



Institute for Foreclosure Legal Assistance **Request for Proposals**

The Institute for Foreclosure Legal Assistance, a project of the Center for Responsible Lending (CRL) and managed by the National Association of Consumer Advocates (NACA), is accepting applications for foreclosure legal assistance grants for fiscal year 2009.

The Institute represents a fifteen million dollar foreclosure defense initiative, created in November 2007. Funded by a generous donation from Paulson and Co. Inc, the Institute helps meet a desperate, growing need for quality legal assistance for homeowners at risk of foreclosure.

The goal of the legal assistance program is to build program infrastructure for foreclosure defense initiatives and to increase the level of legal representation available for individual homeowners faced with foreclosure. The Institute will provide training and resources to non-profit organizations performing this important work and build a national network of attorneys who work collaboratively to develop legal, legislative and community-based solutions to our nation's foreclosure crisis.

Funding is specifically earmarked to hire attorneys and legal support staff to represent homeowners faced with foreclosure. The Institute will also fund capacity building efforts and provide in-kind resources that will include trainings and training materials, technical assistance and support services, and other legal resources needed to carry out project objectives. The Institute welcomes proposals from non-profit organizations not currently funded under the foreclosure legal assistance program that demonstrate the required willingness, ability and leadership to run an effective foreclosure defense project and can develop a comprehensive program model to handle the varied needs of the clients in the community.

Proposal deadlines and decision timeline.

All applications must arrived by COB October 31, 2008.

Please mail six (6) copies of the complete proposal to:

Director of Grants Management
Institute of Foreclosure Legal Assistance
c/o National Association of Consumer Advocates
1730 Rhode Island Avenue, Suite 710
Washington DC 20036

Please do not bind, staple or fasten proposal pages together.
Please also email one PDF copy of the complete application to grants@naca.net.

For assistance or questions with your grant submission, please attend the pre-application conference call, scheduled for September 30, 2008 at 2pm EST.

For all other matters, please contact Lydia Nylander, Director of Development and Grants Management at grants@naca.net or at 202-452-1989 ext 104.

Important Dates

Request for Proposal Issue Date: September 4, 2008

Pre Application Conference Call: September 30, 2008 at 2pm.

Call in # 1-866-846-3997

Password: 390942

Application submission deadline: October 31, 2008

Funding Announcement: November 28, 2008

Expected Start Date: Early January 2009

Overview of Legal Assistance Program

The purpose of the Legal Assistance Program is to provide high-quality legal assistance and representation to homeowners faced with foreclosure. Funding is available to existing non-profit organizations that have shown a past ability to represent the legal needs of the community and can specifically increase representation throughout their state on the range of issues related to predatory and subprime mortgage practices, mortgage fraud and foreclosure litigation, and loan workouts.

Eligibility

Eligibility is restricted to non-profit legal organizations. For-profit organizations are not eligible for foreclosure assistance funding. Applicants already awarded grants under the legal assistance program are ineligible to apply. Joint proposals from multiple organizations will be accepted. If a consortium is formed to carry out the activities of a project, a single institution must be the applicant, the recipient of the award on behalf on the consortium and the entity responsible for satisfying grant requirements.

Successful applicants will be expected to use grant funds to hire attorney(s) and legal support staff whose work will be entirely focused on preventing foreclosures. Additionally, successful

applicants will be expected to participate in the support and creation of a national network of legal advocates working on foreclosure and related homeownership issues.

The Institute recognizes that each applicant will start from a unique point in developing the infrastructure needed to serve the needs of their community, so applicants will be expected to demonstrate how a proposed model will address those specific needs. Additionally, successful applicants will detail their impact on mortgage-related issues beyond the individual representation of clients, and must be willing to work collaboratively with other local, state and national organizations in helping to develop innovative methods of cross-education and training, advocacy and community organizing.

Applicants are encouraged to offer strategies that collaborate with existing agencies in their local area, if available and deemed an effective use of resources. Applicants shall submit a creative and/or functional plan to successfully leverage additional resources. Every applicant is required to provide a sustainability plan outlining a timeline and transition plan from seed funding to self-sufficiency.

