








Community Economic Development Projects

Opportunity number: HHS-2025-ACF-OCS-EE-0118



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Before you begin

If you believe you are a good candidate for this funding opportunity, secure your [SAM.gov](#) and [Grants.gov](#) registrations now. If you are already registered, make sure your registrations are active and up-to-date.

SAM.gov registration (this can take several weeks)

You must have an active account with SAM.gov. This includes having a Unique Entity Identifier (UEI).

[See Step 2: Get Ready to Apply](#)

Grants.gov registration (this can take several days)

You must have an active Grants.gov registration. Doing so requires a Login.gov registration as well.

[See Step 2: Get Ready to Apply](#)

Apply by the application due date

Applications are due by 11:59 p.m. Eastern Time on September 8, 2025.



To help you find what you need, this NOFO uses internal links. In Adobe Reader, you can go back to where you were by pressing Alt + Left Arrow (Windows) or Command + Left Arrow (Mac) on your keyboard.



Step 1:

Review the Opportunity

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Basic information

Administration for Children and Families (ACF)

Office of Community Services

Division of Community Discretionary and Demonstration Programs

Investing in community development corporations to create and expand business and employment opportunities in communities facing persistent poverty and high unemployment.

Summary

The Community Economic Development (CED) program is a federal grant program that expands employment for individuals with low income in communities facing persistent poverty and high unemployment. The program invests in community development corporations (CDCs) that create and expand businesses and job opportunities.

Jobs created with CED funds provide employment opportunities with supports such as paid leave, health care benefits, fringe benefits, and opportunities for career growth. In addition, employees are connected to critical support services to remove barriers to long-term employment and economic mobility. Seventy-five percent of all jobs created with CED funds are filled by individuals with low income.

CED provides funding to private, nonprofit CDCs, including faith-based organizations and tribal and Alaska Native organizations. For every \$1 of CED funding that is used on a project, more than \$6 from other sources is invested back into low-income communities.

The CED program is based on the following three pillars:

- Creating high-quality, permanent, full-time jobs for individuals with low incomes.
- Addressing barriers to employment by providing wraparound services that focus on the needs of individuals with low incomes who are hired into jobs created through CED.
- Promoting community revitalization by infusing funding into local communities to economic development.



Have questions?

See [Contacts and Support](#).

Key facts

Opportunity name:

Community Economic Development Projects

Opportunity number:

HHS-2025-ACF-OCS-EE-0118

Announcement type:

Modified

Federal assistance listing:

93.570

Statutory authority number:

Section 680(a)(2) of the Community Services Block Grant (CSBG) Act, as amended, 42 U.S.C. 9921(a)(2)

Key dates

Application submission deadline:

September 8, 2025

Expected project start date:

September 30, 2025

See [other submissions](#) for other time frames that may apply to this Notice of Funding Opportunity (NOFO).

CED projects must:

- Be ready to implement at the time of award.
- Create a minimum number of jobs that benefit individuals with low incomes and result in increased self-sufficiency.
- Create or expand businesses that promote economic revitalization in low-income communities.
- Attract additional public and private funds to increase investment and quality of life in low-income communities.
- Promote increased access to quality jobs in geographically underserved communities.

CED funds may be used for start-up or expansion activities of participating businesses, if such expenses comply with the cost principles set forth at 45 CFR part 75, subpart E (or, after October 1, 2025, 2 CFR part 200).

Funding details

Type: Grant

Expected total program funding: \$15.2 million

Total expected awards: 15

Minimum award amount (award floor): \$100,000

Maximum award amount (award ceiling): \$800,000

This is full funding. We plan to fund a 3-year project period with one 3-year budget period for projects not involving construction. We plan to fund a 4-year project period with one 4-year budget period for projects involving construction.

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

Eligibility

Eligible applicants

Qualified CDCs are eligible to apply. In accordance with section 680(a)(2) of the CSBG Act, 42 U.S.C. 9921(a)(2), to be a qualified CDC, an organization must meet the following three conditions:

- The organization must be a private, nonprofit organization with 501(c)(3) status.
- The organization's articles of incorporation or bylaws must demonstrate that the CDC has a principal purpose of planning, developing, or managing low-income housing or community development projects.
- The organization's board of directors must have representation from these three groups: community residents, business leaders, and civic leaders (that is, a tripartite board).

See the attachments section under [additional eligibility documentation](#) for more information on documentation required to demonstrate eligibility.

Individuals, including sole proprietorships, and foreign entities are not eligible.

Faith-based and community organizations that meet the eligibility requirements are eligible for awards under this funding opportunity.

Disqualification factors

We will review your application to make sure it meets these requirements.

We won't consider an application that:

- Requests funding above the [award ceiling](#).
- Is submitted after the [deadline](#).
- Is from an individual, including a sole proprietorship, or a foreign entity.
- Is received in paper format that didn't have a previously approved exemption from ACF.

Application limits

If you submit the same application more than once under this NOFO, we will only acknowledge the last on-time submission.

Cost sharing

This program has no cost-sharing requirement. If you choose to include cost-sharing funds, we won't consider it during review. However, we will hold you accountable for any funds you add, including through reporting. If you don't provide your promised amount, we may have to decrease your award amount or use other enforcement actions.

Program description

Statutory authority

Section 680(a)(2) of the CSBG Act, as amended, 42 U.S.C. 9921(a)(2).

The CED authority for construction and renovation is through annual appropriations, and the most recent language is in the Further Consolidated Appropriations Act, 2024 (Public Law 118-47).

Overview

The CED program provides funding to CDCs for projects that address the economic needs of individuals with low income and promote community revitalization by creating quality jobs and businesses and providing wraparound services.

The three pillars of the CED program

The CED program is based on three key pillars.

Pillar 1: Create new high-quality, permanent, full-time jobs

CED creates high-quality, permanent, full-time jobs for individuals with low incomes. It does this by funding business development and expansion efforts (for example, entrepreneurship and social enterprise).

- Jobs created with CED funding help people become economically self-sufficient by providing employment opportunities with supports such as health care benefits, retirement benefits, career growth opportunities, flexible and predictable work hours, and opportunities to be meaningfully integrated into businesses.
- A minimum of 75 percent of the newly created jobs must be filled by individuals with low incomes. Of those, a majority must have a need for the wraparound services provided by the project (see [pillar 2](#)).
- While the focus of the program is on job creation for individuals with low incomes, some businesses will need to hire high-level managers or other experts with unique experiences who may be more difficult to identify and recruit. For this reason, ACF only requires that 75 percent of the newly created jobs be filled by individuals with low incomes.

- **Full-time position**—A nonseasonal position requiring at least 30 hours of work per week. Several part-time positions that aggregate to a full-time equivalent are not considered a full-time position.
- **Low income**—A household income level of 200 percent of the official poverty guidelines or less, as found in the most recent revision of the [Health and Human Services \(HHS\) Poverty Guidelines](#).
- **Self-sufficiency**—A status of an individual or family where, through employment, they no longer need public assistance because they have attained the financial capacity to meet all basic needs.

Pillar 2: Address barriers to employment through wraparound services

CED addresses barriers to employment by providing wraparound services that focus on the needs of individuals with low incomes who are hired into jobs created through CED.

Services can include childcare, transportation, substance use disorder treatment, English language education, and financial literacy assistance.

- **Wraparound services**—Coordinated, individualized, and community-based supports and services that are designed to help individuals achieve their goals and improve their overall well-being.

Pillar 3: Promote community revitalization by investing in local communities

CED promotes community revitalization by infusing funding into local communities to support economic development.

- The CED program funds organizations that know their communities and the people who live there. They can efficiently and effectively create new community economic development projects that are responsive to the uniqueness of the community and increase access to quality jobs for individuals with low incomes.
- Community buy-in is a critical aspect of the CED program. It helps to ensure continued community support for the project, which will lead to sustained success of the project beyond the CED project period.
- In order to secure community buy-in and ensure that CDCs are effectively addressing the needs of their communities, the board of directors for the governing organization must include representation from the community. See [eligible applicants](#).

Using CED funds to make an impact

CED funds are flexible and can be used in many ways to achieve program objectives.

CED projects must:

- Be ready to implement at the time of award.
- Create jobs that result in increased self-sufficiency for individuals and families with low incomes.
- Create or expand businesses that promote economic revitalization in low-income communities.
- Attract additional public and private funds to increase investment and quality of life in low-income communities.
- Promote access to quality jobs in underserved communities.

To ensure CED-funded projects make an impact in the communities they serve, CED projects must create a minimum number of jobs for individuals with low incomes, based on total award funding and project type.

Projects that involve construction

Projects that involve construction are not expected to create jobs until construction is complete. Projects that do not involve construction can begin job creation earlier within the project period. Therefore, projects involving construction are expected to create fewer jobs than those that do not involve construction.

Projects involving construction activities must create a minimum number of jobs based on the following formula:

[Total amount of federal CED funds awarded] divided by \$32,000 = [Minimum number of jobs to be created]

For example, if a recipient is awarded \$800,000 in federal CED funds, it must use that money to conduct activities that will create at least 25 jobs ($\$800,000 \div \$32,000 = 25$). This program only counts full-time jobs. For example, a result of 24.9 means a minimum of 24 jobs must be created.

