New Jersey Department of Community Affairs

Division of Housing and Community Resources

Individual Development Account (IDA) Programs

September 2014 RFP

Application Instructions

General Instructions

Complete all items in the electronic application, starting with the left side of the **Application Menu**. If an item is not applicable to your program, enter **NA** or **0** (zero), as appropriate.

For detailed instructions and definitions, download the **DCA SAGE User Manual**. A link is available on the SAGE log in screen and in **Quick Links** on your **Start Page**.

Follow the directions below. If you have questions about the Grant Program or how to fill in a form, click the Application Manager hyperlink in the green box in the upper left corner of the Application Menu to email or call your DCA Application Manager.

Before getting started, check your **Start Menu**. If you have an item on your **Task List** stating that your **Agency Information Update** is due (Submission Required), click the hyperlink and submit the Update BEFORE beginning your application. You will not be able to **Submit** your completed application until your Agency Information Update is submitted and approved.

1. Applicant Information

You can skip this step if you have recently submitted your **Agency Information Update**.

- Click **View Applicant Information** and review your agency's information.

If it has changed (phone numbers, address, etc.), submit a revised Agency Information Update. To modify your agency's information* and submit a revised Agency Information Update, at your Agency Authorized Official or Agency Administrator's **Start Menu**, in **Quick Links**—

- Click **View All Agency Information Updates**

- At the **Search Agency Information Updates** screen, *do not Search*—Click the **Create Update** button

- At the **Agency Information Update** page, click **Edit**

- Revise the information that has changed since your previous Update

- **Save**

2. Contacts

If you will be the only person working on this application, proceed to step **3 Components**. If additional staff members and/or consultants will be working on this application, follow the procedures below.

IMPORTANT! Before you can give staff members access to this *application*, they must have been given authorization to use SAGE (as Agency Contacts) by your Agency Authorized Official or Agency Administrator. See **Agency Contacts** in the **SAGE User Manual**.

DO NOT add consultants as **Agency Contacts**.

To work on – or even see – applications, Agency Contacts need to be added to the specific application as **Application Contacts**.

- Click **Control Access to Application**

Initially, the person who initiated the application will be the only name listed under "Application Main Contact" as the Application Administrator. The Application Administrator may **Add** more staff members and/or a consultant to access the application, as needed.

Adding Agency Contacts

To give your SAGE Agency Contacts access to the application, in the **Agency Contacts** section—

- Select the desired Agency Contact from the pull down list in the **Name** field

- In the **Contact Type** field, select whether this person will be a Main Contact or a Staff Member from the pull down list (Main Contacts see the application on their Task Lists)

- Select the appropriate **Level of Access** from the pull down list

- Click **Grant This User Access**

- Continue to give access to additional Agency Contacts, if desired. Delete this row if not needed.

Adding Consultants

If you want to use an outside consultant, at the bottom of the screen, in the **Agency Consultants** section—

- Click the word **here** in the middle of the paragraph

- At the **Agency Consultant Search** screen, enter all or part of the consultant's name and/or the consulting firm's name (remember to be careful about spelling)

- Click **Search**

- Select the consultant you want from the list by clicking on the little magnifying glass

- Select the Level of Access you want to give to the consultant

- Click **Give this User Access**

If your consulting firm is not on the list, they can apply for SAGE access by clicking Request SAGE Access at the SAGE login screen.

3. Components

Components are the foundation of the program and the budget. You must select and name at least one component before designing the program and creating the budget in SAGE.

Program Components

- Click on **Program Components** on the left side of the **Application Menu**

    − In the **Program Type/Sub-Type** field, select a Component from the drop down list

    − In the **Name** field, enter a name for the Component

    − For **Location**, specify the municipality (city and county) of the program

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    − In the **Address** fields, provide the address of the program's day-to-day administrator

        If your program has multiple components, repeat the steps above until you have selected and described all the appropriate components.

    − Select the **Service Areas** tab, or return to the **Application Menu**

Service Areas

In this section, indicate the areas (counties and/or municipalities) that will benefit from *this* program – which may or may not be the area that your agency serves as a whole.

- Click on **Service Areas**

If your program/project has multiple Components, you will get a list of the Components that you previously selected when you click **Service Areas**. Assign a Service Area for *each* Component.

Counties

    − If this program benefits an *entire* county or counties, select the county or counties to be served and click **Add**.

    − Return to the **Application Menu**

        Entire State of NJ

    − Scroll down to the bottom of the **Counties** list and select **2200: State Wide (NJ)** and click **Add**

    − Return to the **Application Menu**

        Municipalities

    − If the program will benefit one or more municipalities, select the **Municipalities** tab

        … Select the County where the project will be located from the drop-down list and click on **List** − a second drop-down list will display all of the municipalities in the selected County

… Select the municipality or municipalities that will benefit from this program and click **Add**.

- Return to the **Application Menu**

4. Application Information

- Under **Application Information**, click on **Application Program Description**

  - Click **Edit**

  - Enter your **Application Title** – what you are calling the program – include the agency name as part of the title.

