

## I. Program Overview

The FNBO Community Development Grant program supports the implementation of community development activities in communities where the Bank operates and serves.

## II. Program Goals

The goal of FNBO's Community Development grant program is to build strong and successful communities. Applicants requesting a Community Development grant must currently be implementing or planning to implement a program, service, or initiative that will achieve one of the following community development goals for the benefit of low or moderate income individuals, families, and/or communities:



### **Affordable Housing & Neighborhood Stability:**

Increase access to safe, affordable, and quality housing through construction, site development, housing rehabilitation, homeownership education, and foreclosure prevention programs and services. Stimulate revitalization that attracts or retains individuals and/or businesses to blighted, under-served, and distressed communities.



### **Entrepreneurship & Small Business Development:**

Grow local economies through small business and entrepreneurial development and job creation by supporting training, technical assistance, education and microfinance.



### **Educated Workforce:**

Strengthen individual core competencies that will improve personal economic self-sufficiency, including adult basic education, and vocational and employability training.

## III. Program Eligibility

- **Community Development Purpose:** Grants are awarded to support the grant program goals outlined above: Affordable Housing & Neighborhood Stability, Entrepreneurship & Small Business Development, and Education & Workforce Development.
- **Tax Status:** Eligibility is limited to 501c3 nonprofit organizations that are currently implementing or planning to implement programs, services, and initiatives that are consistent with the community development goals identified above.
- **Geography:** Organizations eligible for a Community Development grant must serve a county listed in Table 2 on page 3.
- **Program Beneficiaries:** The majority (51 percent or more) of the beneficiaries (individuals, families, and/or census tract(s)) of any grant funded program or service must be low or moderate income. Low or moderate income is defined as 80 percent or below the area Median Family Income. Grant applicants must demonstrate that a majority of the grant funded program beneficiaries are or will be low or moderate income.

## IV. Funding Parameters

Grants can support the direct implementation of programs, services, and initiatives of eligible non-profit organizations, consistent with the grant program goals. Funds can be used to support program related expenses, including: personnel, supplies, materials, and sub-contracts. Grants may be used for funding multiple programs or general operating expenses if the organization's mission and overall activities are consistent with the Community Development goals and a majority of the organization's beneficiaries are low or moderate income. Grants should cover a period of one year; multi-year grant awards will be considered on a case-by-case basis, at the discretion of FNBO.

Grant funding should be expended within one year of the award, and grant renewals are not guaranteed.

Funding will not be provided to organizations or programs for the following purposes:

- Organizations that are not tax-exempts defined by 501(c)(3)
- Capital or endowment campaigns
- Expenses for travel or for the benefit of an individual[s]
- Political organizations or those that lobby as a primary area of focus
- Health or disease specific programs or organizations
- Religious organizations for religious purposes
- Organizations outside of FNBO’s geographic footprint
- Fundraising events or sponsorships

## V. Grant Application Requirements

Organizations applying for a Bank Community Development Grant must complete an online grant application and submit supplemental documentation.

First National Bank Community Development Grants will be awarded twice per calendar year, and each cycle is dedicated to one or more specific goal areas, as indicated in Table 1. Only grants related to the specified goal area will be accepted during each application period. Applications must be completed online and received within the time frame indicated below. Applications submitted outside of the designated goal area and/or time period will not be considered, and will not be retained for future rounds.

**Table 1: Grant Cycles and Goal Areas**

2020 Grant Cycle	Applications Accepted	Goal Area
Grant Cycle 1	January 8 - 29	Affordable Housing & Neighborhood Stability Entrepreneurship & Small Business Development
Grant Cycle 2	June 3 - 24	Education & Workforce Development

The following documents must be combined into one PDF document and submitted with the grant application:

1. Program Budget - current year and forecast
2. Board of Directors - Directors names, organization affiliation; and term of directorship
3. Audited Financial Statements - If the organization does not receive an annual audit, CPA-reviewed financial statements are acceptable. If an independent audit or reviewed financial statements are unavailable, board-approved financial statements must be provided. Applicants may be required to submit a completed W-9 at a later date.

