

directed to the Grants Management and Compliance Manager by e-mail at [gmc@cdfi.treas.gov](mailto:gmc@cdfi.treas.gov); by telephone at (202) 622-8662; by facsimile at (202) 622-6453; or by mail to CDFI Fund, 601 13th Street, NW., Suite 200 South, Washington, DC 20005.

**Designation of Targeted Population:** For purposes of this NOFA, the Fund will use the following definitions for Native American, set forth in the Office of Management and Budget (OMB) Notice, Revisions to the Standards for the Classification of Federal Data on Race and Ethnicity (October 30, 1997): (a) American Indian, Native American or Alaska Native: a person having origins in any of the original peoples of North and South America (including Central America) and who maintains tribal affiliation or community attachment; and (b) Native Hawaiian: a person having origins in any of the original peoples of Hawaii.

## II. Types of Assistance

Through this NACA Program NOFA, the Fund offers two types of awards: FA and TA. A Type 1 (Certified and Certifiable Native American CDFIs) applicant may submit an application under this NOFA for an FA and/or a TA award. A Type 2 (Emerging Native American CDFIs) or a Type 3 (Sponsoring Entities) applicant may submit an application for a TA grant only. In no event will the Fund disburse FA to an awardee until the awardee is certified as a CDFI.

**Financial Assistance:** FA may be provided by the Fund in the form of an equity investment (including, in the case of certain insured credit unions, secondary capital accounts), a grant, loan, deposit, credit union shares, or any combination thereof. The Fund reserves the right, in its sole discretion, to provide FA in an amount, form and/or for uses other than that which is requested by an applicant.

**Technical Assistance:** A TA award is provided in the form of a grant for the purpose of enhancing the capacity of the entity to serve its target market. The Fund reserves the right, in its sole discretion, to provide TA in an amount and/or for uses other than that which is requested by an applicant. Eligible TA grant uses are limited to the following:

**Grants to Purchase Technology and/or Services,** which will enhance the capacity of the Native American CDFI or proposed Native American CDFI to serve its target market, including the following: (a) Acquiring consulting services; (b) paying staff salary for the limited purposes of completing tasks and/or fulfilling functions that are otherwise eligible TA uses under this

NOFA; (c) acquiring/enhancing technology items; and (d) acquiring training for staff, management, or board members. Grants to purchase technology and/or services are capped at \$50,000 per application. The Fund will not consider requests for grants to purchase technology and/or services under this NOFA for expenses that, in the determination of the Fund, are deemed to be ongoing operating expenses rather than non-recurring expenses (other than as provided below). The Fund will consider requests for TA to pay staff salary, other than as provided below for Operating Grants, only when the applicant demonstrates and represents to the satisfaction of the Fund that: (i) The staff salary relates directly to building the applicant's capacity to serve its target market; or (ii) the proposed staff time to be paid for by the TA grant will be used for a non-recurring activity that will build the applicant's capacity to achieve its objectives as set forth in its Application; (iii) the proposed capacity-building activity would otherwise be contracted to a consultant or not be undertaken; and (iv) the staff person assigned to the proposed task has the competence to successfully complete the activity.

**Grants to Cover Operating Expenses,** to cover recurring expenses including staff salary, rent, utilities and other key operating expenses, that will enhance the capacity of the entity to serve its target market. Grants to cover operating expenses are capped at \$100,000 per application. An applicant applying for a grant to cover operating expenses, including staff salary, may not also request TA for staff salary (described above). Type 1 (Certified and Certifiable Native American CDFIs) and Type 2 (Emerging Native American CDFIs) applicants are eligible for grants to cover operating expenses only if they began incurring operating expenses less than five years prior to the date of application.

Further guidance on the limited uses of TA grants for staff salary expenditures is available on the Fund's website at [www.cdfifund.gov](http://www.cdfifund.gov).

## III. Application

An applicant under this NOFA must submit all materials described in the application. An application must include a valid and current Employer Identification Number, issued by the Internal Revenue Service, or the application will be rejected as incomplete and returned to the sender.

## IV. Matching Funds

Applicants requesting FA under this NOFA must obtain matching funds from

sources other than the Federal government on the basis of not less than one dollar for each dollar of FA provided by the Fund. Matching funds are not required for TA grants. Matching funds must be at least comparable in form and value to the FA provided by the Fund (for example, if an applicant seeks an FA grant from the Fund, the applicant must obtain matching funds through grant(s) from non-Federal sources that are at least equal to the amount provided by the Fund).

For Round One applicants, 25 percent of the matching funds must be in-hand or firmly committed on or after January 1, 2002, and before the date of application, in order to be considered by the Fund. Any applicant seeking an FA award that does not meet these matching funds requirements will not be considered for an FA award. The Fund reserves the right to recapture and reprogram any Round One award if the awardee fails to have the remaining matching funds firmly committed by May 15, 2005 (with documentation of such received by the Fund not later than May 31, 2005), or to grant an extension of said matching funds deadline, if the Fund deems it appropriate.

For Round Two applicants, 25 percent of the matching funds must be in-hand or firmly committed on or after January 1, 2003 and before the date of application, in order to be considered by the Fund. Any applicant seeking an FA award that does not meet these matching funds requirements will not be considered for an FA award. The Fund reserves the right to recapture and reprogram any Round Two award if the awardee fails to have the remaining matching funds firmly committed by May 15, 2006 (with documentation of such received by the Fund not later than May 31, 2006), or to grant an extension of said matching funds deadline, if the Fund deems it appropriate.

For purposes of this NOFA, "in-hand" means that the applicant has actually received the matching funds and has documentation (such as a copy of a check) to evidence such receipt; "firmly committed" means that the applicant has entered into or received a legally binding commitment from the matching funds source that the matching funds have been committed to be disbursed to the applicant and the applicant has documentation (such as a copy of a loan agreement, promissory note or grant agreement) to evidence such firm commitment.

Funds used by an applicant as matching funds for a prior Fund award or under another Federal grant or award program cannot be used to satisfy the matching funds requirement. If an