



# Roy Cooper North Carolina Attorney General

## North Carolina Department of Justice Consumer Protection Grants

### Background

Attorney General Roy Cooper, through the Consumer Protection Division of the North Carolina Department of Justice (NCDOJ), pursues consumer protection actions under N.C.G.S. § 75-1.1 to protect North Carolina consumers from unfair and deceptive trade practices. He accomplishes that work by providing complaint resolution between businesses and consumers, conducting consumer education programs, advocating changes through the legislative process, and taking legal action when necessary against businesses that violate the Unfair and Deceptive Trade Practices Act.

The resolution of lawsuits brought by the Attorney General often results in recoveries that include the restoration of money or property to injured consumers and the cancellation of unfair contracts. Recoveries may also require a defendant who has engaged in unfair trade practices to discontinue illegal practices and disgorge ill-gotten profits or benefits. Although the Attorney General's Office (AGO) first works to restore funds to injured consumers directly, it is sometimes impossible or impractical to do so. In those instances, the court may order the AGO to indirectly compensate for injuries by providing a "next best use" for the settlement funds. These funds, called "cy pres" funds, may be used for programs that benefit consumers who were harmed by the unlawful acts or for general public interest purposes. Particular settlements may also authorize a broader use of the funds, such as attorneys' fees, costs of consumer protection enforcement, consumer protection education programs or furthering any other consumer protection purpose at the discretion of the Attorney General. To this end, the Attorney General may provide funding opportunities to non-profit and public agencies that benefit North Carolina consumers in designated areas and by supporting projects that provide goods, services, education or other benefits to North Carolina consumers.

### Current Requests for Proposals:

The AGO has resolved cases in which the court has approved using the funds recovered to directly or indirectly benefit North Carolina consumers. One of the most important ways to prevent businesses from taking unfair advantage is to encourage and support NC citizens to become educated, healthy, stable, informed, law-abiding consumers. To that end, the Attorney General is currently seeking to fund proposals in the following areas:

1. **HEALTH CARE:** Description - PROJECTS THAT PROVIDE GENERAL HEALTH CARE, PRESCRIPTION DRUG ABUSE PREVENTION AND RECOVERY SERVICES, AND/OR MENTAL ILLNESS SUPPORT AND BENEFITS, INCLUDING BUT NOT LIMITED TO, EDUCATION AND OUTREACH TO NORTH CAROLINA CONSUMERS.

2. **CONSUMER PROTECTION AND FRAUD PREVENTION FOR SENIORS**: Description – PROJECTS THAT REDUCE FRAUD TARGETED AT SENIORS AND STRENGTHEN CONSUMER PROTECTIONS OF ELDERLY POPULATIONS.
  
3. **CONSUMER PROTECTION AND FRAUD PREVENTION FOR ACTIVE MILITARY AND/OR VETERANS**: Description - PROJECTS THAT PROVIDE TRAINING, SUPPORT AND OTHER CONSUMER PROTECTION SERVICES TO REDUCE FRAUD TARGETED AT ACTIVE MILITARY AND VETERAN POPULATIONS.
  
4. **OTHER CONSUMER PROTECTION EDUCATION, TRAINING AND/OR ADVOCACY PROGRAMS**: Description – PROJECTS THAT STRENGTHEN, SUPPORT AND EQUIP N.C. CONSUMERS TO RECOGNIZE, AVOID AND CHALLENGE UNFAIR, DECEPTIVE AND/OR FRAUDULANT TRADE PRACTICES.

### **Geographic Reach**

The Attorney General is interested in receiving proposals that will be executed within North Carolina. Where appropriate, applicants are encouraged to seek out collaborators and partnerships around the state to include different agencies or institutions, commitments from other sources, supplemental funding, and/or other resources for the purpose of funding projects that **achieve statewide scope** and reach as many geographic or population areas in North Carolina as possible.

### **Who Should Apply**

501(c)(3) non-profit organizations, educational institutions, health care institutions or public agencies serving North Carolina residents may apply. Organizations previously awarded Consumer Protection Division grants are eligible to apply for this grant if they are current with the reporting requirements of their existing Grant Agreement. Organizations must have the capacity to implement a proposed project within the project period stated. Competitive proposals will most likely meet a combination of the following criteria: provide direct benefits to North Carolina consumers, such as goods or services; reach the population of consumers who were harmed by unfair or deceptive practices; reach underserved populations; offer the greatest public benefit potential per dollar spent; demonstrate ongoing sustainability; and provide a unique or necessary service to the state.

