



The State Bar *of California*

OFFICE OF ACCESS & INCLUSION

Date: October 31, 2019

To: Members, Bank Grant Committee of the Legal Services Trust Fund Commission

From: Christine Holmes, Senior Program Analyst

Subject: November 5, 2019 Bank Grant Committee Meeting

EXECUTIVE SUMMARY

In 2015 and 2016, the State Bar of California received \$50.9 million from Bank of America and Citi following the settlement of lawsuits brought by the U.S. Department of Justice (DOJ). These national settlements provided funds to states for “foreclosure prevention legal assistance and community redevelopment legal assistance.” The funds were provided to the entity in each state responsible for distribution of Interest on Lawyers’ Trust Accounts (IOLTA). To date, the State Bar, through the Legal Services Trust Fund Commission (LSTFC), has allocated \$40.8 million to fund 128 community redevelopment and foreclosure prevention projects.

The LSTFC is set to distribute \$6.5 million of the remaining \$10.5 million¹ Bank Community Stabilization and Reinvestment (BCSR) Grant for statewide and regional foreclosure prevention and community redevelopment collaborations to IOLTA-funded providers through a competitive Request for Proposal (RFP) process.² Funding of up to \$2.17 million annually for three years will commence in January 2020. Thirty-five applications were received, requesting a total of \$27.26 million. Twenty-seven of the applications were for community redevelopment legal assistance projects and eight applications were for foreclosure prevention legal assistance projects.

The purpose of this memo is to provide context for the in-person November 5, 2019 Bank Grant Committee meeting, including a summary of the application review process and the three working groups’ recommendations for funding.

BACKGROUND

Initial Distributions of Bank Grants

¹ The amount already allocated (\$40.8 million) plus the amount remaining (\$10.5 million) does not equal the total amount awarded (\$50.9 million) as a result of investment income earned on the principal and authorized administrative expenses.

² Only State Bar-funded Legal Services Projects and Support Centers are eligible to apply for BCSR Grants. State Bar-funded programs are permitted to subgrant to non-State Bar-funded 501(c)(3) programs.

In 2015, as a result of settlements between the U.S. DOJ and Bank of America and Citi, the State Bar received \$6.1 million for administration of grants to legal services organizations to provide “foreclosure prevention legal assistance and community redevelopment legal assistance.” The LSTFC broadly defined community redevelopment legal assistance as projects that support and promote economic development by providing legal services which revitalize or stabilize low-income communities. To qualify as community redevelopment work, the services must be tied to broader systemic work that benefits the community as a whole.

The first round of grant distributions funded 16 community redevelopment and nine foreclosure prevention projects. The projects were geographically diverse and served a variety of disadvantaged populations, such as day laborers, low-income children, and mobile home owners in rural communities. Approximately 30 percent of projects served rural communities.

In 2016, the LSTFC received an additional \$44.8 million from the Bank of America Settlement and distributed a second and third round of grant awards totaling \$5.8 million. The three rounds of distributions funded a total of 16 foreclosure prevention and 42 community redevelopment projects which encompassed broad categories such as: affordable housing, transactional assistance for nonprofits and small businesses, homelessness prevention, employment, fair housing, and environmental justice. The projects funded through the three rounds of distributions protected the housing of over 42,000 low-income mobile-home residents, including seniors and families with children in rural communities. The grants were also used to prevent 413 foreclosures and to support impact litigation and advocacy work to develop over 10,000 new units of affordable housing. Organizations advanced efforts to secure over \$500 million in additional funding for the development of affordable housing and rental assistance programs throughout California.

Establishing Priorities and a Strategy for Remaining \$38 million

Given the likely one-time and non-recurrent nature of these funds, as well as their significant size, the LSTFC carved out funds for a one-year planning period from 2016 to 2017 to enable programs to identify the best and most impactful statewide or regional priorities for the remaining \$38 million in BCSR funds. Seventy-four IOLTA-funded organizations participated, with each receiving a \$10,000 planning grant.

As part of the strategy development and planning period, the LSTFC sought feedback from the legal services community through a series of surveys, webinars, and in-person statewide planning meetings. At the end of the one-year planning period, several substantive priority areas were identified by IOLTA funded programs, including housing and homelessness prevention, capacity building for nonprofit organizations and small businesses, and equitable development. The prevailing feedback from IOLTA-funded programs and leading experts in the field was that community economic development work needed to be multidisciplinary and multisector in order to be effective. Moreover, legal services providers noted they needed to engage and collaborate with community based nonprofit organizations in order to revitalize low-income neighborhoods and kindle economic growth. As such, the LSTFC reserved a portion of the funding for regional and statewide collaborations and permitted grantees to subcontract with non-IOLTA organizations.

The collaborations were meant to expand the breadth and depth of services available and potentially reach broader communities than legal aid organizations typically served. To encourage collaborations, all bank grant RFPs including the current 2020 RFP, permitted IOLTA grantees to subcontract with non-IOLTA organizations. In the past three years, 58 non-IOLTA nonprofit organizations received more than \$4 million in total subcontracts. Examples of grants included using non-IOLTA subcontracts to preserve mobile and manufactured homes in rural areas and develop statewide policy responses to address predatory lending scams. These collaborations included a diverse group of nonprofits throughout the state with different types of services.

As expected, housing was the substantive area that was most represented in the fourth distribution of approximately \$28.5 million BCSR funds, with 36 projects and over \$17 million in funding.

2020 – 2022 Bank Grant RFP

On April 25, 2019, the Board of Trustees approved the LSTFC recommendation for the distribution of \$6.5 million BCSR funds for statewide and regional foreclosure prevention and community redevelopment collaborations. The purpose of this distribution is to fund large, high-impact projects that consist of a collaboration between at least two programs. The size of the grant is dependent upon the number of programs partnering in the project, with projects consisting of two partners eligible for up to \$175,000 per year, and projects consisting of five partners eligible for up to \$400,000 per year. To ensure a bigger impact, services proposed must be provided statewide or regionally. Statewide is defined as providing services in five of the following seven districts: Northern California, Sacramento Area, Bay Area, Central Coast, Central Valley, Eastern California, and Southwestern California. Regional is defined as: (1) five or more counties; or (2) two or more districts; or (3) at least two counties that have a total of at least 400,000 people living below the 125% federal poverty threshold.

As with prior distributions, 2020 grant awards will be based on a variety of factors, including the demonstrated need of the targeted population,³ impact of services, deliverables achievable within the grant period, extensiveness of partnerships and collaboration, sustainability, and organizational excellence (cumulatively referenced as criteria). The LSTFC stated a preference to projects serving rural communities.⁴ Also as in prior distributions and stated in the RFP, the LSTFC seeks to fund a diversity of projects and will take into consideration various factors such as geographic region, program size, and project type. (See Attachment 1.)

³ While there are no income-eligibility requirements for this funding, the LSTFC will consider the articulated needs of a defined target population, with consideration to indigency, and to other special needs, such as those of especially vulnerable populations, or persons with limited English language proficiency.

⁴ For the purposes of the BCSR Grant RFP, “rural” is defined as areas that meet the definition of “rural” or “frontier” that the medical community uses to analyze the availability of medical services. This classification scheme is known as Medical Service Study Areas (MSSAs). Rural MSSAs have 50,000 or fewer residents and population densities below 250 people per square mile, while “frontier” MSSAs are defined by population densities of fewer than 11 people per square mile.

Application Review Process

Proposals for the BCRS Grant funding were due on Friday, September 13, 2019. In total, the State Bar received 35 applications requesting a total of approximately \$27.26 million. The Bank Grant Committee divided into three working groups, consisting of two members of the Committee and one staff member. Each team reviewed 11 or 12 applications and conducted meetings via conference calls to discuss the strengths and weaknesses of each proposal. In addition, the working groups identified questions that needed clarification from the applicants and indicated an initial funding position for each proposal. Staff communicated with applicant organizations to resolve as many questions as possible that came up during the working group meetings. Although the RFP does not describe a scoring rubric, a guide based on the criteria above was developed in previous review cycles and a similar guide was developed and used for this grant cycle. The working group members used the guide to then discuss and rate the strong applications as “High” recommendations for funding, followed by “Medium” and “Low.” (See Attachment 2.)

