



Request for Proposals

Economic Security: Foreclosure Prevention Counseling

Introduction

Silicon Valley Community Foundation advances 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 and legal services. 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.

Grant applications must be submitted through our new on-line application system, [applySVCF](#), by 5:00 p.m. on Friday, May 3, 2013.

Problem Statement

Foreclosures and their effects 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 lingering effects of the recession and are unable to pay their monthly mortgage. 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.

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. Additionally, the post-foreclosure remedies have not yet resulted in significant financial benefits to households harmed by improper foreclosure processes. Additionally, the lack of clear information and appropriate outreach regarding relief and other settlements has led to confusion on the part of past and current borrowers. While the number of new foreclosures in California is lower than in the previous two years and demand for housing counseling and legal services is leveling off, counselors and legal services providers in Silicon Valley continue to provide assistance to prevent new foreclosures and help former homeowners navigate the system with regard to potential benefits.

Program Goal

Grants will be made available to support foreclosure prevention counseling and legal services activities in San Mateo and Santa Clara counties. Priority will be given to collaborative efforts among housing counseling and legal services agencies that seek to leverage additional impact and/or enhance the efficiency of intake, referral and other processes. Given the leveling off of demand for services by homeowners and tenants, the community foundation will closely assess applicants' case loads, geographic coverage, and service quality to ensure that scarce foundation resources are used most effectively. The community foundation will also take into consideration whether an applicant is slated to receive funding under the Department of Justice's \$10 million RFP for Consumer Assistance Grants or a Homeowner Implementation Bill of Rights Grant and may adjust grant funding accordingly.

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Each applicant organization may apply for a grant in the \$20,000 - \$ 40,000 range to help underwrite the cost of providing foreclosure prevention counseling or legal services. This amount is substantially less than what was provided under previous RFPs given the leveling off of demand for services by Santa Clara and San Mateo County residents, and the potential availability of funding from the California Department of Justice.

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. If a collaborative activity/project is proposed, applicants should indicate the purpose of the collaborative, how it is expected to enhance services for clients, and how the collaborative would operate and be governed. One lead agency should be identified in the proposal and Memoranda of Understanding (MOUs) should be signed by collaborative members. Applicants also should give priority to addressing project sustainability in light of the limited availability of government and private funding for service provision. 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 2012, 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.

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Application Process

- 1). Review reference materials. These may be found at <http://www.siliconvalleycf.org/content/economic-security.org>
 - Research paper on the Economic Security strategy
 - RFP for Economic Security: Foreclosure Prevention Counseling
- 2). Participate in the information session. This is mandatory for those interested in responding to this RFP. Because all grant applications must now be submitted online, this session provides an overview of SVCF's online application system, [applySVCF](#). Additionally, information sessions provide an opportunity for applicants to review in more depth the RFP's content and ask questions. To register for this session please visit our website's calendar.

More specific questions about program concepts, content, eligibility and evaluation can be asked through phone calls and in-person meetings with the program officer, as time permits.

- 3). Submit grant application, including required attachments, through our new online application system, [applySVCF](#). Applications must be submitted by 5 p.m. Friday, May 3, 2013.

Key Dates

April 8, 2013:	Release of RFP
April 9, 2013:	RFP Information session (register through our online calendar)
May 3, 2013 5 p.m.:	Proposal submission deadline
June 2013:	Announcement of grant awards

Proposal Evaluation Criteria

Proposals for grants should include a narrative that responds to the questions found at [applySVCF](#). Grant proposals will be evaluated, on a competitive basis, using the following criteria:

- Innovative and effective strategy with potential for systems change.
- 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.
- 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

Successful applicants will receive grants for a minimum of one year. Approximately \$300,000 is available for grants under this application. 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. 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.

Please note that 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.

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Review and Selection Process

An 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 2013.

Evaluation, Monitoring and Grantee Learning Activities

- Grantees will be expected to meet the community foundation's requirements for a final financial and narrative report as well as a presentation to community foundation staff and donors if requested.
- 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.

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MORE INFORMATION

If you have questions, please contact us at grants@siliconvalleycf.org or call 650.450.5540

To get all the latest grantmaking information, follow us on Facebook and subscribe to our community e-newsletter at www.siliconvalleycf.org/enewsletters

About Silicon Valley Community Foundation

Vision:

Silicon Valley Community Foundation advances innovative philanthropic solutions to challenging problems, engaging donors to make our region and world a better place for all.

Mission:

Silicon Valley Community Foundation is a comprehensive center of philanthropy. Through visionary leadership, strategic grantmaking and world-class experiences, we partner with donors to strengthen the common good locally and throughout the world.

We value:

Collaboration	Integrity
Diversity	Public Accountability
Inclusiveness	Respect
Innovation	Responsiveness

At a Glance

Silicon Valley Community Foundation makes all forms of philanthropy more powerful. We serve as a catalyst and leader for innovative solutions to our region's most challenging problems. The community foundation has more than \$2.9 billion in assets under management and more than 1,650 philanthropic funds. As Silicon Valley's center of philanthropy, we provide individuals, families and corporations with simple and effective ways to give locally and around the world. Find out more at www.siliconvalleycf.org.



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

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