

AHEAD Technical Session

Tribal Nations Opportunities Forum
April 15, 2021

FHLBank
San Francisco

Agenda

- Introduction
- AHEAD Program
- Application
- Disbursement
- Compliance
- Tribal Project Examples
- Q & A

Introduction

FHLBSF Programs/Products & Activities

Bank's public service mission is to create a range of products and services to benefit its members and the communities they serve



Summary of AHEAD Program

Access to Housing and Economic Assistance for Development (AHEAD)

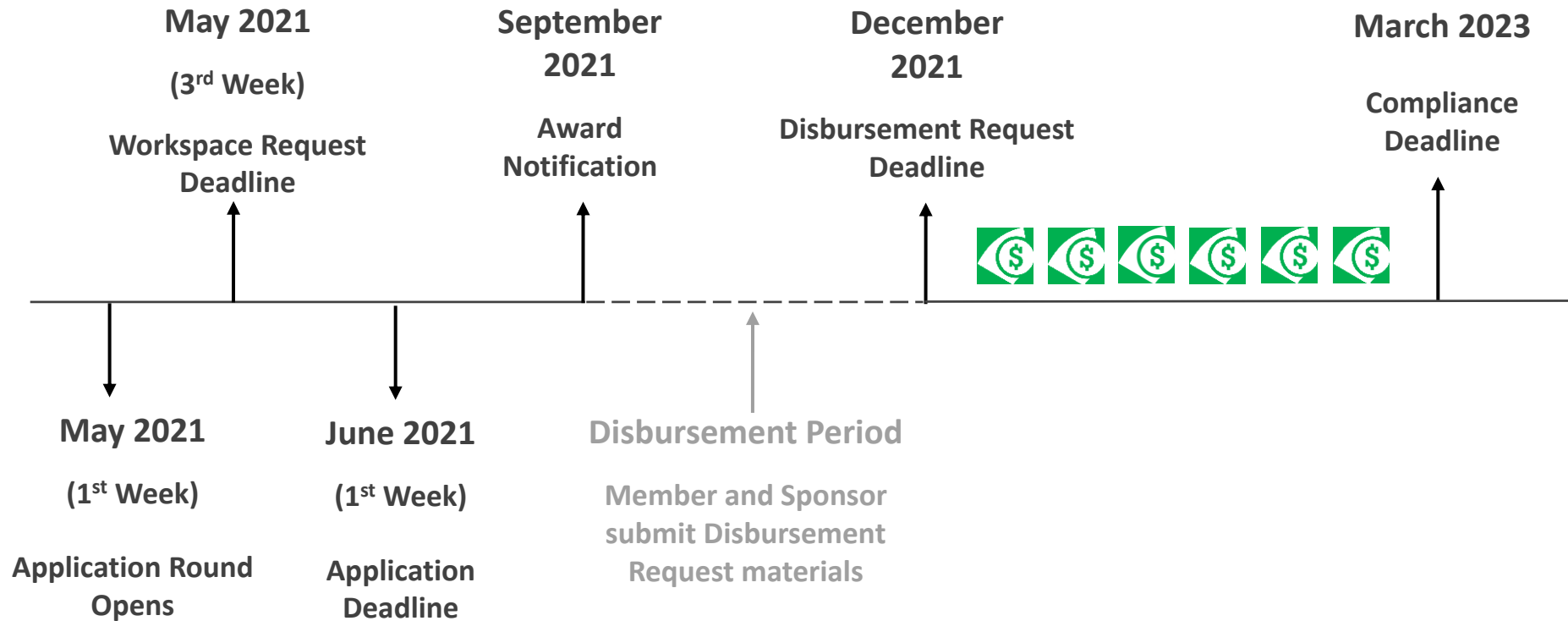
- Funding for targeted economic development projects and housing initiatives that benefit lower- and moderate-income communities
 - Over \$18 million awarded to 614 projects since program inception in 2004
 - Plus \$781K to five disaster recovery and resiliency projects in 2019
- \$1.5 million approved for 2021
- \$50,000 maximum grant amount per project
- Project sponsor can be nonprofit organization, local government agency, or tribal association
- Project must be located in AZ, CA or NV
- Grant funds must be used within 18-months of award date

Uses of Funds

- AHP-eligible housing projects NOT eligible for AHEAD
- Uses
 - Provide job training or education programs
 - Create or preserve jobs
 - Finance research, studies, and planning
 - Pay for consultants and other professional services
 - Obtain assistance in applying for loans and grants from other funding sources
 - Deliver social services
 - Support organizational and capacity-building activities
 - Other purposes deemed eligible by the Bank

2021 Program Timeline

2021 Program Year



Application

Application Process

- Application package must include:
 1. AHEAD Application & Budget
 2. Project Sponsor's most recent IRS nonprofit status letter
 - Other documentation (incorporation or founding docs, etc.)
 3. Roster of Project Sponsor's:
 - Management Team
 - Board of Directors/Governing Entity

- Incomplete application package will be deemed ineligible

- Application materials available on the website (for reference only)
- AHEAD Application Reference Guide