DISCUSSION

The Bank Grant Committee will meet on November 5, 2019, for a four-hour in person meeting. Given the distribution for the 2020 – 2022 bank grants is only \$6.5 million and applicants requested a total of \$27.26 million in funding, the Committee will need to consider the impact of this funding. During this meeting all committee members will report out on each proposal’s strengths and challenges in regards to the criteria described above. An initial range for potential funding will be identified for each proposal, based on such factors as the amount that was requested in the proposal; the potential impact of the funding on the targeted populations; prior funding history, if any; the level of engagement of the partnerships; and the total amount of funding recommendations. In addition to the criteria enumerated in the RFP, staff asks the Committee to consider at the November 5th Committee meeting the following additional information.

Justice Gap Study Findings

As described above, several substantive priority areas were identified by IOLTA-funded organizations during the one-year planning period from 2016 to 2017, including housing and homelessness prevention, capacity building for nonprofits and small businesses, and equitable development. Since the planning period was over three years ago, staff recommends also taking into consideration preliminary findings in the California Justice Gap Study conducted by the State Bar and NORC at the University of Chicago.⁵

The Justice Gap Study is the first comprehensive statewide study on the need for civil legal assistance from representative samples of Californians on the legal problems they faced in the past year. Preliminary findings revealed that housing, immigration, and health issues were the most common problems that IOLTA funded legal aid providers addressed. In fact, housing and

⁵ 2019 California Justice Gap Study – Technical Report at <http://board.calbar.ca.gov/docs/agendaitem/Public/agendaitem1000024723.pdf>

immigration cases represent one-third of the problems for which people received services from IOLTA funded organizations. However, the study identified that for Californian households at or below 125% of the federal poverty level, the most common types of civil legal issues individuals identified experiencing in their households were health, finance, employment and income maintenance, respectively.⁶ Although the Technical Report did not find significant differences for those living in rural areas (using MSSA) compared to those in urban areas regarding experience with civil legal issues, they did find that rural respondents reported more issues with homeownership.⁷

Equal Access Fund Homelessness Prevention Grants

The LSTFC is also distributing \$20 million to qualified legal services projects and support centers to provide eviction defense or other tenant defense assistance in landlord-tenant rental disputes through the IOLTA formula and a request for proposal process. This is one-time funding through the Equal Access Fund (EAF) that will need to be expended by June 31, 2021. While the EAF Homelessness Prevention grants focus on direct services and the BCSR grants focus on systemic legal strategies, staff recommends that the Bank Committee take into consideration the sheer amount of total funding that will go towards housing and how the BCSR grants could complement or augment the EAF Homelessness Prevention grants. The list of EAF Homelessness Prevention Formula grants is included for context. (See Attachment 6.) Staff will provide an oral update of the EAF Homelessness Prevention RFP grant review process at the November 5th Bank Grant Committee meeting.

Geographic Distribution and Rural Preference

The 2020 Bank Grant RFP explicitly states that the LSTFC will give preference to rural projects. As a result of the one-year planning period and letters of advocacy for increased rural legal assistance, LSTFC approved adding a preference for rural projects to the RFP. While projects that reach rural communities will be weighted more heavily in the review process, the Committee should consider if the funding should cover a broad area of the state or focus solely on rural areas.

CONCLUSION

As mentioned above, each working group reviewed 11 or 12 of the total 35 applications. Attachment 2 lists the working groups' ranking of each project as High, Medium, or Low as well as a low and high range for the funding amount. The entire Committee should review all proposals marked as High. If there are any proposals in the Medium or Low category that working group members would like the larger Committee to consider, the member will have the opportunity to discuss why the Committee should further consider that application.

The Committee will finalize award recommendations at the November 5th meeting and present its recommendations to the LSTFC for approval at their November 22nd meeting.

⁶ Id, at page 10.

⁷ Id, at page 30.

Several maps are attached to this memo to help visualize the geographic scope of the proposed community redevelopment projects ranked either High or Medium as well as a map of all eight proposed foreclosure prevention projects. (See Attachments 3-5.)

ATTACHMENTS

1. Bank Community Stabilization and Reinvestment Grant RFP
2. Working Group Ranking of Assigned 2020 – 2022 BCSR RFPs
3. Map of Proposed Foreclosure Prevention Projects
4. Map of Proposed Community Redevelopment Projects Ranked High
5. Map of Proposed Community Redevelopment Projects Ranked Medium
6. List of EAF Homelessness Prevention Formula Grants
7. Profile Sheets of 2020 – 2022 BCSR Grant Proposals



The State Bar of California

2020 – 2022 Bank Community Stabilization and Reinvestment Grant Request for Proposal

Background

In 2015 and 2016, the State Bar of California received over \$50 million from Bank of America and Citi in accordance with bank settlements with the U.S. Department of Justice. These national settlements provided funds to IOLTA organizations in every state for “foreclosure prevention legal assistance and community redevelopment legal assistance.” To date, the State Bar, through the Legal Services Trust Fund Commission, has allocated approximately \$41 million to fund 128 community redevelopment and foreclosure prevention projects.

On April 25, 2019, the State Bar’s Board of Trustees¹ approved the distribution of \$6.5 million of the remaining Bank Community Stabilization and Reinvestment Grant (BCSR) funds for statewide and regional foreclosure prevention and community redevelopment collaborations as described below.

Eligibility

Grant applications must be submitted via SmartSimple **by Friday, September 13, 2019 at 5:00pm.** Applicants and their projects must meet the following criteria in order to be eligible to apply:

- State Bar-Funded Organizations: Only State Bar-funded Legal Services Projects and Support Centers are eligible to apply for BCSR Grants.
- Foreclosure Prevention or Community Redevelopment: Projects must provide legal assistance in either foreclosure prevention or community redevelopment.
- Collaborative Projects: Projects must be collaborative and include a minimum of one organization other than the eligible applicant. Funding caps are based on the total number of organizations collaborating on the project.
- Statewide or Regional Services: Applicants must establish that services are available, and will be actually provided, on either a statewide or regional basis as defined on page three.

Award Information

The State Bar will distribute up to \$2.17 million annually for three years using a competitive RFP process. Applicants may apply for three year grants, with funding to commence in January 2020. Any funds that are not committed in 2020 will be added to the distribution pool for future years. Eligibility is restricted

¹ In this RFP, references to the State Bar means the Board of Trustees, the Legal Services Trust Fund Commission, or staff in the Office of Access & Inclusion, as appropriate.

to State Bar-funded organizations; however, State Bar-funded organizations may subgrant to non-State Bar-funded 501(c)(3) organizations or to other State Bar-funded organizations. Organizations that previously received BCSR Grant awards may apply for funding. The State Bar has full discretion to award or hold funding for any reason, including an assessment of the ability of the applicants to meet the articulated requirements below.

- **Funding Caps**

Project funding caps are determined by the total number of organizations in a collaborative project. Each project must consist of one State Bar-funded organization applying for the BCSR grant and at least one other program, who may be a State Bar or a non-State Bar-funded organization. Previous BCSR grant awards will not be applied to funding caps in this application cycle, even if prior awards are for the 2020 grant year.

- Two organizations (including applicant) may apply for up to \$175,000 per year for a total of \$525,000 over three years
- Three organizations (including applicant) may apply for up to \$250,000 per year for a total of \$750,000 over three years
- Four organizations (including applicant) may apply for up to \$325,000 per year for a total of \$975,000 over three years
- Five or more organizations (including applicant) may apply for up to \$400,000 per year for a total of \$1,200,000 over three years

- **Subgrants**

Subgrants may be made to non-State Bar-funded 501(c)(3) organizations or to other State Bar-funded organizations. Funding caps are based on the total number of organizations in a collaborative project and will include subgrant amounts. If a State Bar-funded organization is applying for a grant and is also a subgrantee in another project, the subgrant amount will not count towards the funding cap in their application. However, the total amount requested per organization (as an applicant and subgrantee in another project) may be taken into consideration when determining grant awards. State Bar-funded organizations that are both subgrantees and are also applying for a grant must demonstrate that the separate grants will not fund the same activities.

