

■ Request for Proposals

**Economic Security:
Foreclosure Prevention
Counseling and Legal Services**

Introduction

Silicon Valley Community Foundation is a catalyst and leader for innovative solutions to our region's most challenging problems. One of these problems—the continued need for foreclosure mitigation counseling services and legal assistance—is addressed through our economic security strategy. To understand our goals and objectives for this strategy, we encourage you to read the community foundation's research paper on the topic at <http://www.siliconvalleycf.org/grantmaking-strategies/pdf/research-paper-asset-building.pdf>

The economic security strategy has a three-pronged approach: (1) foreclosure prevention counseling which seeks to expand the ability of housing-counseling and legal-service agencies to effectively serve homeowners and tenants at risk from foreclosure; (2) combining financial education with asset building which seeks to increase the availability of sound financial education and savings programs for low- and moderate-income people; and (3) anti-payday lending policy advocacy which seeks to promote policy advocacy and educational activities that curb predatory payday lending practices and support cost-effective alternatives. This request for proposals, or RFP, focuses specifically on foreclosure prevention counseling. By using an RFP approach, the community foundation aims to solicit the best thinking of nonprofit service providers, public sector agencies, research institutions and other entities serving San Mateo and Santa Clara counties.

Responses to this RFP are due by 5 p.m. on Thursday, April 28, 2011. In order to be fair to all applicants there will be no exceptions to the deadline for late proposals.

Problem Statement

During the past decade, the increasingly complex financial landscape (e.g., “exotic” home mortgage loans and proliferation of credit card offerings and savings products) has often led to consumer confusion and poor financial decision-making. At the same time, reduced regulatory safeguards have allowed increased predatory lending practices by some financial services businesses. Together, these factors created serious financial trouble for many consumers, as evidenced by the bursting of the housing bubble in 2008 and the resulting tide of foreclosures throughout the country.

Foreclosures continue to be a problem in our region, particularly within communities of color and among other vulnerable populations, such as seniors. Not only do residents continue to face foreclosure due to unsustainable mortgage products, but many homeowners have lost jobs or seen hours cut due to the recession and are unable to pay their monthly mortgage. While financial assistance from the federal government has existed to incentivize banks to modify mortgage loans to prevent foreclosure, the incentives have not yielded the hoped-for results of a permanent “fix” for homeowners. Tenants are also at risk when the owner of a rental property is foreclosed upon—forming a ripple effect that can lead to abrupt displacement and homelessness. As a result, foreclosure prevention counseling and legal services agencies continue to struggle to respond to the high demand for their services with little confidence that this situation will abate soon.

Adding to this grim picture is the expectation that there may be a steep rise in foreclosures in 2011 as banks deal with the back log in foreclosure filings from late 2010 and additional homeowners begin to default on their mortgage payments. Further, it is likely that monies provided by the U.S. Congress and other funding sources during the past several years will be severely cut back or discontinued, and that in the near term, the new Keep Your Home California initiative will not adequately fill the funding void.

Program Goal

Grants will be made available to support foreclosure prevention counseling and legal services activities in San Mateo and Santa Clara counties. Funding will cover staff costs and underwrite counseling or legal services and/or expand training and technical assistance for counseling or legal service agencies.

Each applicant organization may apply for up to \$75,000 to help underwrite the cost of providing foreclosure prevention counseling or legal services. These costs might include training and contracting with additional financial and legal service counselors; partnering with financial institutions, public sector agencies and other entities to reach troubled homeowners/tenants; and/or conducting outreach to homeowners/tenants. Funds will be available to cover a portion of overhead costs associated with service provision, but will primarily target specific project expenses.