Deliverables will include, but will not be limited to:

- Local and/or statewide trainings for other legal advocates
- Quarterly reports
- Mandatory attendance at strategy meetings and training
- Access to statistics on cases and other created material for research purposes.
- Detailed expenditure reports
- Site visits
- Evaluation review

Funding under the legal assistance program will cover a three year period and is conditional on grantees meeting all goals and expectations as agreed to by the applicant at the beginning of each grant year. Upon review, the expectation is that between 10 and 15 new grants will be made with a maximum grant amount normally not exceeding \$100,000. Requests for more than that amount will be considered, but must be justified by expanded and unique project activities. We anticipate making final decisions in November with an expected start date for grantees in early January.

How to apply

Application Form and Program Narrative

Please fill out the following application form and provide answers to the questions outlined in the program narrative. Program narratives should be no more than 10 pages, double spaced, using standard 12-point font (Times New Roman.). Margins should be one inch all around and all pages must be numbered.

In addition to your program narrative, please submit the following items:

Budget and Budget Narrative

- Applicant must provide the most current organizational budget and a budget for the proposed project spanning a three year period with an accompanying budget narrative.

In addition, please provide:

- an interim statement of financial position (a.k.a. balance sheet)
- an interim statement of activities (a.k.a. profit and loss statement)
- the most recently completed audit

Project Timeline and Position Descriptions

Applicants must provide a project timeline spanning a three year period for all project objectives, including all activities and their expected completion date.

Sustainability Plan Worksheet

Applicants must provide a completed sustainability plan worksheet to accompany a narrative outlining a plan for the continued viability of their proposed project.

Other Attachments

Please provide all of the following that apply:

- Copy of 501(c) (3) letter (must reflect organization's current name & address)
- Current audited financial statement
- Resumes/bios of key position holders
- Additional information that supports your application.

Review Process

All application will be peer reviewed. An IFLA Grants Committee will make all final determinations.

Institute for Foreclosure Assistance
Legal Assistance

Application Form

Organization Information

Organization Name: _____
as shown on 501(c)(3) letter

Street Address: _____

City, State, ZIP Code: _____

Phone: () _____ Fax: () _____

General Email Address: _____

Website Address: _____

Contact Information

Name: _____ Phone: () _____

Title: _____ Fax: () _____

Email: _____

Grant Request Information

Dollar Amount Requested: \$ _____

Total Operating Budget: \$ _____

Total Project Budget: \$ _____

Brief summary of the request
(required one page):

Please include project name,
population of focus, project
catchment area and proposed
activities.

PROGRAM NARRATIVE

Please answer the following questions. Please limit your application to a total of ten (10) pages.

1. Describe the qualifications of your organization for undertaking this project including your organization's quantitative and qualitative experience with legal representation of clients, key demographic served and a description of all current services or programs offered. Please also list key staff members who are involved in overseeing your programs.
2. Explain the foreclosure problems affecting your state and the community response to date on escalating foreclosure levels. Please describe any local and/or regional initiatives that have been developed to serve the increasing needs of clients facing foreclosure.
3. Explain your model for a foreclosure defense project that addresses the specific needs of clients in your community. Please submit along side this narrative an accompanying program timeline describing how you will implement the objectives of your project. In describing a new project, please include as much information as possible about the following:
 - Project model and work to be undertaken, such as individual representation, client and community organizing, advocacy on foreclosure issues, etc., and the purpose(s) of each type of work
 - Outreach to clients/community/other stakeholders
 - Staffing plans, including plans for recruiting, training and managing new staff
 - Resource development and program management plans.
 - Collaboration with other legal, non-legal, and governmental organizations
4. Please submit along with the attached worksheet, a sustainability plan narrative that describes how you will continue a new project when the grant period ends and what existing procedures you have in place for supporting the program. If you have already started a project, please report on how it is currently funded and your sustainability plans thus far. If possible, please attach the names and contact information of current and potential funders or sources of income that you have identified or obtained for your project.
5. Identify the challenges that you foresee or have encountered with creating a foreclosure defense project in your community. How will you combat them? If you have already started your project, please report on the obstacles you have encountered and how additional resources will be used to better address these identified problems.
6. Explain how you will evaluate the effectiveness of this new project. Include in this discussion as much information as possible about anticipated outputs and outcomes, both short- and long-term and both micro and macro.