### **Grant Uses and Limitations**

Proposals may be made for any amount up to the total funding available but funding will typically not exceed 10% of the applicant's total operating budget (including the proposed project). Organizations may submit multiple proposals for the available funds. Proposals must provide the all of the information requested in the application form. This grant cannot provide funding to replace or supplant current funding for operating costs, salaries, benefits for staff, or overhead of the organization. Administrative costs must be limited to 10% of the project budget. Large capital investments not directly related to provision of services are considered inappropriate expenses and should not be acquired using grant funds unless specifically authorized. All recipients of grant funds must also comply with NCGS 143C-6-21 et seq. and related statutory and administrative rule provisions which are found on the [www.ncgrants.gov](http://www.ncgrants.gov) website. Additional limitations may be included in final grant award agreements.

**Deadlines and Decisions:** The Attorney General intends to accept funding proposals on a rolling basis throughout 2014 and will evaluate proposals independently on their own merits as described in the chart below. Proposals that are recommended for funding by the Project Evaluation Committee will be presented to the Attorney General for final decision and those final funding decisions will be made as outlined below, so long as funds are available.

**Amount of funding available:** Approved projects will be funded, with awards ongoing, so long as funds are available. The chart below is based on the projected amount of funding available and designated for targeted consumer protection grants in 2014. The AGO reserves the right to award less than a requested amount, or to reject any and all proposals in any grant cycle. In that case, the designated grant funds may be carried over to the next cycle to be awarded. In addition, the AGO continues to pursue consumer protection actions and additional funds may become available. Therefore, funds available to be awarded in any given cycle may be increased or decreased as described herein.

Grant Cycle Name: Consumer Protection Grant (Cycle Number)	CPG (1)	CPG(2)	CPG(3)	CPG(4)
Projected Amount of Funds to be Awarded:	\$750,000	\$1,250,000	\$1,250,000	\$1,250,000
Application submitted by:	2/17/14	5/9/14	8/8/14	11/7/14
Final Decision by:	3/31/14	7/31/14	10/31/14	1/30/15
Funds Available by (Subject to availability of funds and execution of acceptable contract):	5/15/14	9/12/14	12/12/14	3/13/15

### How to Apply

Interested applicants may register in the grant program and [submit an application online](#). More details are available at [www.ncdoj.gov/consumergrants.aspx](http://www.ncdoj.gov/consumergrants.aspx). You will be notified of confirmation once your application has been received. Additional information may be requested of applicants if it is determined necessary by the AGO in order to adequately consider the application. The AGO will notify applicants in writing if their application is selected or denied for funding. The notice will be sent to the contact person listed on the proposal form. All decisions of the Attorney General are final.

### Project Period

Projects should be operational within 6 months of the grant approval date and have established results within 18 months, meeting benchmarks along the way. Organizations receiving funding from the AGO are required to provide the AGO with regular status reports throughout the project period as well as a final report at the conclusion of the project according to the reporting schedule stated in the agreement. A sample reporting form is available at [www.ncdoj.gov/consumergrants.aspx](http://www.ncdoj.gov/consumergrants.aspx).

## Further Questions

Please review the Frequently Asked Questions (FAQ) at [www.ncdoj.gov/consumergrants.aspx](http://www.ncdoj.gov/consumergrants.aspx). If you have questions after reviewing the FAQ, please email [CPGrants@ncdoj.gov](mailto:CPGrants@ncdoj.gov) or call (919) 716-6538. Consideration of grant applications is a multi-stage, competitive process and as such we can only provide general answers about the application status and/or clarify questions or requests for information required to complete the application. We are not able to assess the merits or competitiveness of individual projects or determine whether or not applicants should submit specific project applications for consideration. All applicants are encouraged to submit complete applications that support the AGO's funding objectives.

Written inquiries may be made to [CPGrants@ncdoj.gov](mailto:CPGrants@ncdoj.gov) or by mail, addressed to:

N.C. Attorney General's Office

Consumer Protection Division

c/o Beth Smoot

CP Grants

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