Applicants will be evaluated based on recent track record in foreclosure prevention counseling/legal services and results achieved, as well as staffing needs in light of current demand for services. We know that the timely contracting and training of staff, especially legal counselors, has been difficult, so applicants should address this issue. Applicants also should give priority to addressing project sustainability in light of an expected reduction in the availability of government and private funding for service provision during the next year. Applicants who work with homeowners are encouraged to describe how they will improve clients' housing stability and financial well-being as a result of services provided, even if they are unable to secure permanent loan modifications for clients. For organizations funded by the community foundation in 2010, the proposal evaluation process will focus particular attention on whether the grant outcomes, noted in the grant agreement, were met.

Grantees selected under this RFP will measure one or more of the following indicators that will track the number of: homeowners who receive individualized housing foreclosure counseling/legal advice; workout packages submitted to lenders or servicers on behalf of homeowners; homeowner clients who acquire temporary or permanent loan modifications or have reinstated/re-started mortgages; and tenants who remain in properties affected by foreclosure or who obtain additional time and/or financial resources to secure alternative housing and thereby avoid homelessness.

Proposal Eligibility Criteria

- San Mateo and/or Santa Clara County-serving organizations. Organizations headquartered outside the two county region must demonstrate significant service to the area.
- Organizations with a 501(c)(3) designation, those that have a fiscal sponsor with a 501(c)(3) designation, public agencies, collaborations of nonprofit and public agencies, or other entities that have a designated charitable purpose.
- Organizations that do not discriminate based on race, color, national origin, citizenship status, creed, religion, religious affiliation, age, gender, marital status, sexual orientation, gender identity, disability, veteran status or any other protected status under applicable law. If an organization only serves a specific population, e.g., women or specific ethnic populations, the community foundation will consider the proposal on a case-by-case basis.
- Organizations with religious affiliations will be considered for funding only if the project for which they seek support attempts to address the needs of the wider community without regard to religious beliefs.

Project Proposal Characteristics

We are receptive to concrete, practical and impactful project proposals that:

- Include both well-tested models that can be scaled up or expanded regionally while maintaining local relevance, and new pilots that, if successful, can be grown and replicated.
- Benefit from collaborative work and bring public and private partners together with nonprofit organizations.
- Demonstrate knowledge of the sector and its trends.
- Identify target population to be reached and justification for that focus.
- Provide clear benchmarks for measuring progress.

Eligible Projects

This RFP focuses on foreclosure prevention counseling and legal services. While we expect that most of the proposals funded will focus on program implementation, we also may consider requests for planning grants as stand-alone endeavors where a compelling case can be made. For these types of grants, the community foundation is interested in projects that have potential for significant impact in the RFP priority area and where planning activities are a necessary component for moving an issue forward. Some examples may include: collaborative undertakings, consideration of innovative new programs and service areas, and other promising opportunities that require additional exploration or research. The community foundation will not fund planning that is part of an organization's or program's ongoing activities. Note that successful planning grant recipients are not guaranteed to receive an additional grant for project or program implementation, but such support may be awarded.

Application Process

1) Review of reference materials.

- Key Dates (listed below and at <http://www.siliconvalleycf.org/grants/key-dates.html>)
- Grant Applicant FAQ sheet (<http://www.siliconvalleycf.org/grants/FAQ.html>)
- Research paper (<http://www.siliconvalleycf.org/grantmaking-strategies/pdf/research-paper-asset-building.pdf>)
- RFP for Economic Security: Foreclosure Prevention Counseling and Legal Services.

2) Participation in the information session is highly encouraged for those interested in responding to this RFP.

To reserve your seat, please visit our website at www.siliconvalleycf.org and register online. For planning purposes, we ask that you complete your online registration no later than three days prior to the date of the RFP information session.

Only those organizations considering a response to the RFP should attend an information session.

Follow-up phone consultations and in-person meetings will be available with community foundation staff as time permits.

3) Submission of proposal. Although we prefer proposals in electronic form, hard copies will be accepted.

All proposals must be received by email or postmarked no later than 5 p.m. on Thursday, April 28, 2011. In order to be fair to all applicants, there will be no exceptions to the deadline for late proposals.