AHEAD Application Overview

- Sponsor Description
- Project Summary
 - Project Type
 - Project Impact
- Project Results
- Project Use of Funds
- Application Budget

Disbursement

Disbursement Process

September 2021

Awards Announced

- Posted on website
- Member and Sponsor awardees notified via email

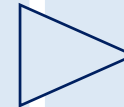
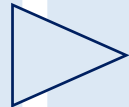
Prior to
December 31, 2021

Disbursement

- Member & Sponsor submit disbursement request materials:
 - Program Agreement
 - Program Certification & Disbursement Request (CDR)
 - Disbursement Budget

Grant disbursed to
Member

Member must disburse funds to Sponsor within 30 days of receipt



Disbursement Documents

1. AHEAD Program Agreement

- Contract between the Bank, Member, and Sponsor
- Form must be signed by an authorized signer of member institution and sponsor organization

2. Certification and Disbursement Request (CDR)

- *Certification of all program requirements*
- *Form must be signed by an authorized signer of member institution*

3. Disbursement Budget

- Explains how AHEAD funds will be used based on actual award and any other changes to budget since Application

Compliance

Compliance Process

1. AHEAD Project Status Report

- Final report due earlier of:
 - Date AHEAD funds are fully spent OR
 - 18 months from award date (March 2023) - AHEAD funds must be **fully spent** within this timeframe!
- Certification that program requirements have been met

2. AHEAD Compliance Budget Worksheet

- Explains how AHEAD funds were used and any other changes to budget since Disbursement
- Highlight expense line items funded by AHEAD grant

3. Backup Expense Documentation

Backup Expense Documentation

- Backup documentation must be included for each expense line item funded by AHEAD grant
- Examples of acceptable backup documentation for typical expenses:

Expense	Backup Documentation
Salary/Wage, Benefits/Taxes	W2s, paystubs, detailed payroll report
Consultant(s)	Paid invoices, cancelled checks
Program Expense (Curriculum, Supplies, Travel, etc.)	Copies of receipts, detailed transaction report
Indirect/Overhead Expenses	Federal allocation report, written explanation
Other Expenses	Contact Bank staff for eligibility

Tribal Project Examples

Native American Connections



Member: Western Alliance Bank
Sponsor: Native American Connections (NAC)
Award: \$20,000
Location: Phoenix, AZ

NAC works to improve the lives of individuals and families through Native American culturally appropriate behavioral health, affordable housing, and community development services. AHEAD supported the Phoenix Indian School Visitor Center and commercial kitchen incubator program, a partnership between NAC and the City of Phoenix to transform a former American Indian boarding school into a multifaceted community resource. A licensed commercial kitchen inside the Visitor Center is used by local chefs and food vendors, many promoting Indigenous foods and education. The AHEAD grant helped staff create the kitchen programming and complete the build-out.

California Coalition for Rural Housing



Photo courtesy of California Coalition for Rural Housing: www.calruralhousing.org/asset-building

Member:	MUFG Union Bank, N.A.
Sponsor:	California Coalition for Rural Housing (CCRH)
Award:	\$25,000
Location:	CA Statewide

CCRH works to ensure affordable housing opportunities for low income and rural households in California, as well as to provide financial education and resources to enable long-term economic progress. AHEAD supported the expansion of the Asset-Building Program to Native American communities. In partnership with Northern Circle Indian Housing Authority, CCRH led workshops for older adults on financial literacy, fraud prevention, and online/mobile banking. CCRH also trained three tribal partners on IDAs to help communities save for college or buy a home. The AHEAD grant helped cover personnel costs to deliver trainings and workshops.

White Mountain Apache Housing Authority



Photo courtesy of Clearinghouse CDFI : <https://www.clearinghousecdfi.com/wmaha-ahead-grant/>

Member:	Clearinghouse CDFI
Sponsor:	White Mountain Apache Housing Authority (WMAHA)
Award:	\$37,500
Location:	Whiteriver, AZ

WMAHA promotes and develops quality affordable housing and other economic development opportunities for tribal members on the White Mountain Apache reservation in eastern Arizona. This project will expand the use of a bus, previously funded by AHEAD, for regularly scheduled trips such as to medical and mental health appointments for Veterans on the reservation. The project will also provide application assistance for Veterans Administration benefits.

Red Feather Development Group



Photo courtesy of Red Feather Development Group: www.redfeather.org

Member:	Foothills Bank/State Bank of Arizona
Sponsor:	Red Feather Development Group
Award:	\$25,000
Location:	Flagstaff, AZ

Red Feather partners with the Navajo Nation and Hopi Tribe to provide sustainable solutions to the housing needs within their communities. AHEAD supported Healthy Heating workshops & kits to reduce the risk of fire, improve health, and reduce heating costs. The program also had a workforce development component, which provided training to local community professionals on how to properly install, inspect, repair and clean wood & coal stoves. An apprenticeship program also trained individuals on how to install solar furnaces & 10 solar furnaces were installed on homes.

Question & Answer

Conclusion

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Thank you.