Project Requirements

Proposals for funding must demonstrate how projects will meet the following requirements:

1. Collaboration: Projects must consist of a collaboration between a minimum of two organizations, including the eligible applicant. Funding caps are based on the total number of organizations collaborating on the project. The proposal should describe how the applicant has already developed the necessary partnerships for the project and how it will accomplish its goals.
2. Statewide or Regional Services: Services must be provided statewide or regionally.

- A. **Statewide Services:** Grant applicants must establish that their services are available, and will be actually provided, on a “statewide” basis. Statewide is defined as providing services in five of the following seven districts: Northern California, Sacramento Area, Bay Area, Central Coast, Central Valley, Eastern California, and Southwestern California.²

– OR –

- B. **Regional Services:** Grant applicants must establish that their services are available, and will be actually provided within a specific region. A region is defined as:

- i. Five or more counties; or
- ii. Two or more districts; or
- iii. At least two counties that have a total of at least 400,000 people living below the 125% federal poverty threshold, which is approximately 5% of the total poverty population in California.³

3. **Foreclosure Prevention or Community Redevelopment Legal Assistance:** Projects must provide legal assistance in either of two substantive areas:

- A. **Foreclosure Prevention Legal Assistance:** Proposals should describe how grant funds will be used to prevent foreclosure in the context of the specific circumstances currently faced by the communities served. Recognizing that the foreclosure crisis has slowed, an applicant should discuss specifically which foreclosure trends, and ongoing borrower needs, the project seeks to address, and how the proposed services will meet those needs. Strategies may be across a broad range of options including but not limited to advice and counsel, representation, mediation programs, or policy and impact work, 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.

Examples of legal assistance for foreclosure prevention include:

- Outreach and education on the foreclosure process and legal options
- Review of loan documents and counseling regarding the viability of loan modifications, and triage for 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 payment; 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 contexts, such as consumer fraud, predatory lending, or financial abuse

² This definition of statewide is adopted from Support Center requirements for statewide support services. The seven districts can be found on the 2020 BCSR Grant Districts map on page eight.

³ A copy of the county population living in poverty based on the California 2016 ACS Data is included on page nine.

- Legislative or administrative advocacy
- Policy advocacy and support services to increase capacity and foster collaboration with local, state, and national groups on any of the issues above

By the terms of the bank settlement agreement, grants in this category must “prevent foreclosure.” Therefore, protecting the rights of a tenant generally will not be considered for funding under this category. However, if the applicant can make the appropriate case that particular activities identified are foreclosure prevention, they should do so. If, in proposing a project, the applicant can justify why the project falls within U.S. DOJ settlement parameters, it should do so with documented evidence.

If an organization submits a proposal that includes work that is clearly not qualifying – such as eviction defense for individual tenants in already foreclosed properties – the State Bar will not likely be able to fund that proposal. Applications will be reviewed based on the information provided and it is the applicant’s responsibility to establish, in the original application, the connection to qualified purposes.

– OR –

- B. Community Redevelopment Legal Assistance:** Proposals should describe how grant funds would be used for community redevelopment legal services.⁴ 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 from counseling advocacy groups, transactional law, representation, or policy and impact work, but should reflect an understanding of the current needs and challenges within the communities to be served, and the knowledge of successful models for meeting those needs. The organization should have established partnerships that are necessary to achieve the stated goals.

Applicants should present projects that will have far-ranging and lasting impact on communities. The State Bar generally will not fund for these purposes direct legal services. While improving the situation of individuals suggests those individuals will bring resources back to their communities, for individual services to qualify as community redevelopment work, the services must be tied to broader systemic work that benefits the community as a whole.

Examples of community redevelopment legal assistance include:

- Transactional support such as developing the capacity of nonprofit organizations that serve low-income communities; supporting projects typically considered community development such as development and preservation of affordable housing, childcare, senior centers, job training centers, day labor centers, etc.; or support for micro-businesses and low-income entrepreneurs, or other local and community-owned services (childcare and credit unions)

⁴The term “community redevelopment” is from the bank settlement agreements. For purposes of this RFP, we will not be relying on California’s Community Redevelopment Law as it existed prior to the adoption of the Dissolution Act, or as it exists as modified by the Dissolution Act to define “community redevelopment.”

- 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/or 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
- Legislative or administrative advocacy

If a program submits a proposal that includes work that is clearly not community redevelopment – such as direct legal immigration help or direct public benefits legal assistance – that proposal will not likely be funded. Applications will be reviewed based on the information provided and it is the applicant’s responsibility to establish, in the original application, the connection to qualified purposes.

4. **Evaluation and Data Collection:** Grantees will be required to complete annual evaluative reports including service and outcome data. The State Bar retains discretion with respect to funding for second and third year grants. As a grant condition, grantees must agree to cooperate in providing any additional reporting information required by Bank of America, their settlement monitors, regulators, or other concerned national organizations.

- A. **Evaluation Plans:** Proposals should include a clear statement of the goals of the project, how the project will achieve those goals, and the evaluation methods to be used to make any mid-course adjustments to the delivery model and to evaluate the success of the project at its conclusion.

–AND–

- B. **Data Collection and Status Reports:** Grantees will be required to report on the status of the grant, including service deliverables and outcomes, and client stories. Grantees will also be required to report:

- i. **Foreclosure Prevention Legal Assistance**

- How many individuals were served (separately, how many elderly, children, and veterans)?
- How many foreclosures were prevented?
- How many foreclosure clients benefitted in other ways? Explain other benefits

ii. **Community Redevelopment Legal Assistance**

- How many individuals benefitted (separately, how many elderly, children, and veterans)?
- How many non-profits benefitted, if any?
- How many small business clients benefitted, if any?

Selection Criteria

The exact dollar amount of grant awards will vary depending on the number and quality of applications received, an assessment of needs for funding of the particular project, and the extent to which a proposal addresses the items below. Grant award decisions are final. There is no appeals process.

- Demonstrated Need of the Targeted Population: While there are no income-eligibility requirements for this funding, the State Bar will consider the articulated needs of a defined target population, with consideration to indigency, and to other special needs, such as those of minority populations, or persons with limited-English language proficiency. Income eligibility might be, for example, service to persons at 400 percent of the federal poverty threshold, or 80 percent of the Home Affordable Modification Program level for the county, particularly if the target population has other special needs.
- Impact of Services: The State Bar 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 targeted populations.
- Deliverables within Grant Period: Grant deliverables must be achievable within the period of the proposed grant. While funding a portion of a project (e.g., impact litigation) coupled with other funding as a bigger project, or over a longer term, will be considered, the proposal should articulate the specific deliverables that will be achieved with this grant funding during the grant period.
- Partnerships and Collaboration: The State Bar will consider the extent to which an applicant already has developed necessary partnerships, or has demonstrated the ability to collaborate with community organizations, local government, or other stakeholders to accomplish their goals.
- Leverage and Sustainability: Because this funding is of limited duration, the State Bar is particularly interested in understanding how the proposed project fits within current organizational programming. If it is an existing project, how will funds be leveraged to increase services? If the project is new, how will the organization sustain the project? Is it replicable or scalable? How will information about the project be shared with other legal aid organizations?
- Organizational Excellence: The State Bar will also consider the experience of the grantee in successfully executing similar projects, and the stability of the organization infrastructure as it affects the ability, as necessary, to hire, retrain, and supervise attorneys, and to administer the grant successfully, including the timely and accurate submission of grant budgets, reports, and evaluations.

