

# Equal Justice Wyoming Foundation

## **REQUEST FOR PROPOSALS**

### **Department of Justice – Bank of America National Settlement Foreclosure Prevention & Community Redevelopment Grants**

The Equal Justice Wyoming Foundation (“EJWF”) is pleased to announce that it plans to distribute funds received from Bank of America as a term of a settlement with the U.S. Department of Justice (the “National Settlement”). The National Settlement distributed funds to IOLTA organizations, including EJWF, to be used to design, develop, and fund effective projects to provide “foreclosure prevention legal assistance and community redevelopment legal assistance.” EJWF is soliciting Requests for Proposals (RFPs) from legal services providers for projects that provide foreclosure prevention legal assistance and/or community redevelopment legal assistance.

**Deadline to Apply: 5:00 p.m., February 15, 2017**

**Grant Period: March 1, 2017 – December 31, 2017**

Please direct any questions to Angie Dorsch, Executive Director of the Equal Justice Wyoming Foundation, at 307-777-8383 or [angie.dorsch@equaljusticewyomingfoundation.org](mailto:angie.dorsch@equaljusticewyomingfoundation.org).

#### **1. Award Information**

EJWF will distribute the funds over several years. There is no express or implied guarantee of renewal or continuation of grants past the current grant year. Organizations may apply for single grants, or may separately apply for a foreclosure prevention and community redevelopment grant. The exact dollar amount of grants awarded will vary depending on the number and quality of applications received. EJWF has full discretion to award or withhold funding to distribute later for any reason, including an assessment of the ability of the applicants to meet the requirements of the grant.

**Who May Apply:** To be eligible to receive a grant funded by these funds, an applicant must be a nonprofit organization whose mission includes the provision of civil legal aid or pro bono legal services to low-income people in Wyoming.

#### **2. Guidelines**

Grants may be awarded in either or both of two substantive areas:

## **A. Foreclosure Prevention Legal Assistance**

Proposals should describe how grant funds will be used to prevent foreclosures in the context of the specific circumstances faced currently in the Wyoming communities that you serve.

Recognizing that the foreclosure crisis has slowed in some areas, an applicant should discuss the foreclosure trends and continuing borrower needs that its program specifically seeks to address, and how its foreclosure prevention services will meet those needs. Strategies may be across a broad range of options, but should reflect an understanding of the current needs and challenges within the communities to be served, knowledge of successful models, flexibility and creativity, and necessary collaborations to achieve stated goals.

Legal assistance for foreclosure prevention may include, but is not limited to the following:

- Outreach and education on the foreclosure process and legal options
- Review of loan documents and counseling about viability of loan modification, identifying state or federal violations including Homeowner Bill of Rights violations
- Loan modification assistance, including forbearance agreements and repayment plans for debt forgiveness or reduction, interest rate reduction, or extending time for payments; also transitional options, including short sale, deed in lieu of foreclosure, and cash for keys
- Negotiation, mediation and litigation to address service violations
- Loan modification denial appeals
- Reverse mortgage advice to older adults
- Pursuing affirmative actions to restore title in other context, such as consumer fraud, predatory lending, or financial abuse
- Policy advocacy and support services to increase capacity and foster collaboration with local, state and national groups on any of the issues above

Under the National Settlement, the funds are obligated to be used to fund projects that “prevent foreclosure.” An applicant should make the appropriate case that particular activities they identify are within the parameters of “foreclosure prevention legal assistance”. If, in proposing a project outside the identified parameters listed above, an applicant can justify why that project will prevent foreclosures, it should do so with documented evidence.

## **B. Community Redevelopment Legal Assistance**

Proposals should describe how grant funds will be used for community redevelopment legal services. Proposed projects should support and promote economic development by providing legal services that revitalize or stabilize low-income communities in Wyoming. Strategies may be across a broad range of options, but should reflect an understanding of the current needs and

challenges within the communities to be served, and knowledge of successful models for meeting those needs. The organization should have established partnerships that are necessary to achieve the stated goals.