IFLA Budget Narrative Worksheet

Purpose: The Budget Narrative Worksheet should be used as a resource to assist you in the presentation of your budget and must be used to submit your budget justification information. You may submit your organizational budget and proposed three year project budget in an Excel worksheet or in the format of your choice. The budget narrative must provide detailed information about quantities and dollar figures as well as a justification and rationale for why each item is necessary for completion of grant related activities. Any category of expense not applicable to your budget may be deleted. Any cost share for activities (either in kind or cash) should be explained in the budget narrative either collectively under the ‘other’ category or by expense type. NOTE: Indirect costs, occupancy and management or supervision of staff will not be funded.

A. Personnel - List each Institute funded position by title. Show the annual salary rate and the percentage of time to be devoted to Institute related activities. Compensation paid for employees engaged in grant activities must be consistent with that paid for similar work within the applicant organization.

IFLA proposed positions:	# of Staff / Salary / FTE	Justification	Line Item Sub-Total
Sub-total			\$

B. Fringe Benefits - Fringe benefits should be based on actual known costs or an established formula. Fringe benefits are for the personnel listed in budget category (A) and only for the percentage of time devoted to the project.

Fringe Benefits:	# of Staff / Salary / FTE	Justification	Line Item Sub-Total
Sub-total			\$

C. Travel – Itemize travel expenses of project personnel by purpose (e.g., staff training, depositions, meetings, etc.). Show the basis of computation.

Travel	# of Staff / Salary / FTE	Justification	Line Item Sub-Total
Sub-total			\$

D. Equipment - List non-expendable items that are to be purchased. Expendable items should be included in the “Supplies” category. Applicants should analyze the cost benefits of purchasing versus leasing equipment, especially high cost items and those subject to rapid technical advances. Rented or leased equipment costs should be listed in the “Contractual” category. Explain why the equipment is necessary for the success of your the project.

Equipment	Itemize	Justification	Line-Item Sub-Total

Sub-total			\$

E. Supplies - List items by type (office supplies, postage, training materials, copying paper, and other expendable items). Please show the basis for computation.

Supplies	Itemize	Justification	Line Item Sub-Total
Sub-total			\$

F. Occupancy- As a rule, office relocation costs are not allowable. However, costs associated with occupancy for Institute sponsored positions are allowable. Please provide detailed information about existing office costs.

Occupancy	Justification	Amount	Line Item Sub-Total
Sub-total			\$

G. Consultant Fees: For each consultant, enter the name, if known, service to be provided, hourly or daily fee (8-hour day), and estimated time on the project. Consultant fees in excess of \$800 per day require additional justification.

Contractual Fees:	Rate per hour/day/unit	Justification / Services Provided	Line Item Sub-Total

Sub-total			\$

H. Consultant Expenses: List all expenses to be paid from the grant to the individual consultant in addition to their fees.

Contractual Fees:	Rate per hour/day/unit	Justification	Line Item Sub-Total
Sub-total			\$

I. Contracts: Provide a description of the product or services to be procured by contract and an estimate of the cost.

Contracts	Justification	Line Item Sub-Total
Sub-total		\$

J. Other Costs- List any other expense listed in your IFLA project budget by major type and the basis of the computation.

Other Costs	Justification	Itemize	Amount	Line Item Sub-Total
Sub-total				\$



Sustainability Plan Worksheet

A sustainability plan seeks to establish a map for the future of your proposed project. A sustainability plan should include an organization’s overall management and operations, planning finances, fundraising, human resources programming, partnership building and board.