- Diversity of Projects: The State Bar would like to fund a variety of projects, and will take into consideration various factors such as geographic region, program size, and project type.
- Services to Rural Areas: Preference will be given to projects that serve rural communities. According to the California Commission on Access to Justice's 2010 report entitled "Improving Civil Justice in Rural California," the most helpful approach for defining "rural" is the approach used by the medical community which uses sub-county areas.⁵ For the purposes of this RFP, "rural" is defined as areas that meet the definition of "rural" or "frontier" that the medical community uses to analyze the availability of medical services. This classification scheme is known as Medical Service Study Areas (MSSAs). Rural MSSAs have 50,000 or fewer residents and population densities below 250 people per square mile, while "frontier" MSSAs are defined by population densities of fewer than 11 people per square mile. A map of MSSAs in California is included on page 11. Rural areas will be evaluated on the specific MSSAs where services are to be provided, and not on counties.

⁵ The California Commission on Justice to Justice (2010). [*Improving Civil Justice in Rural California*](#), 19.

2020 BCSR Grant Districts

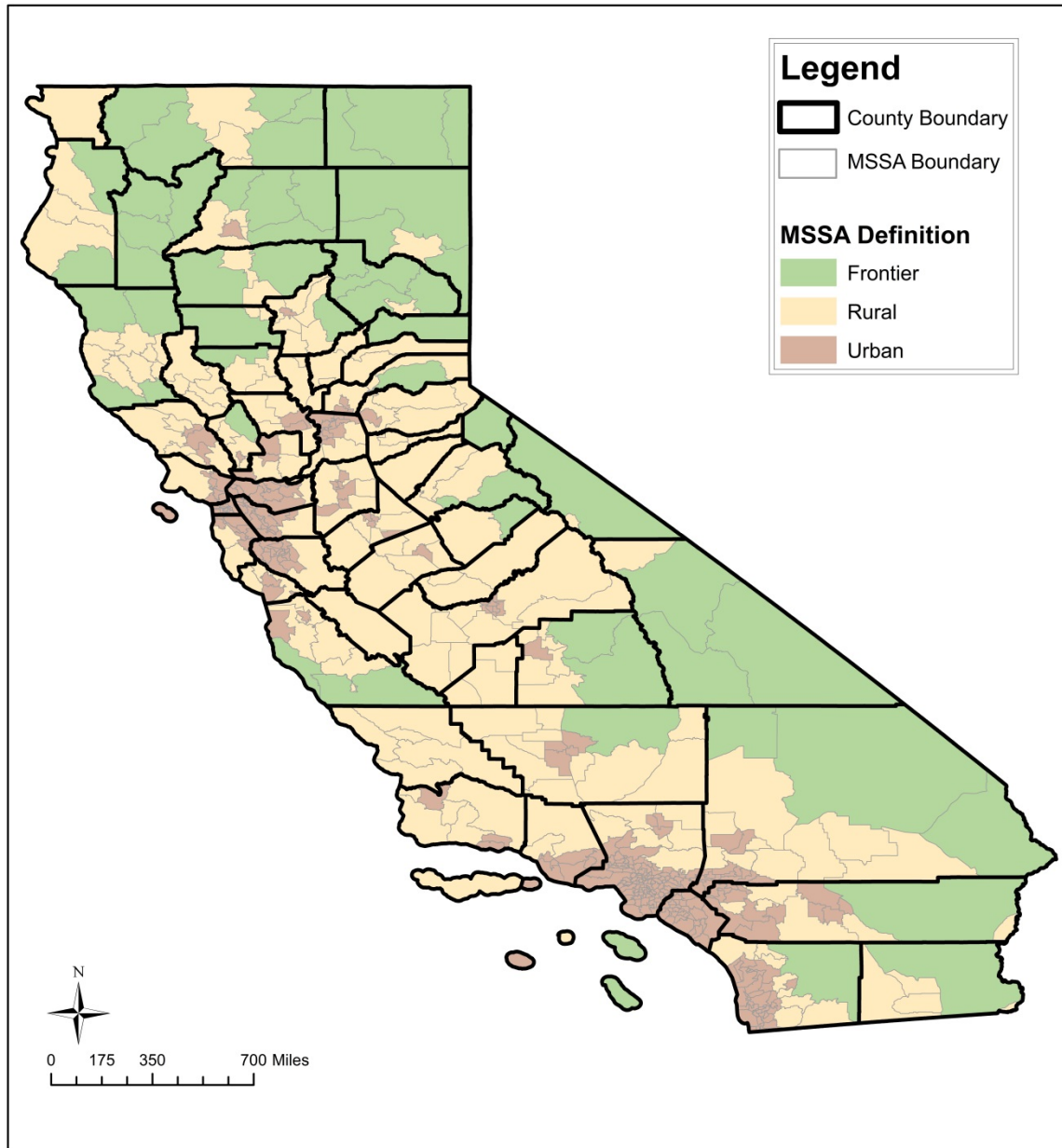


2016 ACS Poverty Data

County	Total Population	Total <125%
Alameda County	1,577,618	246,740
Alpine County	1,170	250
Amador County	32,969	4,891
Butte County	218,439	60,238
Calaveras County	44,280	7,212
Colusa County	21,150	4,287
Contra Costa County	1,098,165	148,997
Del Norte County	24,011	6,703
El Dorado County	181,369	23,846
Fresno County	946,765	319,654
Glenn County	27,541	6,990
Humboldt County	131,865	36,184
Imperial County	168,279	52,279
Inyo County	17,706	2,633
Kern County	839,619	253,404
Kings County	132,716	39,119
Lake County	63,263	19,622
Lassen County	21,974	4,482
Los Angeles County	9,906,013	2,344,151
Madera County	145,251	43,363
Marin County	253,100	25,803
Mariposa County	17,457	3,398
Mendocino County	86,001	22,705
Merced County	258,684	83,311
Modoc County	8,761	1,950
Mono County	13,936	1,684
Monterey County	411,820	93,532
Napa County	137,140	18,797
Nevada County	97,760	15,794
Orange County	3,094,893	514,421
Placer County	367,202	41,482
Plumas County	18,363	3,535
Riverside County	2,289,086	497,243
Sacramento County	1,458,871	332,615
San Benito County	57,696	9,038
San Bernardino County	2,050,839	510,253
San Diego County	3,172,544	582,769
San Francisco County	836,561	135,208
San Joaquin County	701,338	166,182
San Luis Obispo County	262,763	48,128
San Mateo County	748,756	78,557
Santa Barbara County	420,739	90,011
Santa Clara County	1,856,096	229,430
Santa Cruz County	259,991	50,984
Shasta County	176,464	40,571
Sierra County	2,902	468
Siskiyou County	43,259	12,210
Solano County	418,688	70,357
Sonoma County	491,031	76,293
Stanislaus County	524,616	129,497
Sutter County	94,349	22,823
Tehama County	62,205	17,772
Trinity County	12,947	3,560
Tulare County	449,819	164,623
Tuolumne County	50,446	9,813
Ventura County	831,731	122,923
Yolo County	201,542	48,489
Yuba County	72,585	19,711
	37,913,144	7,920,985

California Medical Service Study Area Poverty Map

California Medical Service Study Areas (MSSA) Urban/Rural/Frontier Designation



Sources: U.S. Census Bureau; CA Office of Statewide Health Planning and Development

Map by Cynthia Gutierrez, Revathi Rao, and Catherine Williams, MPP
Faculty Supervisor Prof. James Meeker, UC Irvine

