



# Request for Proposals

**Economic Security:  
Foreclosure Prevention  
Counseling**

## 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/content/economic-security>.

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.

**Responses to this RFP are due by 5 p.m. on Thursday, May 3, 2012.**

**In order to be fair to all applicants there will be no exceptions to the deadline.**

## 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 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 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 to incentivize banks to modify mortgage loans to prevent foreclosure exists, the incentives have not yielded the hoped-for results of a permanent "fix" for homeowners. The recent attorney general's \$26 billion mortgage settlement with five large banks on behalf of homeowners affected by unlawful practices is considered a drop in the bucket when divided among the 49 states, and California's share of some \$12-\$18 billion is "just a start."<sup>1</sup> By some estimates, more than 1 million Californians could get relief from the settlement and/or other sources, but there is little information on the specifics, leading to confusion on the part of current and past borrowers. Already, some housing counseling agencies are fielding requests for information about whether they qualify for these different forms of relief and whether letters they are receiving from regulators about financial relief are legitimate. Scams are on the rise as a result. And while the number of foreclosures in California is down from one year ago, it is unclear whether this slowdown will continue given the backlog of foreclosure filings over the past year. Going forward, the demand for services from these

<sup>1</sup>Quote by Rick Jacobs of Californians for a Fair Settlement in a San Jose Mercury News article on mortgage settlement, February 10, 2012

agencies could increase not only from homeowners at risk of foreclosure but also from those who have already lost their homes.

Adding to this grim picture is the fact that \$86 million provided by the U.S. Department of Housing and Urban Development for housing counseling services in previous years was taken out of the 2012 budget and the 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. New under this RFP is support for 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 expected high level of demand for services by homeowners and tenants in a period of resource scarcity, the community foundation is open to funding innovative ideas that would extend the reach of services to more individuals in need while maintaining high levels of quality. Funding will cover staff costs and underwrite counseling or legal services and/or expand training and technical assistance for counseling or legal service agencies. Funding may also cover the cost of administration to coordinate services among agencies that propose to partner on some/all of the services they deliver to clients as described above.

Each applicant organization may apply for up to \$65,000 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. If a collaborative activity/project is proposed, a modest amount of funding may be considered to cover coordination costs.

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 a Memorandum of Understanding (MOU) should be signed by each collaborative members. While collaborative activities are encouraged, the community foundation expects the majority of funding under this RFP will be provided to individual agencies as in past grant rounds. Applicants also should give priority to addressing project sustainability in light of the reduced 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 2011, 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 by tracking 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 found on <http://www.siliconvalleycf.org/content/economic-security>.

- Key dates (listed below and on the website)
- Grant applicant FAQ sheet
- Research paper
- RFP for Economic Security: Foreclosure Prevention Counseling and Legal Services

### 2) Participate in the information session.

We encourage all those interested in responding to this RFP to participate in the information session. To reserve your seat, please visit our website at [www.siliconvalleycf.org](http://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) Submit proposal.

Although we prefer proposals in electronic form, hard copies will be accepted. Electronic submissions should be in pdf format. Please do not send scanned documents.

**All proposals must be received by email or postmarked no later than 5 p.m. on Thursday May 3, 2012. In order to be fair to all applicants, there will be no exceptions to the deadline.**

### Key Dates

**April 11, 2012:** Information session (Please visit our website to register)

**May 3, 2012 5 p.m.:** Proposal submission deadline

**July 2012:** 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 \$455,000 is available for grants under this application, with an expected range of \$50,000 to \$65,000 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 July 2012.**

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, build coalitions and work toward a common goal of enhancing immigrant integration in Silicon Valley.

*Thank you 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 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 (Note that this is not required for returning applicants unless there have been changes to the Board of Directors from the previous application.)
- Attachment F:** Evidence of tax-exempt status
- Attachment G:** Memoranda of Understanding from collaborative partners (if appropriate)
- Send to [grantproposals@siliconvalleycf.org](mailto: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, May 3, 2012. In order to be fair to all applicants, there will be no exceptions to the deadline.**

**Thank you for your application.**

If you have any questions, please call 650.450.5400 or email us at [grants@siliconvalleycf.org](mailto:grants@siliconvalleycf.org)

# Application Cover Sheet

## Economic Security: Foreclosure Prevention Counseling

### 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 strongly prefer email submissions in pdf format. Please do not email scanned documents.

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

### General Information

Date: \_\_\_\_\_

Amount Requested: \$ \_\_\_\_\_ Duration of project: \_\_\_\_\_

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

Project Name: \_\_\_\_\_

Name of Institution/Organization: \_\_\_\_\_

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:**

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## 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* 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. 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?
13. Collaborative partners/agencies (if any) and their contact information. *Please include a signed Memorandum of Understanding if you are proposing a collaborative activity with another agency(ies).*

#### MORE INFORMATION

If you have questions, please contact us at [grants@siliconvalleycf.org](mailto:grants@siliconvalleycf.org) or call 650.450.5400.

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

## 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](http://www.siliconvalleycf.org).



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fax: 650.450.5401

To read more about Silicon Valley Community Foundation  
visit [www.siliconvalleycf.org](http://www.siliconvalleycf.org)