A written sustainability plan provides a resource for key decision-makers to ensure that Institute grant funds are used effectively and provides a structure for prospective grantees to create a self-sufficiency model. In evaluating sustainability plans, IFLA will evaluate an applicant’s ability to demonstrate organizational buy-in, organizational long-term planning and the identification or exploration of additional funding and resources available.

At a minimum, your sustainability narrative must include:

- A summary of existing sustainability efforts undertaken by your organization for general operations and for specific projects.
- An outline of how proposed program activities are taken into account during your organizational long term decision-making process.

Please accompany your sustainability plan narrative with the following worksheet. Please address five (5) key objectives under the following categories:

Organizational Management and Foreclosure Prevention Project Development

Objective 1	Activities to reach objective	Timeline	Key staff involved.
Objective 2	Activities to reach objective	Timeline	Key staff involved.
Objective 3	Activities to reach objective	Timeline	Key staff involved.

Objective 4	Activities to reach objective	Timeline	Key staff involved.
Objective 5	Activities to reach objective	Timeline	Key staff involved.

Identification of project partners and key stakeholders

Objective 1	Activities to reach objective	Timeline	Key staff involved.
Objective 2	Activities to reach objective	Timeline	Key staff involved.
Objective 3	Activities to reach objective	Timeline	Key staff involved.
Objective 4	Activities to reach objective	Timeline	Key staff involved.
Objective 5	Activities to reach objective	Timeline	Key staff involved.

Level of board commitment and engagement

Objective 1	Activities to reach objective	Timeline	Key staff involved.
Objective 2	Activities to reach objective	Timeline	Key staff involved.

Objective 3	Activities to reach objective	Timeline	Key staff involved.
Objective 4	Activities to reach objective	Timeline	Key staff involved.
Objective 5	Activities to reach objective	Timeline	Key staff involved.

Future funding and in-kind resources

Objective 1	Activities to reach objective	Timeline	Key staff involved.
Objective 2	Activities to reach objective	Timeline	Key staff involved.
Objective 3	Activities to reach objective	Timeline	Key staff involved.
Objective 4	Activities to reach objective	Timeline	Key staff involved.
Objective 5	Activities to reach objective	Timeline	Key staff involved.

Staff training and resource development

Objective 1	Activities to reach objective	Timeline	Key staff involved.
Objective 2	Activities to reach objective	Timeline	Key staff involved.

Objective 3	Activities to reach objective	Timeline	Key staff involved.
Objective 4	Activities to reach objective	Timeline	Key staff involved.
Objective 5	Activities to reach objective	Timeline	Key staff involved.



Institute Foreclosure Legal Assistance Grant **Guidelines**

The Institute for Foreclosure Legal Assistance, a project of the Center for Responsible Lending (CRL) and managed by the National Association of Consumer Advocates (NACA), is accepting applications for foreclosure legal assistance grants for fiscal year 2009.

The Foreclosure Legal Assistance program provides grant funds to specifically increase the legal representation to homeowners in foreclosure. The program seeks to support infrastructure and program development for foreclosure defense initiatives nationwide.

Project specific grants will be made with a particular focus on prevailing foreclosure rates, geographic need for foreclosure defense initiatives, a willingness to address the current and systemic issues surrounding foreclosures and a desire and commitment to community engagement, mobilizing clients and working with other key stakeholders to bolster home preservation efforts.

The non-profit entity must be willing to use proposed staff time and resources to aggressively litigate cases on behalf of homeowners. Successful program models will focus on exploring all legal options available to homeowners and will engage in direct representation of clients in foreclosure proceedings. The Institute looks less favorably on program models exclusively proposing referral services, recruitment of volunteer attorneys or the provision of pro se materials as a strategy to address the issues affecting clients in foreclosure.

Q. What does the Institute fund?

A. Grants are awarded to cover staff and other applicable project costs for expanding foreclosure prevention initiatives. Applicants requesting funding are required to explore all avenues for alternative or supplementary sources of funds.