2020 Bank Grant Applications														
	Organization	Funding Program	Project Title	Total RFP Request	Award Per Year	Previous Bank Grant Award	Substantive Area(s)	Constituency	Geographic Area(s)	Total FTEs Per Year	Subgrantee Organizations	Subgrantee Amount	Total Recommended Funding Range (Low)	Total Recommended Funding Range (High)
	HIGH													
1	California Rural Legal Assistance, Inc.	Foreclosure Prevention Grant	Foreclosure Prevention	\$ 525,000	\$ 175,000	\$275,000/year	Foreclosure prevention	Homeowners 50+ (incl. women, people of color, individuals w/ disabilities, immigrants and LEP), and young & low-income owners who have inherited	Statewide	0.37-0.65 FTE Attorney; 0.05 FTE Foreclosure Supervisor; 0.10 - 0.25 FTE Foreclosure Paralegal; 0.15 - 0.25 FTE Foreclosure Coordinator	Housing & Economic Rights Advocates (HERA)	\$87.5k/year	\$ 450,000	\$ 525,000
2	Community Legal Aid SoCal	Community Redevelopment Grant	Housing Element Accountability Initiative	\$ 525,000	\$ 175,000	\$250,000/year	Affordable housing	Low-income	LA; OC	0.60 FTE Attorney; 0.21 FTE Paralegal; 0.07 Legal Secretary	The Kennedy Commission	\$75k/year	\$ 300,000	\$ 400,000
3	East Bay Community Law Center	Foreclosure Prevention Grant	Northern California Foreclosure Prevention Collaborative	\$ 750,000	\$ 250,000	\$175,000/year	Foreclosure prevention	Low-income homeowners, communities of color, older adults, natural disaster victims	Alameda, Contra Costa, Napa, San Francisco, San Mateo, Santa Clara, Sonoma	0.67-0.75 FTE Attorney; 0.2 Program Manager; 0.05-0.1 Data Scientist	Bay Area Legal Aid; Legal Aid of Sonoma County	BALA: \$95k/year; LASC: \$30k/year	\$ 600,000	\$ 650,000
4	Inner City Law Center	Community Redevelopment Grant	Affordable Housing Strategies and Advocacy	\$ 750,000	\$ 250,000	\$190,000/year	Affordable housing	Low-income	Alameda; Contra Costa; Fresno; Kern; LA; Medera; Merced; Riverside; Sacramento; SD; Tulara	1 FTE Attorney; 0.30 FTE Policy Advocate	ACCE Institute; Leadership Counsel for Justice and Accountability	\$130k/year	\$ 650,000	\$ 700,000
5	Lawyers' Committee for Civil Rights	Community Redevelopment Grant	Collaboration for Transformative Community Redevelopment: Building Equitable Ownership of Land, Labor, Capital and Power	\$ 750,000	\$ 250,000	\$150,000/year	Transactional assistance to small businesses	Low-and moderate-income people of color, predominantly small business owners, farmers, and tenants from Black, Latinx, and Asian communities	Statewide	0.60 - 0.88 FTE Attorney; 0.10 - 0.30 FTE Paralegal	Sustainable Economies Law Center; Asian Pacific Environmental Network	\$95k/year; \$50k/year	\$ 450,000	\$ 550,000
6	Legal Aid at Work	Community Redevelopment Grant	Network Against Wage Theft	\$ 1,200,000	\$ 400,000	\$120,000/year	Wage theft	Women, immigrants	Statewide	1.65 FTE Attorney; 0.50 FTE Paralegal	Center for Workers' Rights; Watsonville Law Center; Legal Aid Society of San Bernardino; Centro Laboral de Graton	\$75k/year; \$10k/year; \$10k/year; \$10k/year	\$ 750,000	\$ 900,000
7	Legal Aid of Sonoma County	Community Redevelopment Grant	North Bay Regional Housing Preservation Project	\$ 905,001	\$ 301,667	\$175,000/year	Affordable housing and tenants rights	Tenants of color, seniors, and people with disabilities	Statewide: Northern California, Bay Area	0.23 - 1.98 FTE Attorney; 0 - 0.35 FTE Paralegal; 1.44 - 1.90 FTE Other Staff	Bay Area Organizing Committee; Legal Aid of Marin; Fair Housing Advocates of Northern California; North Bay Organizing Project	\$53,563/year 2 &3; \$25k/year; \$71.5k/year 2 &3; \$65k/year 2 &3	\$ 600,000	\$ 750,000
8	OneJustice	Community Redevelopment Grant	Inland Empire Community Redevelopment Pro Bono Project	\$ 1,200,000	\$ 400,000	\$125,000/year	Transactional assistance to small businesses	Rural small business owners	Riverside; San Bernardino	1.09 - 1.40 FTE Attorney; 0.06 - 0.10 FTE Other Staff	Bet Tzedek; Legal Aid of San Bernardino; Inland Empire Latino Lawyers Association; Catholic Charities of San Bernardino & Riverside Counties	141/year	\$ 650,000	\$ 800,000
9	Public Counsel	Foreclosure Prevention Grant	Southern California Foreclosure Prevention Collaborative	\$ 1,200,000	\$ 400,000	\$225,000/year	Foreclosure prevention	Elderly, individuals w/ disabilities, monolingual Spanish, low-income homeowners and people of color	Imperial, Los Angeles, Orange, Riverside, San Bernardino, San Diego	1-1.1 FTE Attorneys; 0.1-0.2 Directing Attorney; 0.10-0.16 Paralegals	Bet Tzedek; Public Law Center; Elder Law & Advocacy; Inland Counties Legal Services	\$114.7k/year; \$70.3k/year; \$40.7k/year; \$29.6k/year	\$ 800,000	\$ 900,000
												TOTAL HIGHS	\$ 5,250,000	\$ 6,175,000
	MEDIUM													
10	California Advocates for Nursing Home Reform	Foreclosure Prevention Grant	Senior Equity Protection	\$ 750,000	\$ 250,000	\$130,000/year	Foreclosure prevention	Low-income seniors (62+); Spanish-speakers	Alameda, Los Angeles, Monterey, Riverside, San Bernardino, San Francisco	0.3-0.4 FTE Senior Staff Attorney; 0.5 FTE Program Manager; 0.3-0.4 FTE Outreach/Education Coordinator	Legal Assistance for Seniors; Legal Service for Seniors	\$65k/Yr 1, \$68k/Yr 2, \$72k/Yr 3; LSS: \$50k/Yr 1, \$52k/Yr 2, \$55k/Yr 3	\$ 650,000	\$ 700,000
11	Child Care Law Center	Community Redevelopment Grant	Eliminating Child Care Deserts and Creating Opportunities for Families	\$ 525,000	\$ 175,000	\$160,000/year	Affordable child care programs	Women of color below 400%FPL	Statewide	0.15 FTE Attorney; 0.35 FTE Paralegal	Public Counsel	\$87.5k/year	\$ 300,000	\$ 360,000
12	Family Violence Appellate Project	Community Redevelopment Grant	Stabilizing Communities Through Housing and Employment Justice for Domestic Violence Survivors, Focusing on Native American and Rural Communities	\$ 863,058	\$ 287,686	\$100,000/year	Housing and employment	DV survivors	Statewide	1.11 FTE Attorney; 0.02 FTE Paralegal; 0.03 FTE Other Staff	Legal Aid at Work; National Indian Justice Center; California Partnership to End DV	\$100k/year; \$30k/year; \$15k/year	\$ 450,000	\$ 550,000