EJWF looks to applicants to develop creative projects that will have far-ranging and lasting impact on Wyoming communities. Applicants have flexibility in defining community redevelopment. However, EJWF will generally not fund legal services that exclusively benefit individuals under this grant category. In other words, EJWF is seeking proposals for projects that will create long-term systems or enhance existing systems that benefit communities.

Community redevelopment legal assistance may include, but is not limited to the following;

- Transactional support: 1) to develop capacity of nonprofit organizations that serve low-income communities; 2) to support projects typically considered community redevelopment, such as development and preservation of affordable housing, childcare, senior centers, job training centers, day labor centers; or, 3) for micro-businesses and low-income entrepreneurs or other local and community-owned services
- Developing the capacity of low-income community members to advocate on behalf of their community with respect to proposed laws or legislative action, whether by representing a nonprofit organization or a community group
- Representation of low-income communities with respect to community conditions, e.g., with respect to environmental justice, equity in transit-oriented development, prevention and elimination of homelessness, inclusion of affordable housing and other matters that protect the healthy development of communities
- Legal assistance that is transformative to a community, promotes systemic change, promotes economic security, and has broad impact
- Redevelopment assistance to cities and counties, e.g., ensuring that localities and developers meet their obligations to provide adequate relocation assistance and replacement housing for families displaced by redevelopment
- Devising program, policy and legislative solutions to the loss of affordable housing, other affordable housing advocacy to combat displacement and enforce redevelopment law
- Developing anti-displacement and gentrification-prevention strategies
- Strategies to eliminate and prevent conditions of blight

### **3. Criteria for Funding**

**Demonstrated Need of the Target Population:** EJWF will consider the articulated needs of a well-defined target population in Wyoming.

**Impact of Services:** EJWF will consider the anticipated outcomes of the services, including the number of people that will be served, and the nature of the impact on the lives of the target populations.

**Deliverables within Grant Period:** Grant deliverables must be achievable within the grant period of the proposed grant. While funding a portion of a project coupled with other funding as a bigger project over a longer term will be considered, the proposal should articulate the specific deliverables that will be achieved with the grant funding during the grant period.

**Partnerships and Collaboration:** As relevant, EJWF will consider the extent to which an applicant already has developed necessary partnership, or has demonstrated the ability to partner with community organizations, local government, or other stakeholders to accomplish goals. EJWF anticipates the added value of strong partnerships particularly in regard to community redevelopment proposals.

**Leverage and Sustainability:** Because the National Settlement is one-time funding, EJWF is particularly interested in hearing how the proposed projects fit within current organizational programming. If it is an existing project, how will funds be leveraged to increase services? If the project is a new innovation, how will the organization sustain the project past the first year? Is it replicable or scalable? How will information about the project be shared with other legal aid organizations?

**Organizational Excellence:** EJWF will also consider the experience of the grantee in successfully executing similar projects, the stability of the organization infrastructure as it will impact its ability, as necessary, to hire, train, and supervise attorneys, and to successfully administer the grant, including grant budgeting, reporting and evaluation.

#### **4. Evaluation**

In addition to client stories and relevant benefit data that programs will be collecting in conjunction with the funding, the EJWF, as a member of the National Association of IOLTA Programs, will require that grantees collect the following data which will be aggregated with national data:

##### **A. Foreclosure Prevention Legal Assistance**

- How many individuals were served (separately, how many adults age 60+, children, and veterans)?
- How many foreclosures were prevented?
- How many foreclosure clients benefitted in other ways?

## **B. Community Redevelopment Legal Assistance**

- How many individuals benefitted (separately, how many adults age 60+, children, and veterans)?
- How many nonprofits benefitted, if any?
- How many small business clients benefitted, if any?

## **5. Reports**

Successful applicants who receive grant funds will be required to submit periodic reports.

No later than August 15, 2017, grantees will be required to submit an interim report to EJWF with respect to all expenditures made from this grant through July 31, along with a narrative indicating the progress made toward the goals of the grant. The narrative should include stories that demonstrate how the funds have made a difference to prevent foreclosures or advance community redevelopment as well as relevant data.