Projects that do not involve construction

Projects that do not involve construction activities must create a minimum number of jobs based on the following formula:

[Total amount of federal CED funds awarded] divided by \$27,000 = [Minimum number of jobs to be created].

For example, if a recipient implementing a non-construction project is awarded \$800,000 in federal CED funds, it must use that money to conduct activities that will

create at least 29 jobs ($\$800,000 \div \$27,000 = 29$). This program only counts full-time jobs. For example, a result of 28.9 means a minimum of 28 jobs must be created.

Priority is not given to applications that propose creating more jobs than the required minimum.

Eligible activities

CED funds may be used for the start-up or expansion activities of participating businesses, as consistent with 45 CFR part 75 (or, after October 1, 2025, 2 CFR part 200).

This includes:

- Start-up capital for operating expenses, such as salaries, facilities, and equipment that will be replaced by projected earnings.
- Loans to identified viable, participating businesses.
- Equity or stock investment in identified viable, participating businesses.
- Support services to employees of the participating businesses. You can provide support services either directly or in partnership with service providers.
- Construction. For more information, please see [Construction projects](#).
- Other types of business development activities that lead to measurable job creation.
- Travel for key project staff to attend ACF-sponsored workshops, conferences, and recipient orientations.

- **Participating business**—A business that has been identified as a CED project participant and has a signed third-party agreement with the CED applicant to create new jobs that meet the program requirements.
- **Equity investment**—The provision of capital to an identified for-profit participating business entity for a specified purpose in return for a **share of ownership**, evidenced by a formal equity investment agreement. This may involve the issuance of stock, as in an equity stock investment. An equity investment may be either in a subsidiary for-profit corporation of the applicant or in an unaffiliated business.
- **Stock**—A share of ownership in a for-profit company. Stocks are sold to investors by a for-profit corporation to raise capital for the start-up and/or expansion of the business. Stock purchases by the recipient are equity investments. Recipients may make such investments in affiliated and nonaffiliated businesses. Stock is considered intangible property under the Uniform Administrative Requirements of 45 CFR part 75.
- **Loan**—Money provided to finance an eligible participating business borrower, evidenced by a promissory note and loan agreement for a specified purpose to be repaid with a stated rate of interest and within a specified period.

Loans made to eligible participating businesses must be at or below market rate (or what commercial lenders would offer). This includes a distinct loan fund established exclusively for CED projects as a resource for loans, to finance eligible business development and operational activities that, when principal is repaid, are used to make new loans that support a similar purpose.

In all instances, the first borrower must be identified along with the standards used for selection. Interest accrued on CED funds must be used to continue or expand the activities of the approved project. Repayment of all loans funded with CED funds must begin during the course of the funded project period, and a balloon payment is not allowed. No portion of a loan is forgivable. Loans are considered intangible property under the Uniform Administrative Requirements of 45 CFR part 75.

CED projects may use multiple strategies as long as they result in the creation of full-time positions.

Training and placing individuals in positions existing prior to the start of the project, even positions guaranteed to individuals with low incomes through a formal agreement with an employer, is not considered job creation.

Social enterprise development that helps start-up businesses flourish by providing support, resources, and business services and advice is allowable if you demonstrate that it will help those businesses create new jobs that meet the program requirements.

Project types: non-construction and construction

CED-funded projects can be considered non-construction or construction projects. Both types of projects must be ready to be implemented at the time of the grant award and completed during the assigned project period.

The grant period for non-construction projects is 3 years, and the grant period for construction projects is 4 years. **You must clearly specify in the application whether you are applying for a 3-year non-construction project or a 4-year construction project.**

All participating business expansion or creation and job creation must be completed and CED funds expended within the grant period. Changes in direction in the final year of a project are discouraged.

Non-construction projects

Projects are considered non-construction projects if they involve limited alteration or renovation, costing less than \$250,000, to support participating business creation or expansion (or both) and job creation.

Non-construction projects typically involve a loan or equity investment in participating businesses.

Real property vs. intangible property

- When you propose to loan money or have an equity investment in a third-party participating business, you own the note on the intangible property, not the real property itself.
- The third-party participating business is the property owner of record.

This means that the federal interest is in the debt instrument as an intangible property and not the property.

The intangible property is subject to the 12-year rule set forth in the Act annual appropriations legislation.

The rule states that intangible assets in the form of loans, equity investments, and other debt instruments become the sole property of the grantee after a period of not more than 12 years after the end of the grant period, as long as such intangible assets and program income are used by grantees for any eligible purpose consistent with section 680(a)(2)(A) of the CSBG Act, 42 U.S.C. 9921(a)(2)(A).

- **Debt instruments**—Any financial documents that enable the issuing party to raise funds by promising to repay a lender in accordance with the terms of a contract. Types of debt instruments include notes, bonds, certificates, mortgages, leases, or other agreements between a lender and a borrower.
- **Intangible property**—Property having no physical existence, such as trademarks, copyrights, patents and patent applications; loans, notes, and other debt instruments; and lease agreements, stock, and other instruments of property ownership.

Construction projects

Projects are considered construction projects if they require construction or renovation to real property before the project can create jobs. For more information, see the [ACE Property Glossary](#) page and related real property pages under the [ACE Property Guidance](#). Construction projects typically include commercial real estate for lease or use by small- and large-scale business operations.

The CED program permits facility construction, as needed, to support participating business creation, expansion, and job creation.

Any project with construction activities that must be completed before jobs can be created, whether the construction is funded by federal funds or owned by the recipient or a participating business, will be considered a construction project and granted a 48-month project period.

However, we encourage you to read the federal requirements related to “real property” carefully, as those apply only to projects where the recipient owns the property.

[Learn about ACE property-related policy and guidance and how real property requirements apply to CED projects.](#)

Short-term construction jobs to prepare businesses to start up or expand are not counted when determining the number of jobs created under the CED program, as they are designed to be temporary.

All environmental and historic preservation requirements must be fulfilled before award, or before drawdown of funds.

Supporting domestic energy resources

Supporting domestic energy resources includes developing and using domestic energy sources to enhance energy security and economic growth.

Under this funding opportunity, the CED program will award [bonus points](#) for projects that demonstrate support for production, generation, distribution, or transportation across all forms of domestic energy sources.

Supporting geographically underserved communities

Supporting geographically underserved communities includes CED projects that are located in and will create jobs and businesses in rural communities, persistent poverty counties, or states or trust territories without an active CED grant.

Under this funding opportunity, the CED program will award [bonus points](#) for projects that demonstrate support for geographically underserved communities.

Community Economic Development Projects program evaluation

If ACF identifies additional resources to fund a federal study of the funded Community Economic Development Projects activities, then the recipient will be required to participate. The study would utilize an outside nonrecipient evaluation team and would focus on the processes, implementation, progress indicators, and quality improvement of funded activities.

NOTE: Consistent with the Paperwork Reduction Act (PRA) of 1995 (44 U.S.C. 3501-3521), under this NOFO, the Office of Community Services 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 Office of Management and Budget (OMB) control number. Community Economic Development Projects will obtain OMB approval for a federal study of the funded grant activities, as appropriate.

Funding policies and limitations

General policies

- We will only make awards if this program receives funding. If Congress appropriates funds for this purpose, we will move forward with the review and award process.
- If we receive more funding for this program, we will consider:
 - Funding more applicants.
 - Extending the period of performance.
 - Awarding supplemental funding.

ACF does not allow funds awarded under this NOFO to support any costs related to diversity, equity, and inclusion (DEI) activities, including research in support of such initiatives, and any other initiatives that discriminate on the basis of race, color, religion, sex, national origin or another protected characteristic. This also includes any diversity, equity, inclusion, and accessibility (DEIA) initiatives, and any discriminatory equity ideology in violation of a Federal anti-discrimination law. The definition of “discriminatory equity ideology” is in Section 2(b) of Executive Order 14190 of January 29, 2025, which can be found here: [2025-02232.pdf](#).

For guidance on additional types of costs that we restrict or do not allow, see General Provisions for Selected Items of Cost ([45 CFR part 75](#) or, starting on October 1, 2025, 2 CFR part 200).

Program-specific limitations and policies

We do not allow the following costs under this NOFO:

- Reimbursing pre-award costs.
- Subawards or pass-throughs.
- Capitalizing loan loss reserve funds.
- Providing loans in which repayment begins after the end of the funded project period.
- Creating or expanding microenterprise business training and technical assistance centers.
- Providing as a primary activity job training, placement of individuals into existing positions, and technical assistance.
 - Limited job training activities can only be supported if it is provided specifically for the new positions created.
 - For example, funds can be used to train a cashier for a specific position that has been created with CED funds, but funds cannot be used to operate a general job training.
- Placing individuals in jobs that existed prior to the proposed CED project.

Indirect costs

Indirect costs are costs you charge across more than one project and cannot be easily separated by project.

To charge indirect costs you can select one of two methods:

Method 1—Approved rate. You currently have an indirect cost rate approved by your cognizant federal agency.

Method 2—*De minimis* rate. Per [2 CFR 200.414\(f\)](#), if you **do not** have a current federal negotiated indirect cost rate (including a provisional rate), you may elect to charge a *de minimis* rate. If you choose this method, costs included in the indirect cost pool must not be charged as direct costs. This rate is 15 percent of modified total direct costs (MTDC). See [2 CFR 200.1](#) for the definition of MTDC. You can use this rate indefinitely.