13	Legal Aid Foundation of Los Angeles	Community Redevelopment Grant	LAFLA-THRIVE BCSR Community Redevelopment Partnership	\$ 525,000	\$ 175,000	\$250,000/year	Community organizing, affordable housing	Low-income members of community land trusts and potential new CLTs	Los Angeles, Orange	1 FTE Attorney; 0.1 FTE Managing Attorney; 0.2-0.5 FTE Paralegal	THRIVE	\$45k/Yrs 1 & 2; \$65k/Yr 3	\$ 450,000	\$ 500,000
14	Legal Aid Foundation of Santa Barbara County	Foreclosure Prevention Grant	Central Coast Foreclosure Prevention Program	\$ 456,000	\$106,000/Yr 1; \$175,000/Yr 2 & 3	\$115,000/year	Foreclosure prevention	Seniors, LEP, and other low-income individuals at risk of foreclosure	Monterey, San Benito, San Luis Obispo, Santa Barbara, Ventura	0.13-0.5 FTE Attorney; 0.25-0.5 FTE Paralegal	San Luis Obispo Legal Assistance Foundation	\$60k/year	\$ 300,000	\$ 400,000
15	Legal Aid Society of San Diego	Foreclosure Prevention Grant	Foreclosure Prevention Program	\$ 750,000	\$ 250,000	\$275,000/year	Foreclosure prevention	Low-to-middle-income homeowners, elderly, LEP, living in rural areas	Imperial, San Diego	2.09 FTE Attorney; 0.24 FTE Accounting Staff	Elder Law and Advocacy, Media Arts Center San Diego	\$50k/year (\$25k/year each)	\$ 550,000	\$ 625,000
16	National Health Law Program	Community Redevelopment Grant	Maximizing Health Insurance to Avoid Medical Debt	\$ 525,000	\$ 175,000	\$36,222/year	Health Insurance/medical debt	Californians eligible for Medi-Cal and/or Medicare Savings Programs, and CovCA with Advanced Premium Tax Credits	Statewide	0.88 FTE Attorney; 0.05 FTE Other Staff	Justice in Aging	\$75k/year	\$ 200,000	\$ 350,000
17	National Housing Law Project	Foreclosure Prevention Grant	California Foreclosure Prevention Collaborative	\$ 975,000	\$ 325,000	\$200,000/year	Foreclosure prevention	Senior, LEP, and rural homeowners	Statewide	0.54 FTE Attorneys; 0.23 Tech/Web/Comm Support	UCI Consumer Law Clinic; Public Counsel; Public Law Center; Bet Tzedek	\$115k/year; \$50k/year; \$10k/year; \$50k/year	\$ 700,000	\$ 800,000
18	Public Advocates Inc.	Community Redevelopment Grant	Bay Area Regional Community Redevelopment Collaboration	\$ 1,200,000	\$ 400,000	\$200,000/year	Affordable housing tenant rights	Low or extremely low-income renter households	Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, Sonoma	0.49 FTE Attorney; 0.17 FTE Other Staff	Community Legal Services in East Palo Alto; East Bay Community Law Center; Tenants Together; Urban Habitat	\$100k/year; \$100k/year; \$45k/year; \$45k/year	\$ 500,000	\$ 650,000
19	Public Law Center	Community Redevelopment Grant	Orange & San Diego Counties Low-Income Entrepreneurs Project	\$ 525,000	\$ 175,000	\$220,000/year	Small business entrepreneurship	Low-income communities in Orange/SD, special attention to immigrants, refugees, women, vets, military	Orange, San Diego	0.7 FTE Attorney; 0.15 FTE Directing Attorney; 0.15 FTE Paralegal	San Diego Volunteer Lawyer Program, Inc.	\$75k/year	\$ 450,000	\$ 500,000
20	Western Center on Law and Poverty	Community Redevelopment Grant	California Support Center Collaborative: Increasing Affordable Housing and Protecting the Rights of Tenants	\$ 975,000	\$ 325,000	\$200,000/year	Affordable housing	Cost-burdened renters in urban and rural communities (disproportionately people of color)	Statewide	0.3 FTE Attorneys and Advocates; 0.03 FTE Senior Paralegal; 0.03 Program Support Staff	National Housing Law Project; The Public Interest Law Project; California Rural Legal Assistance Foundation	\$229.1k/year (approx. \$76.4k/year each)	\$ 725,000	\$ 825,000
												TOTAL HIGHS and MEDIUMS	\$ 10,525,000	\$ 12,435,000
	LOW													
21	Advancing Justice-Los Angeles	Community Redevelopment Grant	Reforming the Nail Salon Industry	\$ 648,645	\$ 216,215	\$150,000/year	Employment	Nail salon technicians	Alameda, LA, OC, SF, San Mateo, Santa Clara	1.2 FTE Attorneys	California Healthy Nail Salon Collaborative; Asian Americans Advancing Justice - Asian Law Caucus	\$20k/year; \$20k/year	\$ 300,000	\$ 420,000
22	Asian Pacific Islander Legal Outreach	Foreclosure Prevention Grant	Central Valley-East Bay Homeowner Assistance Program	\$ 975,000	\$ 325,000	\$100,000/year	Foreclosure prevention	Immigrant, elder and LEP homeowners, potential homeowners, and tenants	Alameda, Contra Costa, Merced, San Joaquin, Solano, Stanislaus	1 FTE Attorney; .025 FTE Managing Attorney	Lao Family Community Empowerment; The Bridge Community Center; Filipino Advocates for Justice	\$206.4k/year, didn't specify how much to each subgrantee	\$ 750,000	\$ 850,000
23	Central California Legal Services	Community Redevelopment Grant	Technical Assistance Affordable Housing	\$ 750,000	\$ 250,000	\$275,000/year	Fair housing	Low-income with focus on Latino and Hmong	Fresno; Kings; Merced; Tulare	1-2 FTE Attorney	California Coalition for Rural Housing; California Housing Partnership	\$60k/year; \$60k/year	\$ 500,000	\$ 575,000
24	Disability Rights Education and Defense Fund	Community Redevelopment Grant	Inclusive Emergency Planning in Schools	\$ 525,000	\$ 175,000	\$170,000/year	School emergency planning	Disabled students	Statewide	0.55 FTE Attorney; 0.05 FTE Other Staff	California Foundation for Independent Living Centers	\$35k/year	\$ 225,000	\$ 300,000
25	Family Violence Law Center	Community Redevelopment Grant	A Roof of One's Own Project	\$ 1,199,319	\$ 399,773	\$75,000/year	Homelessness prevention	DV survivors	Statewide	1.10 FTE Attorney; 0.02 Other Staff	Building Futures with Women and Children; California Partnership to End DV; Family Violence Appellate Project; National Alliance for Safe Housing	\$5k/year; \$141k/year; \$67k/year; \$10k/year	\$ 350,000	\$ 500,000
26	Harriett Buhai Center for Family Law	Community Redevelopment Grant	The Protection and Preservation of Wealth Assets and Income in Dissolution Cases	\$ 328,338	\$ 109,446	\$34,320/year	Family law	Older family law litgants in marriages of 10+ years	LA	0.52 FTE Attorney; 0.08 FTE; 0.14 FTE Other Staff	Advancing Justice - LA; CA Womens' Law Center; Community Legal Aid SoCa; ICLS; LAFLA; Legal Aid San Bernardino; LA Center for Law and Justice; NLS; Sojourn; SD Volunteer Lawyer Program	\$0	\$ -	\$ -