No later than January 31, 2018, grantees will be required to submit a final report to EJWF with respect to all expenditures made from this grant, along with a narrative describing the progress made toward the goals of the grant. The narrative should also include stories that demonstrate how the funds have been used to prevent foreclosures or advance community redevelopment as well as relevant data.

Grantees will be required to collect the data identified in section 4 of this RFP and will report the data in both interim and final reports. Grantees will be required to keep supporting documentation regarding the data that can be easily checked and verified. Grantees will also be required to maintain records that track the receipts and expenditures of grant funds along with supporting documentation in a format that can be easily checked and verified.

## **6. Submissions**

Applications may be submitted by mail to Equal Justice Wyoming Foundation, 2300 Capitol Ave., 1<sup>st</sup> Floor, Cheyenne, WY 82002 or electronically to [angie.dorsch@equaljusticewyomingfoundation.org](mailto:angie.dorsch@equaljusticewyomingfoundation.org).

# Equal Justice Wyoming Foundation

## Department of Justice – Bank of America National Settlement Foreclosure Prevention & Community Redevelopment Grant Application

**Organization Name:**

**Amount Requested:**

**Wyoming County(ies) Served:**

**Key Project Staff:**

Name and Title:

Name and Title:

**Key Partners:**

Organization:

Organization:

**Is this a new project or continuation or expansion of an existing project?**

**Project Abstract:** Provide a brief description of the core aspects of your proposed project. (You will give a detailed description in the Project Description section of the application.)

**Intended Beneficiaries:** Identify the target population or Wyoming community that is the intended beneficiary of the proposed project and explain how this funding will benefit the target population or community.

**Budget:** Provide a budget for the proposed program. Identify costs to be covered by this grant and any expenses or costs to be covered by any other funding source or third party. Identify the nature and sources of all in-kind resources to be utilized by the project, the estimated value of such in-kind contributions, and the basis for the estimated value.

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## Department of Justice – Bank of America National Settlement Foreclosure Prevention & Community Redevelopment Grant Application

### PROJECT DESCRIPTION

1. **Statement of Need:** Discuss the need or problem the organization seeks to address or the opportunity on which the organization seeks to capitalize.
2. **Proposed Objectives:**
  - a. List and describe the major objectives and strategies for the project or program.
  - b. What challenges do you anticipate encountering?
  - c. How will you communicate the availability of the services to the community?
3. **Clients to be Served:**
  - a. Describe the geographic area or areas to be served.
  - b. Identify and describe the demographics of the target community, and explain why the target population is in particular need of the services to be provided.
4. **Partnerships:** Provide information about current and planned collaboration with other Wyoming legal services programs and other types of organizations in the community.
5. **Proposed Activities:** Provide a list of specific proposed activities to be completed during the grant period by quarter, the objectives of each of the activities, and who is the responsible staff or partner for each activity. (If you plan to develop new resource materials, explain how the new materials will differ from those already available.)
6. **Outcomes:** State the major expected outcomes. Quantify the outcomes whenever possible.
7. **Evaluation:** State the plans for evaluating or monitoring the effectiveness of your work and progress toward achieving goals and objectives. Grant recipients will be required to track and report certain project activities and outcomes to create a national picture of how the services provided with these funds impacted individual lives and low-income communities.
8. **Organizational Capacity:** Briefly explain the organization's and its partners' ability to carry out the program, including any experience implementing similar programs.
  - a. How will the program ensure quality?
  - b. Describe the staffing and supervisory structure of the project.
  - c. How will the program ensure that the target population in Wyoming is served?
9. **Sustainability:** How does the proposed project fit within current organizational programming? Describe plans for continuing and growing the project beyond the time period of the grant. If it is an existing project, how will funds be leveraged to increase services? If the project is a new innovation, how will the organization sustain the project past the first year? How will information about the project be shared?