Subawards

CED grant funds may not be used for subawards or pass-throughs.

Salary rate limitation

The salary rate limitation in the current appropriations act applies to this program. You may not use awarded funds to pay a salary at a higher rate than the rate for Executive Level II. For the Executive Level II salary, please see [guidance from the Office of Personnel Management on executive and senior level employee pay](#).

The salary limitation reflects a person's base salary (including any portion of the salary that is paid for with indirect costs). It does not include fringe benefits or any income the person is allowed to earn outside of the duties of the applicant organization. This salary limitation also applies to subawards, contracts, and subcontracts under an ACF grant or cooperative agreement.

Program income

Program income is money earned as a result of your award-supported project activities. You must use any program income you generate from awarded funds for approved project-related activities. Find more about program income at [45 CFR 75.307](#) (or, starting October 1, 2025, [2 CFR 200.307](#)).



Step 2:

Get Ready to Apply

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Get registered

SAM.gov

You must have an active account with SAM.gov. This includes having a Unique Entity Identifier. SAM.gov registration can take several weeks. Begin that process today.

To register, go to [SAM.gov Entity Registration](#) and select Get Started. From the same page, you can also select the Entity Registration Checklist for the information you will need to register.

When you register or update your SAM.gov registration, you must agree to the [financial assistance general certifications and representations](#). You must agree to those for financial assistance specifically, as opposed to contracts, because the two sets of agreements are different. You will have to maintain your registration throughout the life of any award.

Grants.gov

You must also have an active account with [Grants.gov](#). You can see step-by-step instructions at the Grants.gov [Quick Start Guide for Applicants](#).

Need help? See [Contacts and Support](#).

Find the application package

The application package has all the forms you need to apply. You can find it online. Go to [Grants Search at Grants.gov](#) and search for opportunity number HHS-2025-ACF-OCS-EE-0118. Then select the Package tab.

After you select the opportunity, we recommend that you select the Subscribe button to get updates.

If you can't use Grants.gov to download application materials, you may request them from the [grants management contact](#).

If you are also unable to apply through Grants.gov, see the section on [exemptions for paper submissions](#).

Learn more

Visit [Applying for an ACF Grant Award](#) on the ACF Grants page.

Pre-application presentation

You can view a [pre-application presentation](#), which will be [posted to the CED website](#) no later than 10 days after this NOFO's publication and available to view until the closing of this NOFO.

The goal of the pre-application presentation is to:

- Outline the CED program's purpose and strategies.
- Provide key dates for submitting an application for CED.
- Review key application criteria and requirements as outlined in the NOFO.

Viewing the prerecorded presentation is voluntary. Only the information provided in this NOFO will be presented. Opting not to view the presentation will not affect eligibility, application scoring, or the selection process.

If there is a discrepancy between the NOFO and the presentation or presentation materials, the NOFO takes precedence.



Step 3:

Prepare Your Application

In this step

Application contents and format

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Application contents and format

Application components

You will submit two files plus the [standard forms](#) in the application package.

See requirements for [other submissions](#).

Your organization's authorized official must certify your application.

File one

To submit file one, you will use the Project Narrative Attachment form found in the [Grants.gov](#) application package for this NOFO.

This file includes:

- Table of contents.
- Project summary, one page.
- Project narrative.
- Line-item budget and budget narrative.

File two

To submit file two, you will use the Other Attachments form found in the [Grants.gov](#) application package for this NOFO.

This file includes all [attachments](#).

Standard forms

The Grants.gov application package for this NOFO includes forms beyond those required for file one and file two. Complete all of these forms and submit through Grants.gov.

See the list of [standard forms](#).

Required format

Page limit for file one and file two combined: 200 pages.

File format: Portable Document Format (PDF) is recommended, but not required. ACF supports the following file formats when you attach files to the Project Narrative Attachment form and the Other Attachments form:

Accepted file formats

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

Document formats

Paper size: 8 ½ inches x 11 inches.

Margins: 1 inch all around.

Language: English.

If possible, include page numbers.

Do not include external links to information you want reviewers to assess because reviewers will score the application solely on information provided in the application.

Fonts

Font: Times New Roman.

Color: Black.

Size: 12-point font.

Footnotes and text in tables and graphics may be 10-point.

Spacing

Table of contents: Must be single-spaced.

Project summary: Must be single-spaced.

Project narrative: Must be double-spaced.

Line-item budget and budget narrative: Can be single-spaced.

Attachments: Can be single-spaced.

Tables and footnotes throughout: Can be single-spaced.

See [disqualification factors](#) to understand what may disqualify your application from consideration.

Table of contents

At the beginning of file one, insert a table of contents that guides a reader through the contents of both files in your application. If possible, include links to the relevant content in file one.

Project summary

Provide a one-page summary of the project description. Do not cross-reference to other parts of your application. The summary must include:

- At the top, the project title, applicant name, address, phone numbers, email addresses, and any website URL.
- A statement indicating whether the application is for a 3-year non-construction project or a 4-year construction project.
- A brief description of the project, including the needs and population you will address, and your proposed services.

Project narrative

The project narrative is where you address all your proposed activities. It is a critical section of your application, which we evaluate using the [merit review criteria](#) and rank based on application scores. Remember that substance and measurable outcomes are more important than length. We are particularly interested in project narratives that convey strategies for achieving intended performance.

In it, you must:

- Explain how the project will meet the purpose of the NOFO, as described in [the program description section](#).
- Make sure your narrative is clear, concise, and complete.
- Use cross-referencing rather than repetition.
- Be sure to include any required supporting documents noted. You generally provide these in your [attachments](#).
- Use the headings and order of the sections that follow.

Geographic location

Provide the precise physical location of your project and boundaries of the area you will serve. If you will include any subrecipients in your project that will serve the geographic areas include their locations as well.

Need for assistance

Identify the problems you plan to solve. These problems could be physical, economic, social, financial, institutional, etc. To do so:

- Demonstrate the need, including the nature and scope of the problem.
- You may provide supporting documentation, such as testimonials, in your attachments.
- Include any relevant data based on planning studies or needs assessments. You may refer to them in the endnotes or footnotes.
- Use demographic data and participant or beneficiary information where you can.

Objectives

State your main objectives and any sub-objectives. Address how the objectives stated relate to the overall purpose of this program and describe how you will achieve the objectives.

Expected outcomes

Identify the outcomes you plan to achieve from the project. Outcomes should relate to the overall program as described in the [program description section](#). If research is part of the proposed work, outcomes must include hypothesized results and implications of the proposed research.

Approach

Outline your action plan. Describe the scope and detail of how you will accomplish your proposed project. Account for all functions or activities you identify in your application.

Explain potential obstacles and challenges to accomplishing your project goals. Explain the strategies you will use to address them.

- Describe how you will implement each aspect of the project to successfully create full-time positions.
- Describe a viable recruitment strategy and tracking system to ensure that at least 75 percent of the new positions are filled by individuals with low incomes, as defined by the HHS poverty guidelines referenced in the [program description](#).
 - Demonstrate that a majority of those individuals need the wraparound services provided by the project.
 - Demonstrate that your strategy focuses on the number of positions created, rather than the number of people hired to fill them over the course of the grant.
- In the [attachments](#) section, provide signed third-party agreements with social service providers that will enable you to obtain referrals of individuals with low incomes.
 - Agreements must describe the roles and responsibilities that both you and the service provider will have in support of the project.
 - Agreements must be signed and dated by both the applicant and social service provider staff with signature authority.

- **Social service provider**—An agency or organization that works with individuals with low incomes and can help a recipient fill the newly created positions with individuals with low incomes. Examples of social service providers include Temporary Assistance for Needy Families (TANF), employment education and training programs (such as the Department of Labor’s Employment and Training Administration–funded One-Stop Career Centers), and local Child Support Enforcement agencies.

Project timeline and milestones

Provide a timeline for your project that includes milestones. To do so:

- Organize the information by task and subtask, showing related milestones.
- Provide monthly or quarterly quantitative projections for what you plan to complete and by when. For example, provide the number of people you plan to serve or the number of a certain activity you plan to complete.
- Provide target dates for activities you can’t quantify.
- Cover the full period of performance in your timeline.

Organizational capacity

Provide the following information for your full project team, including the applicant organization and any cooperating partners, contractors, and subrecipients:

- Provide evidence that your team has the relevant experience and expertise needed to carry out your project.
- Describe your team’s experience (including any partnering organizations) with administering, developing, implementing, managing, and evaluating similar projects.
- Provide evidence that your team, including partnering organizations, has the organizational capability to fulfill their roles and functions effectively.
- Provide some supporting information in the organizational capacity supporting information section of your attachments.
- Demonstrate that the board of directors has granted board approval for the proposed project.

- **Board approval**—A document authorizing the approval of the proposed project by the board of directors to ensure the goals and objectives of the project are community driven and align with community-prioritized needs for job creation.

This could be demonstrated through a board resolution, meeting notes, or other written documentation that records the decisions or actions of a CDC board of directors.

- If you cannot demonstrate substantial experience with economic development projects similar in size and scope to those proposed in the application, provide evidence of a viable partnership with a more experienced partner.
 - Describe how the more experienced partner will provide the administrative, technical, and financial technical assistance needed to ensure the success of the project.
 - Demonstrate such a partnership through a third-party agreement that includes a description of roles and the relationship between you and the project partner.