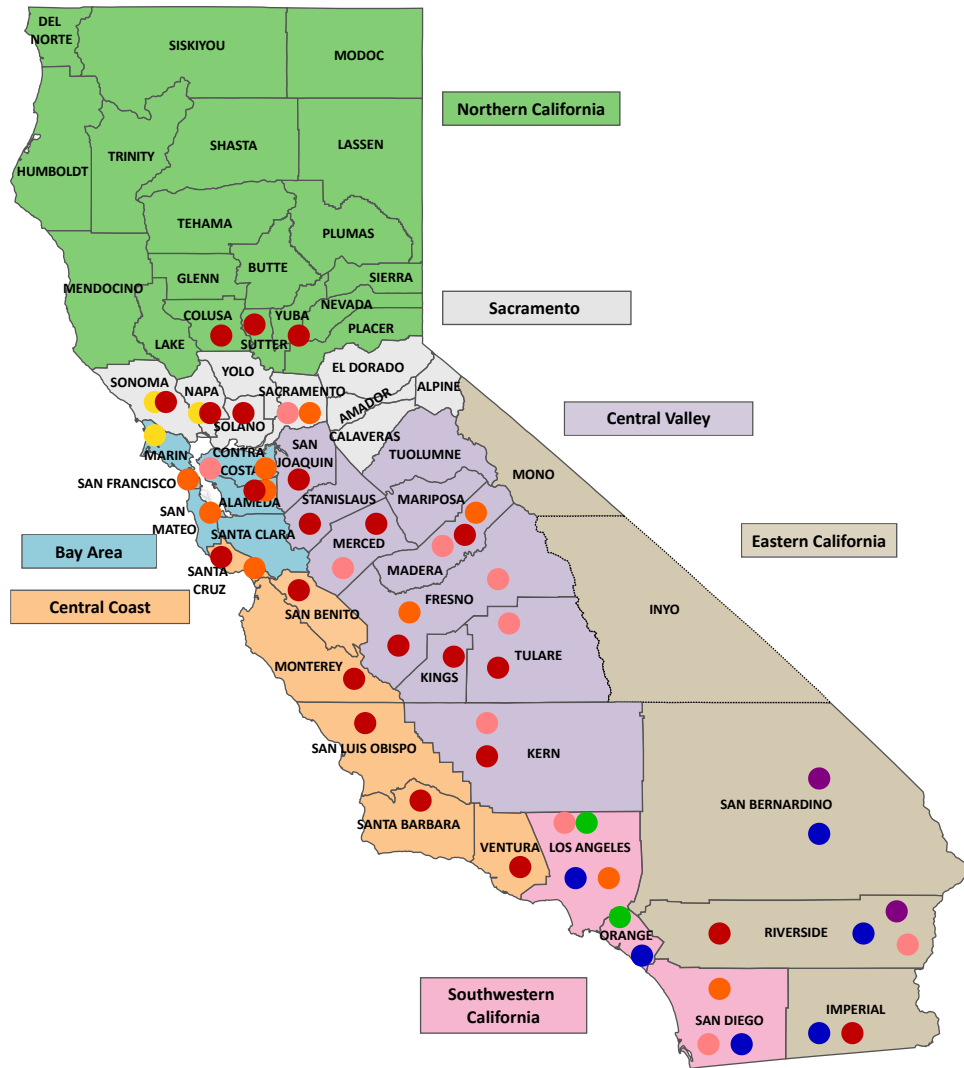
	Organization	Funding Program	Project Title	Total RFP Request	Award Per Year	Previous Bank Grant Award	Substantive Area(s)	Constituency	Geographic Area(s)	Total FTEs Per Year	Subgrantee Organizations	Subgrantee Amount	Total Recommended Funding Range (Low)	Total Recommended Funding Range (High)
27	Immigrant Legal Resource Center	Community Redevelopment Grant	Immigrant Community Education and Empowerment in San Joaquin Valley	\$ 1,200,000	\$ 400,000	\$120,000/year	Immigration	Immigrants in San Joaquin; low-income farmwaorkers	Fresno; Kern; Kings; Madera; Merced; San Joaquin; Stanislaus; Tulare	?	Central Valley Immigrant Integration Collaborative; Centro Binacional para el Desarrollo Indigena Oaxaqueno; El Quinto Sol de America; Empowering Marginalized Asian Communities	\$230k/year	\$ 450,000	\$ 600,000
28	Inland Counties Legal Services	Community Redevelopment Grant	Nonprofit Legal Assistance Project (NLAP)	\$ 525,000	\$ 175,000	\$275,000/year	Transactional assistance to nonprofits	Low-income communities who would benefit from nonprofits	Riverside; San Bernardino	0.95 FTE Attorney; 0.25 FTE Other Staff	Community Partners	\$24k/year	\$ 300,000	\$ 400,000
29	Justice in Aging	Community Redevelopment Grant	Senior Housing Advocacy Coalition	\$ 750,000	\$ 250,000	\$150,000/year	Affordable housing	Seniors	Statewide	0.56 FTE Attorney; 0.16 FTE Other Staff	Bet Tzedek; Legal Assistance for Seniors	\$75k/year; \$75k/year	\$ 300,000	\$ 450,000
30	Justice & Diversity Center of the Bar Association of San Francisco	Community Redevelopment Grant	Know Your Rights: Intact Families, Stable Communities	\$ 745,452	\$ 248,484	\$25,000/year	Immigration	Immigrant communities	Fresno, Kern, Kings, Madera, Merced, Monterey, San Benito, Santa Cruz, Stanislaus, Tulare	0.55 FTE Attorney; 0.50 Other Staff	Watsonville Law Center; Central Valley Immigrant Integration Collaborative	\$76k/year; \$75k/year	\$ -	\$ 225,000
31	Learning Rights Law Center	Community Redevelopment Grant	Healthy Homes Education Outreach Project	\$ 880,215	\$ 293,405	\$175,000/year	Lead poisoning and early education interventions	Low-income families with children living in multi-family homes	Regional: Central Coast, Southwestern California	0.08 - 0.30 FTE Attorney; 0.16 FTE Paralegal; 0.66 FTE Other Staff	Healthy Homes; Inquilinos Unidos; Coalition for Economic Survival	\$60k/year; \$65k/year; \$65k/year	\$ -	\$ 200,000
32	Legal Access Alameda	Community Redevelopment Grant	Community and Business Resiliency - "Start Small California"	\$ 525,000	\$ 175,000	\$120,000/year	Transactional assistance to small businesses	Low-income early-stage small business owners	Alameda, Contra Costa, Los Angeles, San Francisco, San Mateo, Santa Clara	0.14 - 0.35 FTE Attorney; 1.04 -2.04 FTE Paralegal; 0.20 FTE Other Staff (1st yr only)	Start Small Think Big	\$52,87k/year	\$ 250,000	\$ 350,000
33	Legal Services for Children	Community Redevelopment Grant	Equitable Access to Education and Opportunity	\$ 604,755	\$ 201,585	\$25,000/year	School discipline practices	Students, parents/caregivers in school districts with high rate of expulsion and racial disparity	Alameda, Contra Costa, Fresno, San Fancisco, San Maateo, Solano	0.75 FTE Attorney; 0.18 FTE Paralegal; 0.49 FTE Other Staff	San Mateo County Bar Association; Coleman Advocates for Youth	\$0	\$ -	\$ 125,000
34	National Center for Youth Law	Community Redevelopment Grant	Community Redevelopment Through Transforming Educational Experiences of California's Most Vulnerable Youth	\$ 1,200,000	\$ 400,000	\$150,000/year	Education	System-involved students (foster care and juvenile justice system)	Northern California, Bay Area, Central Coast, Central Valley, Southwestern California	1.17 - 1.42 FTE Attorney; 1.33 FTE Other Staff	John Burton Advocates for Youth; Public Council; Law Foundation of Silicon Valley: Legal Advocates for Children & Youth Program; California Collaborative for Youth	\$10k/year each	\$ 175,000	\$ 300,000
35	Worksafe, Inc.	Community Redevelopment Grant	Sacramento Worker Advancement Project	\$ 525,000	\$ 175,000	\$175,000/year	Workers' rights	Low-income and immigrant workers of color	Sacramento	1.09 FTE Attorneys; 0.15 FTE other	Center for Workers' Rights	\$75k/year	\$ 375,000	\$ 475,000
												TOTAL HIGHS, MEDIUMS, & LOWs	\$ 14,500,000	\$ 18,205,000

