions, and mailing addresses are found in the "Mandatory Grant Disclosure" in <i>Section IV.2. Required Forms, Assurances and Certifications.</i></p>	<p>If applicable, concurrent submission to the Administration for Children and Families and to the Office of the Inspector General is required.</p>
The Project Budget and Budget Justification	<p>Referenced in <i>Section IV.2. The Project Budget and Budget Justification.</i></p>	<p>Submission is required in addition to submission of SF-424A and / or SF-424C.</p> <p>Submission is required with the application package by the due date in the <i>Overview</i> and in <i>Section IV.4. Submission Dates and Times.</i></p>
Indirect Cost Rate Agreement (IDR)	<p>Referenced in <i>Section IV.2. The Project Budget and Budget Justification.</i></p> <p>The IDR must be submitted with the application package.</p>	<p>If the IDR is available by the application due date, it must be submitted with the application package.</p> <p>If it is not available by the application due date, listed in the <i>Overview</i> and <i>Section IV.4. Submission Dates and Times</i>, it may be submitted prior to the award of a grant.</p>

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

Appendix

Program Indicators Form

ORR will require reporting on data indicators using OMB Form 0970-0490 (Expiration Date: 01/31/2023).

OTE: Consistent with the PRA of 1995, 44 U.S.C. §§ 3501-3521, under this NOFO, ORR will not conduct or sponsor, and a person is not required to respond to a collection of information covered by such Act, unless it displays a currently valid OMB control number. ORR is seeking approval of its MED data indicators through the OMB Office of Information and Regulatory Affairs. ORR will not request this information if these forms are not approved at the time that reports are due. Please see Section VI.3. Reporting for more information.

Enrollment

1. The number of individuals enrolled into the program

Training & Technical Assistance (T/TA)

2. The number of pre-loan T/TA hours provided
3. The number of post-loan T/TA hours provided

Loans

4. The number of MED start-up loans disbursed
 - 4a. The number of MED start-up loans disbursed using ORR funds
 - 4b. The number of MED start-up loans disbursed using leveraged funds (Note: 4a + 4b = 4)
5. The number of MED stabilization/expansion loans disbursed
 - 5a. The number of MED stabilization/expansion loans disbursed using ORR funds
 - 5b. The number of MED stabilization/expansion loans disbursed using leveraged funds (Note: 5a + 5b = 5)
6. The number of CBL loans disbursed
 - 6a. The number of CBL loans disbursed using ORR funds
 - 6b. The number of CBL loans disbursed using leveraged funds (Note: 6a + 6b = 6)
7. The amount (\$) disbursed for MED start-up loans

- 7a. The amount (\$) disbursed for MED start-up loans using ORR funds
7b. The amount (\$) disbursed for MED start-up loans using leveraged (Note: 7a + 7b = 7)
8. The amount disbursed for MED stabilization/expansion loans
- 8a. The amount (\$) disbursed for MED stabilization/expansion loans using ORR funds
8b. The amount (\$) disbursed for MED stabilization/expansion loans using leveraged funds
(Note: 8a + 8b = 8)
9. The amount disbursed for CBL loans
- 9a. The amount (\$) disbursed for MED stabilization/expansion loans using ORR funds
9b. The amount (\$) disbursed for MED stabilization/expansion loans using leveraged funds
(Note: 9a + 9b = 9)
10. Historical loan loss rate on refugee loans since the start of the project period

Note: Applicants should propose an anticipated loan loss rate as part of their application.

11. The average change in credit score for clients taking out CBL and MED loans

Funds Leveraged

12. The amount of funds that will be leveraged for operations over the course of the project period

Jobs

13. The number of new jobs created across all businesses/individuals enrolled (full-time equivalent)
14. The number of jobs retained across all businesses/individuals enrolled (full-time equivalent)

Data points collected at the end of the 5-year program period will include the following:

- The average change in business net income (for CBL loan recipients, MED loan recipients, and clients who only receive TA); and
- The average refugee business success rate (percentage of businesses still operating at the end of the project period for CBL loan recipients, MED loan recipients, and clients who only receive TA).