- **More experienced partner**—A project partner that successfully meets all of the following requirements:
 - Is a CDC.
 - Has completed two or more CED projects.
 - Has completed one or more projects involving activities similar to the proposed project.
 - Has experience with collaborative programming.
- **Project partner**—Any individual, organization, or business entity participating in the project that is not the direct recipient of CED grant funds. Typical project partners include equity investors, donors, a more experienced partner, a wholly owned subsidiary, or a business entity to which the recipient makes a loan or equity investment in support of grant purposes.

Note that CED recipients must play a substantive role in the project. A recipient working with a project partner must actively monitor the project and ensure compliance with CED program requirements.

- Provide resumes demonstrating that the identified staff are qualified for their roles in the project. Identify the percentage of time each individual has available for the project.
- State whether all key project staff positions are filled with identified staff who have available time to fill the appropriate time commitments.

- Demonstrate that key project staff have experience in supervision, financial management, business development and management, and working with the target population.
- Describe each individual's skills and experience in enough detail to demonstrate their ability to fulfill the tasks assigned to them.
- In cases where a key staff person has not yet been hired, demonstrate that an appropriate position description, recruitment strategy, and estimated hiring timeline have been developed.
- Provide evidence of two business creation or business expansion projects that you or your project partner have undertaken within the last 10 years that are similar in scope or scale to the project for which you are requesting CED funding.
 - Provide evidence that these projects were successful in creating full-time, full-year positions that lasted for at least 2 years beyond the project period.
 - For each example given, provide a quantitative and qualitative description of the impact of these projects and the number of years of project operation and position availability. For example, you could describe the number of jobs created for individuals with low incomes, wages, benefits, and position descriptions, or evidence of employees no longer needing public support.

Plan for oversight of federal award funds and activities

You must ensure proper award oversight. The regulation that governs this oversight is [45 CFR Part 75 Subpart D](#) (or, starting October 1, 2025, [2 CFR part 200](#)). It includes standards for:

- Financial and program management.
- Property management.
- Procurement.
- Performance and financial monitoring and reporting.
- Subrecipient monitoring and management.
- Record retention and access.
- Remedies for noncompliance.
- Prior written approval.

Describe your framework to ensure proper oversight of federal funds and activities. Include:

- A description of the governance, policies and procedures, and systems you use for record keeping and financial management.

- A description of the procedures to identify and mitigate risks and issues. These might include audit findings, continuous performance assessment findings, and monitoring.
- The key staff who will be responsible for maintaining oversight of program activities staff and any partners or subrecipients.

By accepting an award, all funded recipients agree to participate fully in federal evaluations, if selected, and to follow all evaluation protocols established by ACF or its designee contractor. Your participation may include:

- Supporting and complying with special data collection requirements.
- Providing additional administrative data on program participation or service receipt.
- Facilitating onsite meetings and observations, including interviews with program and partner managers and staff as well as participants.
- Incorporating planned variation into program strategies.

Recipients selected to be in a federal evaluation:

- Will receive technical assistance and other support in meeting evaluation requirements.
- Must also meet regular award reporting requirements.

If necessary, OCS will seek approval for information collections related to the federal evaluation through the OMB Office of Information and Regulatory Affairs and will not request information for the federal evaluation that is subject to PRA until the information collection is approved.

You must include a statement confirming that you agree to participate in a federal evaluation if selected.

Business plan

If you will use federal funds to support a business operation, provide a business plan that includes the following sections.

Participating business viability

Identify and demonstrate the viability of all participating businesses to be created or expanded through this project. Include the following for each business:

- A description of the business.
- An explanation of whether it will be a new business or a business expansion.
- A description of what the business will use CED funds for.
- How many positions the business will create.

In all instances involving a loan:

- Identify the businesses that will receive the initial loans, not any subsequent future loans.
- Indicate that copies of signed loan agreements will be submitted to ACF upon establishing such loans with program participants.
- Note that repayment of all loans funded with CED funds must begin during the funded project period. No portion of a loan is forgivable.

Explain how you calculated the projected business earnings for all the participating businesses:

- Include the necessary documentation to show that earnings are realistic and achievable.
- Find details about the needed documents in [the attachments section under financial documentation](#).

Show that the participating businesses will create positions in a viable industry:

- Discuss the industry's short- and long-term outlook.
- Provide recent market research and industry data (published within the past 5 years) that shows that the participating businesses will be viable in terms of competition, anticipated market, customer base, and market trends.

Demonstrate that you or the participating businesses have control of the site or facilities required to operate the project or that site control is conditioned only on receiving the grant award.

- Provide proof that the physical facility is or will be secured, as outlined in [the attachments section under evidence of site control](#).

For all participating businesses, include a signed third-party agreement between you and the participating business that includes the following:

- A description of each of your roles and the relationship between you and the participating business.

- A commitment to creating new full-time, full-year positions, 75 percent of which will be filled by individuals with low incomes.
- A commitment to maintaining and providing accurate, unduplicated counts of positions created, as distinct from the number of individuals hired to fill them over the course of the grant.
- All of the elements outlined in [third-party agreements](#).

High-quality job creation

Include a table showing the total number and types of new full-time, full-year positions that will be created. For each position, the table should show:

- Position title.
- A summary of the duties associated with the position.
- Anticipated starting wage or salary.
- A projection of wage or salary growth opportunities.

Present data published within the past 5 years showing that the wages are adequate for self-sufficiency in the geographic area where the businesses will be located.

Demonstrate that the participating businesses will create high-quality jobs. This should include offering comprehensive employee benefits to those who fill the newly created positions, including at least three of the following:

- Health care benefits.
- Retirement benefits.
- Paid leave.
- Career growth opportunities.
- Flexible and predictable work hours.
- Opportunities to be meaningfully integrated into the business.
- Any additional benefits that contribute to the self-sufficiency of the employee.

Describe how individuals with low incomes will be supported in achieving career growth and advancement, including any training, educational, or certification opportunities that participating businesses will provide their employees.

Provide evidence of participating businesses' ability and commitment to providing such benefits and career growth opportunities, as outlined in [the attachments section under evidence of participating business commitment to quality jobs](#).

Describe how the full-time positions will be created during the project period and sustained for at least 2 years after the end of the grant period.

- List the steps that will be taken to position the project for continued success after the end of the grant period.

Barrier reduction support services

Describe the specific needs of the target population to be served and provide a plan for how support services will be provided.

Describe the types of support services that will be provided through the CED project to newly hired individuals with low incomes, including establishing services and strategies to retain these individuals in the new positions.

Support services may include:

- Financial literacy services.
- Childcare services.
- Transportation.
- Substance use disorder treatment.
- English language education.
- Job training.

If project partners will be providing support services, include a [third-party agreement](#).

Agreements must describe:

- The support services to be provided.
- How and when they will be provided.
- The role that the partner organization will play in furthering the goals of the CED project.

Agreements must be signed and dated by both the applicant and social service provider staff with signature authority.

Demonstrate your or your project partner's capacity and prior experience in successfully delivering these types of services.

Demonstrate that a staff member works at the applicant organization, or will be hired, who will serve in a coordinating and connecting role to connect the individuals being hired with support services. This staff member will coordinate providing these services directly or coordinate with social service providers to do so. Demonstrate that this staff member has the ability, skills, resources, and time to serve in this role.

- **Financial literacy services**—Delivery of information and tools that help individuals make informed choices about their personal finances. Such services typically focus on budgeting, credit, savings, and other matters relating to personal finance.
- **Substance use disorder**—This disorder is diagnosed when an individual's drug or alcohol use causes them clinically and functionally significant impairment, such as health problems, disability, and failure to meet major responsibilities at work, school, or home.

Community revitalization

Demonstrate how the project will be thoughtfully integrated into the broader community and its economic development needs. Demonstrate how the project will contribute to community revitalization and improve the quality of life of the individuals living in the community. Demonstrate how the project will actively discourage the involuntary displacement of individuals living in the community.

Protection of sensitive or confidential information

Describe how you will collect, and safeguard, protected personally identifiable information and other information that is considered sensitive. Make sure your approach is consistent with applicable federal, state, local, and tribal laws regarding privacy and obligations of confidentiality. Provide:

- The methods and systems you will use to ensure that you properly handle confidential and sensitive information including any subrecipients and/or contractors.
- A plan for the disposition of such information at the end of the period of performance.

For more information, see 45 CFR 75.303(e) (or, starting October 1, 2025, 2 CFR 200.303(e)).

Line-item budget and budget narrative

The line-item budget and budget justification support the information you provide in the Budget Information Standard Form SF-424A (if proposing a non-construction project) or SF-424C (if proposing a construction project).

HHS now uses the definitions for [equipment](#) and [supplies](#) in 2 CFR 200.1. The new definitions change the threshold for equipment to the lesser of the recipient's capitalization level or \$10,000 and the threshold for supplies to below that amount.

Justify the costs you ask for and provide detail, including calculations for the “object class categories” in the Budget Information Standard Form. You will provide this information for the full period of performance. See information on funding periods.

As you develop your budget, consider:

- If the costs are necessary, reasonable, allocable, and consistent with your project’s purpose and activities.
- How you calculate your costs in ways that are clear and repeatable.
- The restrictions on spending funds. See the funding policies and limitations.
- Program-specific considerations.
- Please also review the Standard Form instructions.

