



Request for Letters of Intent: Legal Assistance for Foreclosure Prevention and Community Redevelopment Grant

Summary and Background

The Oregon Law Foundation (OLF) is pleased to announce that it will award approximately \$4.5 million in grants to civil legal services providers based in Oregon that serve low-income, underrepresented Oregon residents in the areas of foreclosure prevention legal assistance and/or community redevelopment legal assistance. The OLF is able to award these funds as a result of the 2014 settlement on mortgage-related litigation between the U.S. Department of Justice and Bank of America Corporation.

General Information

All prospective applicants for funds from Bank of America Settlement must submit a Letter of Intent. The submission of a Letter of Intent enables a prospective applicant to vet its project ideas with OLF members, who can then identify those projects that have a reasonable chance of success in the competitive grant process. OLF will solicit full proposals for those projects that have a reasonable chance of success in the grant competition process based on OLF's analysis of the information provided in the Letter of Intent. Submission of a Letter of Intent does not guarantee that OLF will solicit a full proposal.

Eligible Applicants

Eligibility is restricted to organizations that would be funded under OLF's Funding Categories A and B defined as follows:

(1) Funding Category A

Funding Level A is reserved for the Association of Oregon Legal Services Programs which is the primary source of civil legal assistance available to low income Oregonians. They are Legal Aid Services of Oregon, Oregon Law Center, Lane County Legal Aid and Advocacy Center and Center for Nonprofit Legal Services.

(2) Funding Category B

Funding Level B is reserved for those other organizations which are direct providers of civil legal services to persons of lesser means.

Funding Availability

OLF has approximately \$4.5 million available to fund one or more projects through the Bank of America Settlement Fund. This is one-time, non-renewable funding. The exact dollar amount of the grant awards will depend on the number and quality of proposals received.

Areas of Interest

Following the terms of the Bank of America Settlement agreement, OLF is using the following definitions as a guide and soliciting proposals in two areas:

- (1) Community redevelopment legal assistance** - Proposed projects should support and promote economic development by providing legal services that revitalize or stabilize low-income communities. Strategies may cross a broad range of options, which include but are not limited to, counseling advocacy groups, transactional law, representation, or policy and impact work, and 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. OLF looks to applicants to develop creative projects that will have far-ranging and lasting impact on communities both local and statewide. Applicants have flexibility in defining community redevelopment within this context, but legal assistance must be a key component of service being delivered.

- (2) **Foreclosure prevention legal assistance** - Recognizing that the foreclosure crisis has slowed, any funded project should address the foreclosure trends and continuing borrower needs and how its foreclosure prevention services will meet those needs. Strategies may be across a broad range of options from advice and counsel, representation, mediation programs or policy and impact work. Submissions 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 state goals. Regardless of the foreclosure prevention model proposed, legal assistance must be a key component of the service being delivered.

Review Criteria

The OLF Board values projects emphasizing systemic change and high impact results for the targeted population. Priority will also be given to existing projects with a strong track record in these areas. OLF will consider the extent to which an applicant has developed partnerships with community organizations, local government, or other stakeholders to accomplish goals, recognizing the strong value of these partnerships particularly in regard to Community Redevelopment proposals.

Letter of intent Guidelines

OLF is accepting Letters of Intent for multiple year projects. Organizations may submit separate Letters of Intent for each of the two areas.

Applications should include:

- Area of interest (foreclosure prevention or community redevelopment)
- A timeline for the project starting no earlier than June 1, 2017
- Description of your organization, including current work in funding areas
- Description of the project, including scope
- Major benefits of the project, including expected outcomes for low-income individuals and/or impacts on the communities

All Letters of Intent submitted must not exceed two pages, excluding attachments. OLF requires a budget for each proposed project, a year-to-date financial statement for your organization and a list of your current board of directors. An organization may qualify for a grant in both foreclosure prevention and community redevelopment.

Process and Timing

The Letter of Intent must be emailed in Word or PDF format to Executive Director Judith Baker jbaker@osbar.org by 5 p.m. on Tuesday, January 31, 2017 to be considered. Letters will be reviewed by mid-February. OLF will inform all applicants about the status of their request no later than February 28, 2017. At that time, finalists will be asked to prepare a full proposal for review.

If you have questions about this request for Letters of Inquiry, please contact OLF Executive Director, Judith Baker at jbaker@osbar.org or (503) 431-6323.