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Institute for Foreclosure Legal Assistance
Request for Proposals

The Institute for Foreclosure Legal Assistance (IFLA), a project of the Center for Responsible Lending (CRL) and managed by the National Association of Consumer Advocates, is pleased to announce that it is soliciting proposals to fund local legal programs assisting borrowers in danger of having their homes foreclosed.

The goal of the funding is to increase the legal capacity of organizations dedicated to representing individual homeowners faced with foreclosure, to provide training and resources to non-profit organizations performing this important work and to build a national network of attorneys who work collaboratively to develop legal, legislative and community-based solutions to our nation's foreclosure crisis.

Grant programming under IFLA will operate over a minimum three year period. IFLA will provide grants to non-profit legal organizations that are currently running successful foreclosure defense projects. Funding will be earmarked to hire additional attorneys to represent homeowners faced with foreclosure. During this first year, in addition to these cash grants, IFLA plans to provide in-kind resources to our grantees as well as to other organizations that will include trainings and training materials, back-up and support services, and other legal resources needed to carry out project objectives. In subsequent years, IFLA plans to substantially increase the cash grant awards and expand the grantees to include non-profit organizations that do not currently have a foreclosure legal defense project but have demonstrated the willingness, ability and leadership to expand their work and create this type of project.

IFLA is funded through a $15 million grant from the investment firm Paulson and Co., Inc.

Eligibility

Applicants are limited to non-profit organizations with demonstrated experience and ability in representing homeowners in foreclosure.

Deadline

All applications must be **postmarked** or emailed by January 7, 2008.
Mailed applications should be sent 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

Email applications should be sent to grants@naca.net.

Contact Information

For assistance or questions with your grant submission, contact Lydia Nylander, Director of Development and Grants Management at grants@naca.net or at 202-452-1989 ext 104.

Overview of Legal Assistance Program

The purpose of the Legal Assistance Program administered by IFLA 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 effectively deal with the range of issues related to predatory and subprime mortgage practices, mortgage fraud and foreclosure litigation, and loan workouts as well as a demonstrated ability to increase representation of borrowers throughout their state and/or community.

Successful applicants will be expected to use IFLA grant funds to hire additional attorney(s) whose work will entirely be 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, including the development of a support and training infrastructure. Finally, successful applicants will be expected to demonstrate how their programs will have an 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 quarterly strategy meetings and training
- Detailed expenditure reports
- Evaluation review

Examples of items that can be funded under this award include: attorney staff and management, office space, equipment and logistics, travel for staff on business related to this initiative, approved consultant fees, technology, supplies and production of materials.

Amount and length of grant awards

Applicants may apply for grants for up to a three year period. Grant awards in year 1 will normally not exceed $100,000. Requests for more than that amount will be considered, but must be justified by expanded and unique project activities.

Grants for more than one year will be conditional on grantees meeting all goals and expectations as agreed to by the applicant at the beginning of each grant year. In the first year of the program, grants will be made to between 10 and 15 projects. We anticipate significantly increasing the grant money available in 2009 and 2010 and hope to fund an additional 10 to 15 programs in those subsequent years.

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 5 pages, double spaced, using standard 12-point font (Times New Roman.). Margins should be one inch all around and all pages must be numbered.

Budget and Budget Narrative

Applicant must provide an existing organizational budget and a budget for the proposed project with an accompanying budget narrative.

Project Timeline and Position Descriptions

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

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
- ☐ List of other funding sources for the project
- ☐ 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):

PROGRAM NARRATIVE

Please answer the following questions. Please limit your application to a total of five (5) pages.

1. Describe the qualifications of your organization for undertaking this project including (a) your organization's quantitative and qualitative experience directly representing clients faced with foreclosure and (b) how your organization otherwise currently serves the foreclosure needs of your state and your local community.

2. Provide an overall description of the work to be accomplished with this grant. The description should include as much information as possible about the following:

    - The need for this project in your jurisdiction
    - Staffing plans, including plans for recruiting, training and managing new staff
    - Type(s) of work to be undertaken, such as individual representation, community, legislative or regulatory advocacy, etc., and the purpose(s) of each type of work
    - Outreach to clients/community/other stakeholders
    - Collaboration with other legal, non-legal, and governmental organizations

3. Please submit a sustainability plan that describes how you will continue this project when the grant period ends and what existing procedures you have in place for supporting the program. If possible, please attach the names and contact information of current and potential funders or sources of income that you have identified.

4. Explain how you will evaluate the effectiveness of this 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.