To create your line-item budget and justification, see [detailed budget instructions on our website](#).

In general, you must:

- Indicate the method you will use for your indirect cost rate. See the [indirect costs](#) section for further information.
- Include estimation methods, quantities, unit costs, and other similar quantitative detail necessary for the calculation to be duplicated.
- For any cost sharing, include a detailed listing of any funding sources identified in Block 18 of the SF-424 Application for Federal Assistance.

Provide documentation on the sources and uses of funds for both CED and non-CED funding sources (if applicable) necessary to implement the project, along with itemized expenses by funding source. The financial plan must demonstrate the following:

- The application budget includes funding for all required items as outlined in the application. You must forecast your cash needs over the project period on the federal assistance form, SF-424A sections D and E.
- The project will create at least the minimum number of positions for the amount of the requested award. This number should be equal to the requested award amount divided by \$32,000 for construction projects or \$27,000 for non-construction projects.
- The budget includes travel costs (such as transportation costs and payment to cover staff time) for at least one staff member to attend a training and technical assistance conference in Washington, DC, during at least 1 year of the grant.
- The budget includes costs associated with the staff member who will connect individuals being hired with social supports.

For projects that involve non-CED funding, provide evidence that all capital requirements have been met through financing, cash resources, or in-kind contributions, as outlined in [attachments, financial documentation](#).

If you do not intend to use non-CED funds to finance the project, the budget must show your ability to carry out a successful project and accomplish your goals with only CED funds.

For projects involving construction, financial plans must include all construction aspects of the project, including:

- Property acquisition costs.
- Predevelopment costs.
- Architectural costs.
- Engineering costs.
- Environmental study costs.
- Costs of building permit acquisition and use.
- Occupancy costs.
- Hard construction costs.

For projects involving construction, financial plans must also include a budget narrative describing incremental expenditures of CED funds for project implementation. These expenditures must be tied to the project milestones.

Facilities

Delineate any properties that will be used or proposed for use during the project period and for which funds will be charged to this grant as a direct or indirect cost. Properties must be organized into the following three categories:

- Owned.
- Leased (current lease already in place).
- Intended to lease (through either a letter of intent or an actual draft or unsigned lease).

If a lease has not been executed before you submit your application, you must include an actual draft of the unsigned lease or a letter of intent describing the potential arrangement, including address, terms, length, and proposed expenses.

Identify if the arrangement is a “less-than-arm’s-length” lease and show how costs are calculated, in accordance with 45 CFR 75.465 (Rental costs of real property and equipment) and 45 CFR 75.436 (Depreciation). Please see the ACF [Property Glossary](#) page and related real property pages under the [ACF Property Guidance](#).

In the list of properties, include a detailed breakdown of all proposed costs. It must be clear which costs are related to which property. The breakdown must include the following information for each property, if applicable:

- The allocable percentage and total dollar amount.
- The depreciation amount, with type of method and calculation used.
- Rent amount with calculation.
- Terms of lease.
- Tax amount.
- Insurance amount and what it covers.
- Maintenance and repair amounts, with details on each type of expense proposed and its associated cost.
- Minor alterations and renovations, with specifics for each type of proposed expense and its associated cost.

In the budget justification, include a corresponding detailed narrative explanation of the purpose and need for each proposed cost under this grant award to determine reasonableness, allocability, and allowability of costs.

See the [ACF property-related policy and guidance](#).

Proprietary or personally identifiable information

In your application, you may identify salary or other proprietary information or personally identifiable information. We will remove this information from applications before they go to reviewers.

If you have an [exemption for a paper submission](#), you can protect salary information and any proprietary information by placing that information only in the original application. You can remove the information from the copies, keeping summary information.

Attachments

You will upload attachments in Grants.gov using the Other Attachments form. These attachments are included in the overall application page limit, unless it says otherwise.

Indirect cost agreement

If you include indirect costs in your budget using an approved rate, include a copy of your current agreement approved by your [cognizant agency for indirect costs](#). If you use the *de minimis* rate, you do not need to submit this attachment.

See the [indirect costs](#) section for more information.

Legal proof of nonprofit status

If your organization is a nonprofit, you need to attach proof. We will accept any of the following:

- A reference to your listing in the Internal Revenue Services' (IRS) most recent list of tax-exempt organizations.
- A copy of a current tax exemption certificate from the IRS.
- A letter from your state's tax department, attorney general, or another appropriate state official saying that your group is a nonprofit and that none of your net earnings go to private shareholders or others.
- A certified copy of your certificate of incorporation or similar document. This document must show that your group is a nonprofit.
- Any of these for a parent organization. Also include a statement signed by an official of the parent group that your organization is a nonprofit affiliate.

Additional eligibility documentation

Attach proof that your organization meets these three conditions. You can prove that you meet these conditions as follows:

- Private nonprofit organization—See list of acceptable documentation under [Legal proof of nonprofit status](#).
- Principal purpose—A copy of the organization's articles of incorporation or bylaws that specifically state that the organization's purpose is planning, developing, or managing low-income housing or community development. This section does not count toward the page limit.
- Board of directors representation—A list of members of the board of directors that specifies whether each member is a community resident, a business leader, or a civic leader.

Organizational capacity supporting information

You must attach the following information to support the information in your [Organizational capacity](#) section:

- Organizational charts, including all partners.
- Resumes or biographical sketches for all key personnel.
- Job descriptions for each vacant key position.
- List of your board of directors that specifies whether each member is a resident of the community, a business leader, or a civic leader.

- Financial statements adhering to Generally Accepted Accounting Principles, if available, for up to the two most recently completed fiscal years (this requirement does not apply to start-up organizations).
- Audit summary report, including auditor's opinion, if applicable.
- Copy or description of your fiscal control and accountability procedures.
- For construction projects, the names of payment and performance bond carriers you use.
- For projects involving childcare businesses, childcare licenses and other documentation of professional accreditation.
- Evidence that your organization and 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, or subrecipients, has the organizational capability to fulfill their roles and functions effectively.

Third-party agreements

You must submit agreements with all third parties involved in the project. Third parties include subrecipients, contractors, and other cooperating entities. Third-party agreements include letters of commitment, memoranda of understanding, and memoranda of agreement. We do not consider general letters of support to be third-party agreements.

Any such agreement must:

- Describe the roles and responsibilities for project activities.
- Describe the support and resources that the third party is committing to the proposed project.
- Be signed by the person in the third-party organization with the authority to make such commitments.
- Detail work schedules and estimated compensation with an understanding that the parties will negotiate a final agreement after award.
- Identify the primary applicant and all collaborators responsible for project activities if for a collaboration or consortia application.
- If the agreement covers a loan transaction, include:
 - The purposes for the loan.
 - Interest rates and other fees.
 - Terms of the loan.

- Repayment schedules.
 - Collateral security.
 - Default and collection procedures.
 - The signatures of the authorized officials of the lender and the borrower.
- If the agreement covers an equity investment, include the:
 - Purposes of the equity investment.
 - Type of equity transaction, for example a stock purchase.
 - Cost per share and basis on which the cost per share is derived.
 - Number of shares being purchased.
 - Percentage of ownership in the business.
 - Term of duration of the agreement.
 - Number of seats on the board, if applicable.
 - Signatures of the authorized officials of the applicant and third-party organization.

Letters of support

Attach statements from community, public, or commercial leaders that support your project. At minimum, each letter of support must identify the person writing the letter, the organization they represent, the date, and their reasons for supporting the project.

Evidence of site control

This section does not count toward the page limit.

Include lease documentation or other documentation of site control. This documentation should demonstrate that you own or control the property where you will conduct grant activities. Proof can include the following:

- Documentation of the specific property location (address, city, state).
- Documentation of a signed and dated deed or lease agreement between you and the property owner.
- Documentation of the terms of the agreement, use of premises, and description of the site.

Financial documentation

Attach audited financial statements, profit and loss forecasts or pro forma, cash flow projections, balance sheets, and sources and uses of funds statements.

- **Financial feasibility or viability**—Your ability to achieve the project’s goals of creating permanent, full-time jobs for individuals with low incomes over the project period.

Financial feasibility or viability is usually demonstrated using profit and loss forecasts or pro forma, cash flow projections, balance sheets, and sources and uses of funds statements.

Financially feasible or viable projects identify and explain earnings, fees, or other sources of revenues sufficient to provide for business operation and maintenance, a reasonable reserve, and all expenses for proposed job creation.

For projects that involve non-CED funding, attach evidence that all capital requirements have been met through financing, cash resources, or in-kind contributions. This evidence must contain at least:

- Signed commitment letters demonstrating binding financial commitments for loans; municipal, federal, or state tax credits; equity stock investments; or other supporting grants or contributions totaling at least the amount of non-CED funds necessary.
- Your financial statement of cash available, showing your ability to contribute any non-CED cash resources that are needed for the project.
- Documentation of in-kind contributions of personal property and a demonstration of how the value of those contributions was derived.

Market research and data

Attach market research and/or data published within the last 5 years supporting viability of the proposed business in terms of competition, anticipated market, customer base, and market trends.

Evidence of participating business commitment to quality jobs

Attach evidence of participating businesses’ ability and commitment to providing wages that are adequate for family self-sufficiency in the geographic area where the businesses will be located, specified benefits, and career growth opportunities.