Q. What does the Institute NOT fund?

A. The Institute does not provide funds for the following:

- General program costs
- Overhead
- Supervising and managing attorney staff costs
- Occupancy
- Attorney fees for Individuals
- Debt reduction
- Political action groups
- Research
- Institutions of higher learning
- Indirect costs.

Q. How large are Institute grants?

A. The Institute has designated approximately two million dollars to be used in foreclosure legal assistance grants for fiscal year 2009. The Institute anticipates making between 10 -15 multi year grants of up to \$100,000 per year. Grant funds are available for a three year period.

Q. Does the Institute make grants to individuals looking for legal advice?

A. No, grants are made only to 501(c)(3) organizations and to qualified non-profit agencies assisting homeowners.

Q. Are organizations who were not selected for funding excluded from applying in this second round?

A. No applicants who applied last grant cycle are eligible for this round of funding. Applicants or grantees of the recoverable grants program are eligible for funding under the foreclosure legal assistance program. Organizations currently funded under this program are ineligible to apply.

Q. Can I apply as an individual organization and as part of a joint proposal with another organization?

A. Although the Institute will not disqualify applicants who apply individually and as part of a joint project, typically applications focused on collaborative work models will be favored over solo projects. No organization will be funded both in an individual capacity and through a collaborative. Organizations contemplating multiple applications are encouraged to contact the Institute prior to the deadline.

Application Guidelines

Q. When is the application deadline?

A. All applications **must arrive** by close of business October 31, 2008. Please mail six (6) copies of the complete proposal to:

Director of Grants Management

Institute of Foreclosure Legal Assistance
c/o National Association of Consumer Advocates
1730 Rhode Island Avenue, Suite 710
Washington DC 20036

Please do not bind, staple or fasten proposal pages together.

Please also email one PDF copy of the complete application to grants@naca.net.

Late applications will not be reviewed under any circumstances.

Q. Does the Institute accept grants electronically?

A. Yes, a PDF copy of the complete proposal needs to be submitted **alongside** six (6) copies of the proposals via mail.

Q. Who can I contact about my application?

A. Ms. Lydia Nylander
Institute for Foreclosure Legal Assistance
Email: grants@naca.net
Phone: 202 452 1989 ext 104
Fax: 202 452 0099

Q. Is there a proposal format that must be followed?

A. Please fill out the application form and provide answers to the questions outlined in the program narrative. Please observe stipulated page limits. Program narratives should be no more than 10 pages, double spaced, using standard 12-point font (Times New Roman.). Margins should be one inch all around and all pages must be numbered.

Q. Do the budget narrative, program timeline and sustainability plan forms count towards the 10 limit page limit?

A. No, the page limit refers only to the narrative section of your application.

Q. Can I submit additional information in support of my application?

A. The review of applications will focus primarily on the answers to the questions outlined; however letters of support and additional information about your organization and work is welcomed.

Financial Questions

Q. What should we do if our organization has not been audited? Can we submit a copy of our IRS 990?

A. If your organization does not have a formal audit from an independent accounting firm, please submit your most current 990.

Q: What financial information do you require?

A. The review team pays **close and careful** attention to an organization's financial status.

Your proposal should include:

- a organizational budget for the current fiscal year (must include both revenues and expenses)
- a project budget for the three year period or the perceived lifespan of the project.
- an interim statement of financial position (a.k.a. balance sheet)
- an interim statement of activities (a.k.a. profit and loss statement)
- the most recently completed audit

Q. If you have applied for a grant from the Institute before, do we still need to resubmit copies of all financial information?

A. Yes. Previous applicants must re-submit complete financial information for this grant round.

Q. If our organization does not yet have a 501(c)(3) ruling from the IRS, but has applied for one, can we apply for a grant from the Institute?

A. Yes, but you must submit with your application a copy of your application for tax-exempt status (IRS Form 1023).

Q. Is it OK if our tax-exempt letter contains old information?

A. We ask that you send us an updated letter from the IRS that contains your current address and organization name. Please refer to the contact information on your old letter to request an updated letter.