  - Enter your **Program Description**. Your description should start with either the word "to" or "for" and briefly describe how you will use the funds requested in this application.

  *NOTE: If you receive an award, the **Program Description** you enter here will be used in your award letter. Your entry in this field should be no longer than a standard sentence.*

- Click **Save**

- Click the **Objectives** tab or return to the **Application Menu**

Project Objectives

An Objective is a distinct, quantifiable element that must be achieved in order to attain the goals of a program or project. You must enter at least *one* objective.

- Click on **Objectives** and enter—

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- **Number** – Number your objectives sequentially. You may use your own numbering system to group or prioritize your objectives.

- **Short Description** – Provide an abbreviated version of the objective.

- **Detailed Description** – Use this field to elaborate on the **Short Description** you entered in the previous field.

- **Method(s)** – List the methods(s) to be used to attain the objective(s) described in the **Detailed Description** section.

- **Evaluation** – Briefly describe how you will evaluate the success of the objective.

- **Application Program Component** – Use the drop down menu to select the Program Component that corresponds to this Objective (not necessary if your program has only one Component).

- Click **Save**.

Your objective will appear under **Current Objectives** at the bottom of the screen. You will get a blank screen to enter a new Objective, if desired. Add as many Objectives as needed. Be sure to **Save** each Objective.

- Click the **Scope of Services** tab or return to the **Application Menu**.

Scope of Services

A Scope of Services is a description of what will be accomplished if a grant is awarded.

> • Click on **Scope of Services**

>> − Enter your scope of services in the text box.

>> Explain how the documented needs for the program will be met by your proposed program. Describe what you expect to accomplish/achieve with the funds for the program & how it will enhance program quality. Describe expected outcomes of the program. Include who is responsible & when the program funded by the grant will be completed.

>> − Click **Save**

>> − Return to the **Application Menu**

5. Application Forms

Refer to the Federal (TANF) Program Request for Proposals and the <u>Program Guidelines</u> for guidance in completing the forms.

After completing each form, click **Save**. You may return to the **Application Menu** to select another form (or exit the application) or click the **Next** button (at the upper right of the form) to work on the next form on the list.

Required fields are marked with an asterisk (♦. If you have no information for a field or it doesn't apply to your program, enter **N/A**.

Application Form	Special Instructions
Statement of Board President	Complete this form if you are a **non-government** agency.
	IDA Programs seeking certification of a program design must **submit a letter of intent** from all proposed partnering financial institutions. In addition, submit any financial or non-financial agreements with other organizations that will assist account holders to achieve savings objectives.
Assessment of Needs	List the need(s) which documents/illustrates the reasons for the project/program. Support the existence of the need/problem by evidence. Describe the methodology used, such as focus groups, community inventory data collected by demographics, research, social trends, pilot studies, community groups, surveys and/or numbers currently served and benefiting. Explain how (the ways) you determined and/or documented the need for the program.

Target Population	Describe the marketing and recruitment approach to attracting participants and enrolling them as account holders in the program. Recruitment may include media coverage, community outreach, advertising and close coordination with human services programs operating in the area. * *Agencies submitting an <u>IDA</u> application must ensure that at least thirty three percent of IDA participants are former or current Work First NJ, AFDC or TANF participants at the time of eligibility determination.*
Agency Capacity	Describe the agency's organizational focus and historical success in operating human services programs and performance outcomes. Describe the capacity of the agency to conduct an IDA Program. Specifically describe the roles and responsibilities of all IDA program staff that will ensure program success and continuity in the event of staff turnover. Please mail **an organizational chart that identifies reporting authorities**.
Fiscal Capacity	Provide a description of the agency's financial management policy and procedures that demonstrates fiscal capacity to serve as an IDA program, and ability to comply with State fiscal administrative requirements, such as Generally Accepted Accounting Principles, that will be required by DCA. Describe the ability and commitment to maintain administrative and support costs.
Schedule A: Personnel	Self-explanatory
Training and Counseling	The IDA program operator is required to provide financial literacy training with very specific curriculum elements. Describe the financial literacy training that will be provided. Please **provide a sample of relevant curriculum materials**. The IDA program operator is required to provide asset-specific training based upon the savings goal referenced in the savings plan and program participant account holders are required to attend such training. Describe the asset specific training that will be provided and **provide a sample of relevant curriculum materials.** Describe any supplemental elements to the financial literacy training curriculum. For example, literacy training available after hours and in languages other than English. Guest speakers on related asset building topics of value to account holders.

Case Management	1. Describe the provision of ongoing dedicated case management throughout program participation. The description should identify caseloads and at least the following elements:
	
	  i. Assisting accountholders to develop and revise as necessary their individual savings plans and related agreements to achieve asset building goals.
	
	  ii. Crisis intervention: working with accountholders to address emergency situations that might arise by developing alternative strategies to prevent emergency withdrawals of savings from IDA accounts.
	
	  iii. Reviewing monthly account statements from banks with account holders, and providing ongoing counseling on questions concerning deposits, withdrawals, budgeting, checking, permissible savings goals and related approved expenses.
	