This commitment may be provided in standalone documents, such as pages from a personnel manual, company or employee handbooks, or draft employment contracts, or language included in legally binding third-party agreements between the applicant and participating businesses.

Standard forms

You will need to complete some other required standard forms. Upload the following forms at Grants.gov. You can find them in the NOFO [application package](#) or review them and their instructions at [Grants.gov Forms](#).

Forms	Submission requirement
Application for Federal Assistance (SF-424)	With the application.
Budget Information for Non-Construction Programs (SF-424A)	With the application.
Assurances for Non-Construction Programs (SF-424B)	With the application.
Budget Information for Construction Programs (SF-424C)	If applicable, with the application.
Assurances for Construction Programs (SF-424D)	If applicable, with the application.
Key Contacts	With the application.
Grants.gov Lobbying Form	With the application or before award.
Disclosure of Lobbying Activities (SF-LLL)	If applicable based on instructions, with the application or before award.
Project/Performance Site Location(s) (SF-P/PSL)	With the application. Cite your primary location and up to 29 additional performance sites.

Important: public information

When filling out your SF-424 form, pay attention to Box 15: Descriptive Title of Applicant's Project.

We share what you put there with [USAspending](#). This is where the public goes to learn how the federal government spends their money.

Instead of just a title, insert a short description of your project and what it will do.

[See instructions and examples.](#)



Step 4:

Learn About Review and Award

In this step

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Application review

Initial review

We will review your application to make sure that it meets the responsiveness requirements listed in [the disqualification factors section](#). If your application does not meet these requirements, we will disqualify it and we will not move it to the merit review phase.

We will not review any pages that exceed the page limit.

We will let you know if your application is disqualified within 30 days of the application deadline. You won't receive any notice from ACF if your application failed Grants.gov validation checks.

If you submit more than two files in addition to your forms, we will remove the extra files. We will let you know if this happens.

We will also remove blurred or illegible pages and any file formats that are not supported.

If your application fails to adhere to ACF's NOFO formatting, font, and page limitation requirements, we will adjust your application by removing page(s) from the application. We will remove the pages before the merit review and will not send them to reviewers.

If we do so, we will send you a letter after we make awards to notify you that we amended your application.

Merit review

A panel reviews all applications that pass the initial review. The panel members use the criteria in this section.

Our reviewers typically are not federal employees. See the section on [proprietary and personally identifiable information](#).

Criteria

Criterion	Total number of points = 100, plus 10 bonus points
1. Need for assistance	2 points
2. Objectives and expected outcomes	3 points
3. Approach	12 points
4. Business plan—Participating business viability	15 points
5. Business plan—High-quality job creation	13 points
6. Business plan—Barrier reduction support services	17 points
7. Business plan—Community revitalization	15 points
8. Organizational capacity	10 points
9. Letters of support	3 points
10. Project budget and budget justification information	10 points
11. Bonus points	10 points

In reviewing each criterion, reviewers will consider the extent to which the application addresses the program requirements.

1. Need for assistance

Maximum points: 2

See the [Need for assistance](#) section of the project narrative.

The reviewer will assess how well you:

- Demonstrate that the project is needed to:
 - Create or expand participating businesses to support community revitalization.
 - Create jobs in the community that individuals with low incomes can get and keep.
 - Create jobs that are not being created by other organizations.
- Provide relevant evidence published within the past 5 years that both the unemployment rate and the poverty rate within the census tracts or zip code in which the project is located are equal to, or greater than, the state or national poverty rate.

2. Objective and expected outcomes

Maximum points: 3

See the [Objectives](#) and [Expected outcomes](#) sections of the project narrative.

The reviewer will assess how well you describe how:

- The project's goals and outcomes are aligned with the program's intent.
- The project will provide—directly or through partnerships—wraparound services aligned with identified needs to support individuals with low incomes who are employed by CED-created jobs.
- The project's objectives for high-quality job creation, individual self-sufficiency, and community revitalization align with existing economic development objectives and efforts in the local community.
- The project will successfully address the needs of individuals with low incomes through creating jobs and providing social supports within the community to be served by the project.

3. Approach

Maximum points: 12

See the [Approach](#) and [Project timeline and milestones](#) sections of the project narrative.

The reviewer will assess how well you:

- Describe an overall approach to the project that is clear and well-conceived by:
 - Providing an overview of the nature of the project that is consistent with the expectations of the program, as described in this NOFO.
 - Showing a high likelihood of success in creating and expanding participating businesses, which will, in turn, create jobs for individuals with low incomes before the end of the project period.
 - Including a quarterly timeline with specific milestones linked to proposed outcomes, a discussion of how those milestones will be achieved, an analysis of factors that might affect the schedule, and proposed strategies for dealing with them.
- Present a sound and feasible plan to recruit low-income individuals for employment in at least 75 percent of the positions created by the project. The plan should also describe how you will ensure that a majority of those need the wraparound services provided by the project.
- Include signed agreements with social service providers (for example, TANF or child support agencies) that demonstrate partnerships to obtain referrals of individuals with low incomes for employment. Note: Social service providers are not required to be TANF agencies. [See the third-party agreements attachment.](#)
- Describe your plan to collect and protect any confidential or sensitive information (such as background investigations) from staff, project participants, and project beneficiaries, and how you plan to dispose of this information after the grant ends. See the [Protection of sensitive or confidential information](#) section.
- Describe a plan showing your capacity to manage the proposed federal funds responsibly and to adequately protect any federal funds awarded under the application through a financial management system. See the [Plan for oversight of federal award funds and activities](#) section of the project narrative.

4. Business plan: participating business viability

Maximum points: 15

See the [Participating business viability](#) section of the business plan.

For each participating business, the reviewer will assess how well you:

- Describe whether this is a business creation or a business expansion, and what the participating business will use CED funds for.
- Provide a signed third-party agreement with each participating business. See the [Third-party agreements](#) attachment.
 - For projects with equity or stock investments, also include draft copies of the equity stock investment agreement with all participating businesses and the elements outlined in the [Third-party agreements](#) attachment.
 - For projects with loans, also include draft copies of the loan agreements with all participating businesses and the elements outlined in the [Third-party agreements](#) attachment.
- Explain the basis for projected business earnings for the participating business, including documentation demonstrating financial feasibility or viability.
- Explain how the business creation or expansion will benefit individuals currently living in the community. This should include a description of the business's plan to recruit and hire employees from the immediate community that meet the following criteria:
 - Seventy-five percent have low income and identified barriers to employment.
 - A majority need the wraparound services provided by the project.
- Describe recent market research or industry data published within the past 5 years that identifies the industry's short- and long-term outlook and demonstrates that the participating business will be viable in terms of competition, anticipated market, customer base, and market trends.
- Show evidence that you or the participating business controls the site and facilities necessary for the success of the project, or that site control is conditioned only on the receipt of the grant award.

5. Business plan: High-quality job creation

Maximum points: 13

See the [High-quality job creation](#) section of the business plan.

The reviewer will assess how well you:

- Show how you will work with participating businesses to create high-quality positions that enable hired individuals to achieve self-sufficiency.
- Show the total number and types of new full-time, full-year positions that will be created. For each position, the table you include should show:
 - Position title.
 - A summary of the duties associated with the position.
 - Anticipated starting wage or salary.
 - A projection of wage or salary growth opportunities.
- Include data published within the past 5 years illustrating that the wages to be paid by the positions being created are adequate for self-sufficiency in the geographic area where the businesses will be located.
- Provide evidence that the participating businesses will offer comprehensive employee benefits to those who fill the newly created positions, including at least three of the following:
 - Health care benefits.
 - Retirement benefits.
 - Paid leave.
 - Career growth opportunities.
 - Flexible and predictable work hours.
 - Opportunities to be meaningfully integrated into the business.
 - Any additional benefits that contribute to the self-sufficiency of the employee.
- Describe how positions will be created during the project period and sustained for at least 2 years after the end of the grant period. This should include the steps that will be taken to set up the project for success and position it for continued success after the end of the grant period.

6. Business plan: Barrier reduction support services

Maximum points: 17

See the [Barrier reduction support services](#) section of the business plan.

The reviewer will assess how well you describe:

- How the project will provide support services to employees to help reduce personal and community barriers to economic security.
- The types of social support services that you or a project partner will provide for newly hired individuals with low incomes, such as childcare, financial empowerment support, transportation, job or life coaching, substance abuse treatment, or access to housing, utilities, and food.
- Your strategies to retain individuals with low incomes in the newly created positions.
- The link between the support services that will be provided and the specific needs of the target populations to be served.
- Your, or your project partner's, capacity and prior experience in successfully delivering these services.
- If project partners will be providing these services, whether you've included signed third-party agreements describing the support services to be provided, how and when they will be provided, and the role the partner organization will play in furthering the goals of the CED project. See the [Third-party agreements attachment](#).
- Whether a staff member works at the applicant organization, or will be hired, who has the ability, skills, and time to do one or both of the following:
 - Connect the individuals being hired with the social supports needed to help them achieve self-sufficiency, if these services will be provided directly.
 - Coordinate with social service providers to execute third-party agreements to provide support services to the hired individuals.