Key Dates

April 7, 2011:	Information session (Please visit our website to register)
April 28, 2011, 5 p.m.:	Proposal submission deadline
June 2011:	Announcement of grant awards

Proposal Evaluation Criteria

Proposals for grants should include a narrative that responds to the questions posed at the end of this document. The narrative should be a maximum of eight typed pages, use 12-point font and no less than one-inch margins. Grant proposals will be evaluated, on a competitive basis, using the following criteria:

- Clarity of project description and project activities regarding steps to be taken to achieve desired outcomes.
- Achievable timeline that corresponds to the key activities.
- Meaningful benchmarks and indicators of success.
- Innovative and effective strategy with potential for systems change.
- Organizational capacity to implement project—including staffing and leadership, operational and fiscal management.
- Established track record in specific program content area or potential to achieve needed content expertise.
- Ability to leverage financial, human and technical resources leading to greater impact.
- Ability to contribute content area knowledge to the field.

Total Awards

Approximately \$500,000 is available for grants under this application, with an expected range of \$50,000 to \$75,000 for each grant awarded. Successful applicants will receive grants for a minimum of one year. Please think carefully about all the aspects of the proposed project that require support, prioritize what you need, and budget for those items. Budget requests will be closely analyzed and applicants should include a budget narrative that makes clear the necessity of the project's specific line-items. Typically planning grant requests should not exceed \$50,000 for a minimum of one year.

Review and Selection Process

An expert advisory committee with issue expertise for this strategy will help staff to review all proposals recommended for funding to the community foundation's board of directors. Applicants may receive a site visit, telephone call and/or other type of communication from community foundation staff as part of the proposal review process.

Applicants will be informed of grant decisions in June 2011.

Please note that successful project proposal narratives may be posted publicly on our website to reflect our value of transparency and encourage learning among grantees and future applicants as well as members of the community at large.

Evaluation, Monitoring and Grantee Learning Activities

- Grantees will be expected to meet the community foundation's requirements for the submission of financial and narrative reports, including an interim progress report, final report, and/or presentation to community foundation staff and donors.
- In an effort to further the overall program goals of this RFP, inform future RFPs related to this topic and contribute to larger field-building objectives, grantees will be asked to participate in periodic meetings to share information on project activities and best practices as well as participate in research-based evaluations.

Thank you very much for your interest in responding to this RFP and in making our region a better place. We look forward to reviewing your proposal.

Application Checklist

Cover Sheet

RFP Proposal Narrative addressing proposal information requirement questions.

- A maximum of eight pages, 12-point font, margins no less than one inch

Attachments: All attachments are required.

Attachment A: A detailed line-item budget for the project (that includes details on how the community foundation's funding would be used)

Attachment B: A budget narrative for the project

Attachment C: A copy of your organization's current overall operating budget

Attachment D: Most recent audit, if available

Attachment E: Board of Directors list that includes members' professional affiliations

Attachment F: Evidence of tax-exempt status

Attachment G: Memoranda of Understanding from collaborative partners (if appropriate)

Send to grantproposals@siliconvalleycf.org OR mail one hardcopy to Silicon Valley Community Foundation's headquarters

Silicon Valley Community Foundation

Attn. Grantmaking Department

2440 West El Camino Real, Suite 300

Mountain View, CA 94040

Submissions must be received by email or postmarked no later than 5 p.m. on Thursday, April 28, 2011. In order to be fair to all applicants, no exceptions to the deadline will be made for late proposals.

Thank you for your application.