	2. Describe the provision of, or arrangements for, credit counseling that includes but is not necessarily limited to the following:
	
	i. Credit history assessments
	ii. Credit repair assistance
	iii. Credit stability counseling

Program Schedule	Please provide a timeline for program implementation that identifies major and minor benchmarks including start-up and recruitment to asset purchase.
Other Sources of Funding	List financial resources to aid participants in NJ home ownership.

Certification Sheets

- Items 1 through 4—

    − Select **Yes** or **No** to each item listed, or, if an item does not apply to your organization, select **N/A**.

    − If you answered **No** to item 4, enter your explanation in the text field provided

- Item 5 applies to **non-government** agencies only.

    − If you *have* received a grant from DCA within the current fiscal year, click **N/A**

    − If you *have not* received a grant from DCA within the current fiscal year, click **Yes**

    … Select whether you will **mail** or **hand-deliver** your audit

- Item 6 applies to **government** agencies only. To see the text of Executive Order 134, click the hyperlink.

    − Select **Yes**, **No**, or **N/A**

The Certification Sheet contains links to Schedules G, H, and I. When you click the link to each Schedule, the form is displayed as an Adobe PDF document. **Print** each of the forms from this window. Forward each signed document to DCA. Go to http://www.adobe.com if you need Adobe Acrobat instructions.

Schedule G – Certification Regarding Debarment and Suspension

- Select whether you will **mail** or **hand-deliver** this attachment, or whether this attachment is Not Applicable (**N/A**) for your program.

- Click the hyperlink and print the document

- Forward the signed Schedule G to your Grant Program at DCA

Schedule H – Certification Regarding Lobbying

- Select whether you will **mail** or **hand-deliver** this attachment, or whether this attachment is Not Applicable (**N/A**) for your program

Schedule I – **Resolution**

- Select whether you will **mail** or **hand-deliver** this attachment, or whether this attachment is Not Applicable (**N/A**) for your program

- Click the hyperlink and print the document

- Forward the signed Schedule I to your Grant Program at DCA

If the resolution has not been signed prior to the application deadline, a letter/memorandum, indicating the date the resolution will be forwarded to the Department must be signed by the appropriate official representative and forwarded to the Department by the application deadline.

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- Click the hyperlink and print the document

- Forward the signed Schedule H to your Grant Program at DCA

Budget

Refer to the Program Guidelines for guidance.

To create your Project/Program budget in SAGE—

- Click on Budget Overview at the bottom of the **Application Forms** list.

- Each of the **Program Components** you selected will be displayed as a <u>hyperlink</u> on the **Budget Overview** page. Click on the appropriate <u>Program Component</u> hyperlink; it will take you to the **Budget Detail** page for that component.

- Click the **Add a Budget Item** tab.

- Select a **Budget Category** from the drop down list in the top field.

- Fill in the **Provide a short description for this budget item** field.

- Fill in the **Provide a more detailed description of this budget item** field.

- Enter the amount you are requesting in the **DCA Funds Requested** field.

- Click **Save**.

• Continue adding Budget Items until you have added all the items for this component of your program

If your program has more than one **Program Component**—

• Click <u>Go to Budget Overview</u> at the top left of the page.

• Select another <u>Budget Component</u> hyperlink and create its budget, following the instructions above.

• Continue this process until you have created the Budget for each Program Component.

Submission Requirements

The following Attachments must be submitted to DCA in paper format—

• Resolution

• Cover sheet

• Signed copy of the application

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• Signed statement from the Board president

Printing the Application
• Click **Application PDF** (lower left of the Application screen)

• Click **Generate Full PDF**

A full version of the application will be produced overnight, which can be printed or saved for your records. You will receive an email when the file is ready, and you can retrieve it from the same screen. Go to <u>http://www.adobe.com</u> if you need Adobe Acrobat instructions.

Printing the Application Cover Sheet
• Click **Application PDF** (lower left of the Application screen)

- Click **Generate Coverpage PDF**

- **Print** the document

Where to Send the Attachments

Forward all hard-copy attachments (signed, when appropriate) to your Grant Program at DCA. Click the Application Manager link in the green box at the top left of the **SAGE Application Menu** for the correct address.

Submitting the Application

When you have completed all the Application Forms, Certifications, and Budget, click on the **Submit Application** button on the upper right side of the Application Menu.

The system will alert you if you have omitted required information in any of the forms.

Be sure to turn pop-up blockers OFF in your Internet browser or you may not be able to see the explanations of the errors.

Your application will be considered "submitted" when it has been submitted in SAGE. Mailed PDF copy of the application, without submitting it in SAGE, does not constitute application submittal.

| After you submit… | After you submit an application, it disappears from your Task List. To access a submitted application, in **Quick Links**—

• Click **View All Agency Applications**
• At the **Search** screen, click **Clear** to erase any previously entered criteria
• If desired, enter or select criteria to narrow down your search
• Click **Search**
• Scroll down to see your results at the bottom of the page
• To access an application, click on its magnifying glass

You cannot modify an application once it is submitted, unless your Application Manager sends it back to you (in SAGE) as "Modifications Required." If you think you've made a mistake or omitted important information, contact your Application Manager. |