- **Community barriers**—Conditions in a community that impede success in employment or self-employment of individuals with low incomes. Such conditions may include the following:
 - Lack of employment education and training programs.
 - Lack of public transportation.
 - Lack of markets.
 - Unavailability of financing, insurance, or bonding.
 - Inadequate social services (such as employment services, childcare, or job training).
 - High incidence of crime.
 - High prevalence of substance use disorder.
 - Inadequate health care.
 - Environmental hazards, such as toxic dump sites or leaking underground tanks.

7. Business plan: Community revitalization

Maximum points: 15

See the [Community revitalization](#) section of the business plan.

The reviewer will evaluate how well your application shows:

- An understanding of the broader community and its economic development needs and desires.
- An ability to contribute to community revitalization that improves the lives of individuals currently living in the community.
- How the project will actively discourage the involuntary displacement of individuals currently living in the community.

8. Organizational capacity

Maximum points: 10

See the [Organizational capacity](#) section of the project narrative.

The reviewer will assess how well you provide:

- Evidence that the organization, staff, and project partners have sufficient overall experience to carry out the project. You can show this through evidence of two business creation or business expansion projects undertaken by the applicant or project partner that meet all of the following criteria:
 - Have been executed within the past 10 years.

- Are similar in terms of scope or scale to the project for which CED funding is being requested.
 - Were successful in creating sustainable, full-time, full-year positions.
- A quantitative and qualitative description of the jobs created through past business creation or expansion projects, including:
 - Descriptions of the positions created, including information on wages and benefits.
 - Descriptions of how the jobs allowed employees to leave public assistance programs or similar supports.
 - Information on the long-term sustainability of the positions created.
- A resolution, meeting minutes, or other documentation showing that the board of directors has granted approval for the proposed project. See the [Organizational capacity supporting information](#) attachment.
- Descriptions of staff who will be responsible for maintaining oversight for each program activity, staff, and partners, and description of procedures and policies to oversee staff and partners or contractors.
- Evidence of a viable partnership with a more experienced partner, if you cannot demonstrate substantial experience with economic development projects similar to those proposed in the application. This evidence includes a strategy for the more experienced partner to provide the administrative, technical, or financial technical assistance needed to ensure the success of the project. The application includes signed agreements as outlined in the [Third-party agreements attachment](#).
- Evidence that the identified staff have sufficient skills and experience in supervision, finance, business development and management, and working with the target population to carry out the proposed project. You should show this with sufficient detail, through biographical sketches, degree information, resumes, and descriptions of previous experience. See the [Organizational capacity supporting information](#) attachment.
- Whether key staff have enough time available to carry out the proposed project.
- Your clear statement on whether all key project staff positions are filled. In cases where a key staff person has not yet been hired, by your organization or third parties, the application shows that an appropriate position description, recruitment strategy, and estimated hiring timeline have been developed.

- **Project partner agreement**—A written agreement entered into by the recipient and project partners, such as a more experienced partner or social service providers, that will indirectly spend CED funds or create new full-time, full-year positions or play another role to help the recipient achieve the purposes of this project.
 - A memorandum of understanding (MOU) with a project partner committing resources or capital is a typical project partner agreement. An MOU committing resources and partnerships must be signed by a person in the third-party organization with the authority to make such commitments on behalf of their organization.

9. Letters of support

Maximum points: 3

See the [Letters of support](#) attachment.

The reviewer will evaluate how the application demonstrates sufficient public support to carry out the project successfully.

Evidence of this support must include letters from local or regional government agencies or community organizations that show sufficient public support to successfully carry out the project.

- Letters must identify the individual writing the letter, the organization they represent, the date, and their reasons for supporting the project.

10. Project budget and budget justification information

Maximum points: 10

See the [Line-item budget and budget narrative](#) section.

The reviewer will assess whether or how well:

- You have sufficient funds available (conditioned only on the receipt of this grant award).
- Planned expenditures are necessary, appropriate, and reasonable for the success of the project.
- The amount of funds available for the project (CED and non-CED) matches the level of effort necessary to accomplish the activities, goals, and objectives of the project.
- You itemize sources and uses of funds for both CED and non-CED funding sources (if applicable) necessary to implement the project.

- The budget includes funds for all required items, including travel for one staff member to attend a training and technical assistance conference in Washington, DC, during at least 1 year of the grant.
- The budget justification clearly links the proposed expenditures to the proposed activities.
- The budget justification demonstrates that each budget line item is appropriate, necessary, and reasonable for accomplishing the proposed project.
- The CED cost per position created is equal to or less than the ratio found by dividing the requested award amount by \$32,000 for construction projects or \$27,000 for non-construction projects.

For projects that involve non-CED funding to carry out the project, the reviewer will assess whether or how well:

- All capital requirements have been met through financing, cash resources, or in-kind contributions, as outlined in the [Financial documentation](#) attachment.
- You provide evidence of this funding through one or more of these:
 - Signed commitment letters of binding commitments for loans.
 - Municipal, federal, or state tax credits.
 - Equity stock investments.
 - Other supporting grants or contributions totaling at least the amount of non-CED funds necessary.
- You provide evidence of your ability to contribute any non-CED cash resources needed for the project and that you have pledged in support of the project. For example, this could be a financial statement of cash available.
- You provide evidence of in-kind contributions of personal property and show how the value of those contributions was established, through techniques such as an inventory valuation for equipment or a certified appraisal for real property.

For projects with only CED funding, the reviewer will assess how well:

- The budget demonstrates your ability to carry out a successful project and accomplish its goals with only CED funds.

For construction projects, the reviewer will assess how well:

- The budget includes all construction costs, and all costs are appropriately justified as reasonable and necessary to carry out the activities proposed in the application.

- **Commitment letter**—A signed letter that describes the level of financial support for the project made by a third party (for example, a lender, investor, donor, or other grantor).

Such commitment letters are required if you propose a project for which non-CED funds (including loans; municipal, federal or state tax credits; or equity stock investments) are required to successfully create the proposed jobs and create and/or expand the proposed businesses. Commitment letters must be signed, specific, and conditioned only on the receipt of the grant award.

11. Bonus points

Bonus points will be awarded to projects as follows.

Project supports domestic energy resources

Maximum points: 3

The project will develop businesses or create jobs that support production, generation, distribution, or transportation of domestic energy sources.

Coordination with existing public or private workforce development or job training programs.

Maximum points: 3

The project describes partnerships with public or private workforce development or job creation programs such as TANF or Workforce Innovation and Opportunity Act (WIOA) programs, to build upon existing efforts and increase coordination among workforce development programs.

Project is located in a geographically underserved community

Maximum points: 4

The project is located in and will create jobs and businesses in one or more of the following types of communities:

- **Rural community:** The project will create jobs in a rural community or hire individuals with low incomes from a rural community. For more information about what defines a rural community, [visit Census.gov](https://www.census.gov).
- **Persistent poverty county:** The project will create jobs in a county with persistent poverty, as [defined at Census.gov](https://www.census.gov) and [listed in this Census publication](#). Areas that are not in a designated persistent poverty county may qualify for bonus points if you can provide data demonstrating that the area to be served by the project has had a poverty rate of 20 percent or more for the past 30 years, [as measured by the US Census Bureau's decennial census](#). Indicate the county where the project will

be implemented and include a statement indicating that the county has persistent poverty.

- **State or trust territory without an active CED grant:** The project will be implemented and serve a community in a state or trust territory that does not have an active CED job creation project. States with active CED planning grants only (and no CED job creation projects) are included in this list. On the Project/Performance Site Location(s) form (SF-P/PSL), list the location where the proposed project will be implemented, if different from the applicant organization location. The current list of these states and territories is as follows:

- Alabama
- Alaska
- American Samoa
- Arkansas
- Colorado
- Delaware
- Georgia
- Guam
- Iowa
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New York
- North Carolina
- North Dakota
- Northern Mariana Islands
- Puerto Rico
- Rhode Island
- South Dakota
- Texas
- Utah
- Vermont
- Virgin Islands
- Washington
- Wyoming

Risk review

Before making an award, we review the risk that you will mismanage federal funds or fail to complete the project objectives. We need to make sure you've handled any past federal awards well and demonstrated sound business practices. We use SAM.gov [Responsibility/Qualification](#) to check this history for all awards likely to be over \$250,000.

If we find a significant risk, we may choose not to fund your application or to place specific conditions on the award.

For more details, see [45 CFR 75.205](#) (or, starting October 1, 2025, [2 CFR 200.206](#)).

Selection process

When making funding decisions, we consider:

- Merit review results. These are key in making decisions but are not the only factor.
- Organizations serving emerging, unserved, or underserved populations.
- The larger portfolio of agency-funded projects by considering geographic distribution.
- The past performance of the applicant.
- The application's compliance with this NOFO's prohibition on using funds awarded under this NOFO to support any costs related to:
 - Diversity, equity, and inclusion (DEI) activities, including research in support of such initiatives,
 - Any other initiatives that discriminate on the basis of race, color, religion, sex, national origin or another protected characteristic, and
 - Any diversity, equity, inclusion, and accessibility (DEIA) initiatives, and any discriminatory equity ideology in violation of a Federal anti-discrimination law. The definition of "discriminatory equity ideology" is in Section 2(b) of Executive Order 14190 of January 29, 2025, which can be found here: [2025-02232.pdf](#).

We may:

- Fund applications in whole or in part.
- Fund applications at a lower amount than requested.
- Decide not to allow a prime recipient to subaward if they may not be able to monitor and manage subrecipients properly.
- Decide not to fund a project with high start-up costs or unreasonably high operating costs.