If you have any questions, please call 650.450.5400 or email us at grants@siliconvalleycf.org

Application Cover Sheet

Economic Security: Foreclosure Prevention Counseling and Legal Services

Submit one electronic* copy to:

grantproposals@siliconvalleycf.org

or

Submit one hard copy to:

Silicon Valley Community Foundation

Attn: Grantmaking Department

2440 West El Camino Real, Suite 300

Mountain View, CA 94040

Telephone: 650.450.5400 Fax: 650.450.5453

**We prefer electronic submissions. If you have questions, please contact us at grants@siliconvalleycf.org*

General Information

Date: _____

Amount Requested: \$ _____ Duration of project: _____

Name of Institution/Organization: _____

Organizational Budget: \$ _____ Region/County Served: _____

Project Name: _____

Address: _____

City/State/Zip: _____

Website Address: _____

Name and title of primary contact for proposal: _____

PHONE: _____ FAX: _____ EMAIL ADDRESS: _____

Executive Director of organization (if other than above): _____

PHONE: _____ FAX: _____ EMAIL ADDRESS: _____

Are you a past grantee under this grantmaking strategy? Yes No

Please describe in one sentence the project and the purpose for which funding is being sought:

Proposal Information Requirements

1. What is the mission of the organization?
2. What is the project for which funding is being sought and what is the primary purpose of the project?
3. What is the geographic region(s) served by the proposed project (county and specific cities/communities)?
4. What is the demographic population that will be served by your project? (*Please provide specifics, e.g. percentage of low-income or people of color, etc. as available.*)
5. What are the key project activities and time line? If the project received funding from the Economic Security: Foreclosure Prevention Counseling and Legal Services strategy previously, what aspects of the project have changed or not?
6. What impact do you hope to achieve? How will you know if you achieve it? (*Please provide your anticipated accomplishments according to the indicators identified in the Program Goal section. Please provide other specific outcomes, identified benchmarks and indicators of success that are meaningful and can be captured using qualitative and/or quantitative evaluation approaches. If you are a current grantee, describe your progress toward reaching the outcomes noted in your grant agreement.*)
7. What are the unique aspects and features of your project?
8. What experience does your organization or collaborative have working in this area? (*Please provide specific achievements that describe your organization's capacity.*)
9. Describe your organizational capacity to implement the project. (*Please include staffing and board leadership as well as operational and fiscal health and management.*)
10. What is the most difficult aspect of this project that could affect your success?
11. Why is this the right time for this project?
12. What can your organization contribute to the field in terms of knowledge-building? Are there new, innovative approaches/tools that your agency has developed that have had a measurable impact on your organization's clients? (*e.g. formed new networks or created a new way of working with clients and service providers in the field, etc.*)
13. If the proposal were to receive funding from the community foundation, how will your organization sustain the project after the funding from the community foundation ends?
14. Collaborative Partners/Agencies (if any) and their contact information.

ABOUT SILICON VALLEY COMMUNITY FOUNDATION

The vision of Silicon Valley Community Foundation is to be a comprehensive center for philanthropy that inspires greater civic participation throughout San Mateo and Santa Clara counties.

The mission of Silicon Valley Community Foundation is to strengthen the common good, improve quality of life and address the most challenging problems. We do this through visionary community leadership, world-class donor services and effective grantmaking.

We value:

Collaboration	Integrity
Diversity	Public Accountability
Inclusiveness	Respect
Innovation	Responsiveness

At a Glance

Silicon Valley Community Foundation is a catalyst and leader for innovative solutions to our region's most challenging problems. Serving all of San Mateo and Santa Clara counties, the community foundation has \$1.8 billion in assets under management and 1,500 philanthropic funds. The community foundation provides grants through donor advised and corporate funds in addition to its own endowment funds. The community foundation serves as a regional center for philanthropy, providing donors simple and effective ways to give locally and around the world. Find out more at www.siliconvalleycf.org.

MORE INFORMATION

If you have questions,
please contact us at
grants@siliconvalleycf.org
or call 650.450.5400.

**SILICON | community
VALLEY | foundation®**
SERVING SAN MATEO AND SANTA CLARA COUNTIES

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To read more about Silicon Valley Community Foundation
visit www.siliconvalleycf.org
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