**Table 2: Geographic Eligibility**

Organizations must be located in and/or serve one of the following counties:

Nebraska and Iowa	Colorado	Texas	
Antelope Boone Box Butte Buffalo Butler Colfax Custer Dawes Dawson Dodge Douglas Gage Hall Howard Kearney Lancaster Lincoln (County) Madison Merrick Mills Morrill Phelps Pierce Platte Polk Pottawattamie Sarpy Scotts Bluff Sheridan Stanton	Adams Boulder Broomfield Larimer Weld	Collin Denton	
	<th data-bbox="623 709 1000 768">Illinois</th> <td></td>	Illinois	
	<th data-bbox="623 1045 1000 1104">Kansas</th> <td></td>	Kansas	
	<th data-bbox="623 1213 1000 1272">South Dakota</th> <td></td>	South Dakota	
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## Frequently Asked Questions

**1. My program does not fit within one of the four grant goal areas, but does fit within another area of support. May I apply?**

Programs outside of the four identified grant goal areas will not be considered for a Community Development Grant. We invite you to learn more about how we support our communities, as well as other opportunities to request support by visiting our website. Examples of programs we have supported through the Community Development grant program are listed on page 5.

**2. What are the minimum and maximum grant awards?**

In an effort to maximize impact, the minimum award is \$10,000. In some cases, grants will be awarded for a lesser amount. The majority of grant awards are less than \$50,000, with the average size around \$20,000.

**3. My organization operates in and serves a county that is not listed in Appendix A. May I still apply?**

Community Development grants are awarded to eligible programs within the areas we operate and serve, listed on page 3. If the organization's headquarters are not within the eligible counties, but it primarily serves individuals within the counties listed, the organization is eligible to apply. If the organization's headquarters and geographical service area are both outside of the counties listed on page 3, the organization's application will not be considered.

**4. Is there a way to save the application and come back to it later?**

Yes, applicants are able to save the application and complete it at a later time by simply returning to the application form and entering the requested information.

**5. We are looking for funding for technology such as tablets/smartboards/computers/laptops. Does that align with this program?**

No. The Community Development Grant Program supports programs, services and initiatives, and not items. Our focus is to help individuals out of poverty through targeted service and program delivery.

**6. When will I be notified of a decision?**

Decisions will be communicated by June 1 for Round 1 applicants and by November 1 for Round 2 applicants.

**7. Why do you need information on income status of the clients we serve?**

As part of our commitment to serving our communities, the Community Development Grant Program is limited to organizations serving those most in need. We are required to prove that the majority of beneficiaries served are low or moderate income as defined by 80% or below of the Median Family Income.

**8. Can I submit multiple applications for my organization?**

Organizations are encouraged to prioritize requests and submit only those that are closely aligned with the outlined funding goals. Organizations are limited to one grant award per calendar year.

**9. Our organization has received another source of funding from the bank (donation, sponsorship, multi-year gift). Are we eligible to apply for a grant?**

Yes, donations, sponsorships, and/or multi-year pledges are reviewed and considered independent of grant funding. Receipt of one does not preclude you from receiving the other.

**10. What type of a project would align with neighborhood stability?**

Generally, neighborhood stability projects attract or retain residents or businesses to live or conduct business in an under-served or blighted area. These projects often involve multiple collaborators focused on a specific geographical area. Vibrant neighborhood activities may be approved by a governing board of an Enterprise Community or Empowerment Zone, and there may be a federal, state, or local government community development plan associated with the project.

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## Examples of Community Development-supported programs

**Affordable Housing & Neighborhood Stability:** Increase access to safe, affordable, and quality housing through construction, site development, housing rehabilitation, homeownership education, and foreclosure prevention programs and services. Stimulate revitalization that attracts or retains individuals and/or businesses to blighted, under-served, and distressed communities.

- Affordable housing construction, renovation and repairs
- Affordable housing construction pre-development expenses
- Down payment assistance programs
- Home buyer education
- Remediation of home health hazards



**Education & Workforce Development:** Strengthen individual core competencies that will improve personal economic self-sufficiency, including adult basic education, and vocational and employability training.

- Career education and support
- College and career readiness programming
- Financial education, budgeting, coaching and cash flow management
- Pathways to help out of school and unemployed young adults connect to the workforce
- Workforce training for near-homeless youth, homeless veterans
- Adult basic education, literacy and GED instruction
- Vocational training



**Entrepreneurship & Small Business Development:** Grow local economies through small business and entrepreneurial development and job creation by supporting training, technical assistance, education and microfinance.

- Technical assistance, and training for small businesses, start-ups and entrepreneurs
  - Microlending
  - Education, asset and credit building, peer support and network development
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