- Choose not to fund applicants with management or financial problems.
- Designate your application as “approved but unfunded” if it was successful but there was not sufficient funding to make an award. You may receive funding if additional funds become available within the fiscal year.
- Choose to fund no applications under this NOFO.

We will not fund:

- A [disqualified application](#).
- An incomplete application.

Award notices

How we make awards

If you are successful, we will email or transmit through our grant systems a Notice of Award (NoA) to your authorized official. We will email you if your application is disqualified or unsuccessful.

The NoA is the only official award document. The NoA tells you about the amount of the award, important dates, and the terms and conditions you need to follow. Until you receive the NoA, you have not received an award. Project costs that you incur before you receive a NoA are at your risk.

By drawing down funds, you accept the terms and conditions of the award. The award incorporates the requirements of the program and funding authorities, the grant regulations, the Grants Policy Statement (GPS), and the NOFO.

If you want to know more about NoA contents, go to [Notice of Award at ACF's website](#).



Step 5:

Submit Your Application

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Application submission and deadlines

Deadlines

Application

Due on September 8, 2025.

- For electronic submissions, the due time is 11:59 p.m. ET.
- If you receive an exemption from electronic submission, the due time is 4:30 p.m. ET. See the section on [exemptions for paper submissions](#).

Grants.gov creates a date and time record when it receives the application. If you submit the same application more than once, we will accept only the last on-time submission.

The grants management officer may extend an application due date based on emergency situations such as documented natural disasters or a verifiable widespread disruption of electric or mail service.

Submission methods

Grants.gov

You must submit your application through Grants.gov unless we give you an exemption for a paper submission. See information on [getting registered](#).

For instructions on how to submit in Grants.gov, see the [Quick Start Guide for Applicants](#). Make sure your application passes the Grants.gov validation checks. Do not encrypt, zip, or password protect any files. We encourage you to leave yourself plenty of time to upload documents.

See [Contacts and Support](#) if you need help.

Issues with federal systems

If you experience a systems issue with Grants.gov or SAM.gov, please refer to [ACF's Policy for Applicants Experiencing Federal Systems Issues \[PDF\]](#).

Exemptions for paper submissions

We need to give you an exemption before you can apply on paper. See the [ACF Policy for Requesting an Exemption from Required Electronic Application Submission \[PDF\]](#).

Once we have approved your exemption, download your forms package under the Package tab in Grants.gov.

To submit your application, mail it to:

Tim Chappelle

Administration for Children and Families, Office of Grants Management

HHS-2025-ACF-OCS-EE-0118

1401 Mercantile Lane, Suite 401

Largo, MD 20774

Follow these requirements when you submit your paper application:

- Print your application and all copies one-sided.
- Submit one original and two copies of the complete application, including all required forms.
- Submit both the original and additional copies in a single package. If you plan to submit more than one application under this NOFO or others, you must submit them separately. Clearly label each package with the NOFO title and funding opportunity number. Your authorized organization official must sign the application. The original application must include an original signature.
- Your authorized organization official must sign the application. One application copy must include an original signature.

Other submissions

Intergovernmental review

This NOFO is not subject to [Executive Order 12372, Intergovernmental Review of Federal Programs](#). No action is needed.

Mandatory disclosure

You must submit any information related to violations of federal criminal law involving fraud, bribery, or gratuity violations potentially affecting the federal award. See Mandatory Disclosures, [45 CFR 75.113](#).

Send written disclosures to us at ocstech@reviewops.org and to the Office of Inspector General at grantdisclosures@oig.hhs.gov.

Application checklist

Make sure that you have everything you need to apply.

Ccomponent	Grants.gov form	Included in page limit?
File one: Narratives <ul style="list-style-type: none"> <input type="checkbox"/> Table of contents <input type="checkbox"/> Project summary <input type="checkbox"/> Project narrative <input type="checkbox"/> Line-item budget and budget narrative 	Use the Project Narrative Attachment form.	Yes Yes Yes Yes
File two: Attachments <ul style="list-style-type: none"> <input type="checkbox"/> Indirect cost agreement <input type="checkbox"/> Legal proof of nonprofit status <input type="checkbox"/> Additional eligibility documentation <input type="checkbox"/> Organizational capacity supporting information <input type="checkbox"/> Third-party agreements <input type="checkbox"/> Letters of support <input type="checkbox"/> Evidence of site control <input type="checkbox"/> Financial documentation <input type="checkbox"/> Market research data <input type="checkbox"/> Evidence of participating business commitment to quality jobs 	Insert each in the Other Attachments form.	Yes Yes Yes Yes Yes Yes Yes Yes Yes
Standard forms <ul style="list-style-type: none"> <input type="checkbox"/> Application for Federal Assistance (SF-424) <input type="checkbox"/> Budget Information for Non-Construction Programs (SF-424A) <input type="checkbox"/> Assurances for Non-Construction Programs (SF-424B) 	Upload using each required form.	No No No

Ccomponent	Grants.gov form	Included in page limit?
<input type="checkbox"/> Budget Information for Construction Programs (SF-424C)		No
<input type="checkbox"/> Assurances for Construction Programs (SF-424D)		No
<input type="checkbox"/> Disclosure of Lobbying Activities (SF-LLL)		No
<input type="checkbox"/> Key Contacts		No
<input type="checkbox"/> Grants.gov Lobbying Form		No
<input type="checkbox"/> Project/Performance Site Location(s) (SF-P/PSL)		No



Step 6:

Learn What Happens After Award

In this step

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Post-award requirements and administration

Administrative and national policy requirements

There are important rules you'll need to follow if you get an award. You must follow:

- All terms and conditions in the NoA, including the [ACF Standard Terms and Conditions](#) and, if applicable, any program-specific terms and conditions. We incorporate this NOFO by reference.
- The rules listed in [45 CFR part 75](#), Uniform Administrative Requirements, Cost Principles, and Audit Requirements for HHS Awards in effect at the time of award and any updates, or any superseding regulations.
 - Effective October 1, 2024, HHS adopted the following superseding provisions:
 - [2 CFR 200.1](#), Definitions, Modified Total Direct Cost.
 - [2 CFR 200.1](#), Definitions, Equipment.
 - [2 CFR 200.1](#), Definitions, Supplies.
 - [2 CFR 200.313\(e\)](#), Equipment, Disposition.
 - [2 CFR 200.314\(a\)](#), Supplies.
 - [2 CFR 200.320](#), Methods of procurement to be followed.
 - [2 CFR 200.333](#), Fixed amount subawards.
 - [2 CFR 200.344](#), Closeout.
 - [2 CFR 200.414\(f\)](#), Indirect (F&A) costs.
 - [2 CFR 200.501](#), Audit requirements.
 - Effective October 1, 2025, HHS will adopt the remaining 2 CFR part 200 provisions, and the HHS-specific modifications located in 2 CFR part 300.
- The HHS [Grants Policy Statement \(GPS\) \[PDF\]](#). This document has terms and conditions tied to your award. If there are any exceptions to the GPS, they'll be listed in your NoA.
- All federal statutes and regulations relevant to federal financial assistance, including those highlighted in the [HHS Administrative and National Policy Requirements \[PDF\]](#) and the [ACF Administrative and National Policy Requirements](#).
- [45 CFR Part 87 Appendix B, Equal Treatment for Faith-Based Organizations](#).
- FY 2024 [The Further Consolidated Appropriations Act, 2024 \(Public Law 118-47\)](#).

Reporting

As a recipient, you will have to submit performance and financial reports. To learn more about reporting, see [Reporting at the ACF website](#).

- Performance report form: CED Performance Progress Reports (OMB #: 0970-0386; expiration date: February 28, 2026)
 - Performance report frequency: Quarterly
- Financial report forms: Federal Financial Reporting (SF-425)
 - Financial report frequency: Semiannually



Contacts and Support

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Agency contacts

Program

Chanel Jackson

Email: OCSregistrar@icf.com

Grants management

Tim Chappelle

Email: OCSregistrar@icf.com

Grants.gov

Grants.gov provides 24/7 support. You can call 1-800-518-4726 or email support@grants.gov. Hold on to your ticket number.

SAM.gov

If you need help, you can call 1-866-606-8220 or live chat with the [Federal Service Desk](#).

Reference websites

- [U.S. Department of Health and Human Services \(HHS\)](#)
- [Administration for Children and Families \(ACF\)](#)
- [Grants.gov](#)
- [Applying for an ACF Grant Award](#)
- [Grants.gov Accessibility Information](#)
- [Code of Federal Regulations \(CFR\)](#)
- [United States Code \(U.S.C.\)](#)
- [Award Terms and Conditions](#) (see also the [ACF Standard Terms and Conditions \[PDF\]](#))
- [ACF Administrative and National Policy Requirements](#)
- [ACF Property Guidance](#)

Paperwork Reduction Act (PRA) disclaimer

As required by the PRA, 44 U.S.C. 3501-3521, the public reporting burden for the project description (project narrative, line-item budget, and justification) is estimated to average 60 hours per response, including the time for reviewing instructions, gathering, and maintaining the data needed, and reviewing the collection information. The project description information collection is approved under OMB control number 0970-0139, which expires March 31, 2026. 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.

Modifications

Modification Description	Updated Date