2020 BG Foreclosure Prevention Proposals



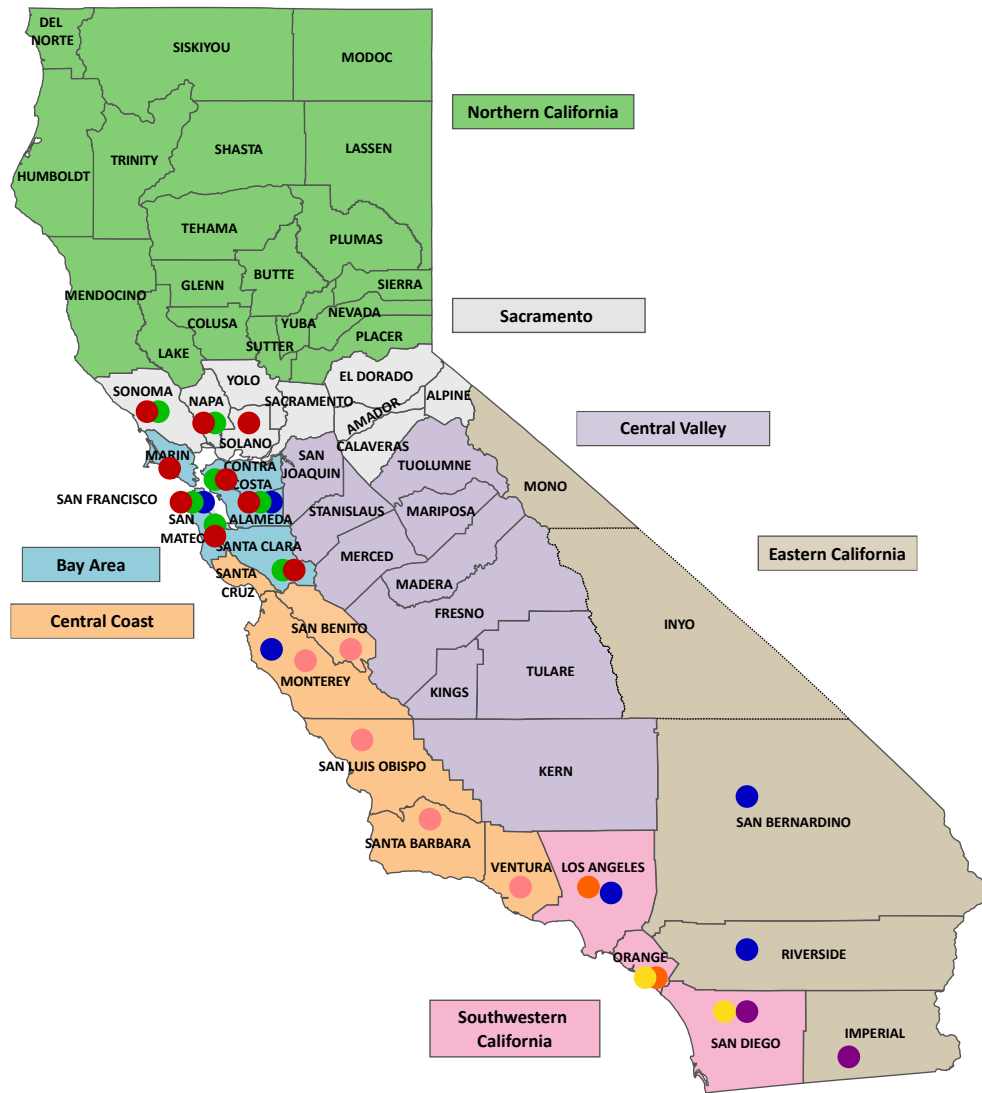
Organization	Symbol	Counties
Asian Pacific Islander Legal Outreach		Alameda, Contra Costa, Merced, San Joaquin, Solano, Stanislaus
CA Advocates for Nursing Home Reform		Alameda, Los Angeles, Monterey, Riverside, San Bernardino, San Francisco
California Rural Legal Assistance		Alameda, Colusa, Fresno, Imperial, Kern, Kings, Madera, Merced, Monterey, Napa, Riverside, San Benito, San Joaquin, San Luis Obispo, Santa Barbara, Santa Cruz, Solano, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yuba
East Bay Community Law Center		Alameda, Contra Costa, Napa, San Francisco, San Mateo, Santa Clara, Sonoma
Legal Aid Foundation of Santa Barbara County		Monterey, San Benito, San Luis Obispo, Santa Barbara, Ventura
Legal Aid Society of San Diego		Imperial, San Diego
National Housing Law Project	None	Statewide
Public Counsel		Imperial, Los Angeles, Orange, Riverside, San Bernardino, San Diego

2020 Bank Grant High Ranked Proposals



Organization	Symbol	Substantive Area
California Rural Legal Assistance, Inc.	Statewide (Alameda, Colusa, Fresno, Imperial, Kern, Kings, Madera, Merced, Monterey, Napa, Riverside, San Benito, San Joaquin, San Luis Obispo, Santa Barbara, Santa Cruz, Solano, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yuba)	Foreclosure Prevention
Community Legal Aid SoCal	●	Affordable Housing
Inner City Law Center	●	Affordable Housing
Lawyers' Committee for Civil Rights	Statewide (Alameda, Contra Costa, Fresno, Los Angeles, Madera, Monterey, Sacramento, San Diego, San Francisco, San Mateo, and Santa Cruz)	Small Business
Legal Aid of Sonoma County	Statewide: (Napa, Sonoma and, Marin)	Affordable Housing
Legal Aid at Work	Statewide	Wage Theft
OneJustice	●	Small Business
Public Counsel	●	Foreclosure Prevention

2020 Bank Grant Medium Ranked Proposals



Organization	Symbol	Substantive Area
California Advocates for Nursing Home Reform	Blue dot	Foreclosure prevention
Child Care Law Center	Statewide	Affordable Child Care Programs
East Bay Community Law Center	Green dot	Foreclosure Prevention
Family Violence Appellate Project	Statewide	Housing and Employment for DV Survivors
Justice in Aging	Statewide	Affordable Housing for Seniors
Legal Aid Foundation of Los Angeles	Orange dot	Community Organizing/ Affordable Housing
Legal Aid Foundation of Santa Barbara County	Pink dot	Foreclosure Prevention
Legal Aid Society of San Diego	Purple dot	Foreclosure Prevention
National Health Law Program	Statewide	Health Insurance/Medical Debt
National Housing Law Project	Statewide	Foreclosure Prevention
Public Advocates Inc.	Red dot	Affordable Housing
Public Law Center	Yellow dot	Small Business
Western Center on Law and Poverty	Statewide	Affordable Housing

**Equal Access Fund Homelessness Prevention
Formula Grant Recipients**

#	Organization	Amount
1	Advancing Justice - Asian Law Caucus	139,014
2	Affordable Housing Advocates	50,035
3	Aids Legal Referral Panel	50,075
4	Alliance for Children's Rights	312,828
5	Bay Area Legal Aid	318,452
6	Bet Tzedek Legal Services	481,989
7	California Advocates for Nursing Home Reform	126,170
8	California Rural Legal Assistance, Inc.	1,260,931
9	California Women's Law Center	88,000
10	Central California Legal Services	707,062
11	Child Care Law Center	126,170
12	Coalition of California Welfare Rights Organizations	126,170
13	Community Legal Aid SoCal	486,990
14	Community Legal Services in East Palo Alto	120,470
15	Contra Costa Senior Legal Services	50,058
16	Disability Rights California	1,745,481
17	Disability Rights Education and Defense Fund	126,170
18	East Bay Community Law Center	83,632
19	Elder Law & Advocacy	86,066
20	Family Violence Appellate Project	126,170
21	Family Violence Law Center	50,036
22	Greater Bakersfield Legal Assistance	340,569
23	IELLA Legal Aid Project	130,573
24	Inland Counties Legal Services	938,812
25	Inner City Law Center	230,268
26	Justice & Diversity Center of the Bar Assoc of SF	83,498
27	Justice in Aging	126,170
28	La Raza Centro Legal	50,124
29	Lawyers' Committee for Civil Rights	85,201
30	Legal Access Alameda	50,166
31	Legal Aid at Work	281,366
32	Legal Aid Foundation of Los Angeles	674,219
33	Legal Aid Foundation of Santa Barbara	65,873
34	Legal Aid of Marin	50,110
35	Legal Aid of Sonoma County	78,349
36	Legal Aid Society of San Bernardino	189,669
37	Legal Aid Society of San Diego	510,441
38	Legal Aid Society of San Mateo County	50,194
39	Legal Assistance for Seniors	50,093

**Equal Access Fund Homelessness Prevention
Formula Grant Recipients**

#	Organization	Amount
40	Legal Assistance to the Elderly	50,039
41	Legal Services for Children	50,168
42	Legal Services of Northern California	752,347
43	Mental Health Advocacy Services	50,141
44	National Center for Youth Law	126,170
45	National Housing Law Project	126,170
46	Neighborhood Legal Services	520,973
47	OneJustice	126,170
48	Public Advocates Inc.	198,337
49	Public Counsel	749,927
50	Public Interest Law Project	126,170
51	Public Law Center	372,466
52	Riverside Legal Aid	100,318
53	San Diego Volunteer Lawyer Program	133,382
54	San Luis Obispo Legal Assistance Foundation	50,079
55	Santa Clara County Asian Law Alliance	50,165
56	Senior Adults Legal Assistance	50,071
57	Senior Advocacy Network	50,109
58	USD School of Law Legal Clinics	66,564
59	Western Center on Law and Poverty	126,170
60	Youth Law Center	126,170
61	Yuba-Sutter Legal Center for Seniors	50,057
	TOTALS	\$ 14,699,833

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Advancing Justice-Los Angeles		
Project Name	Amount Requested	Grant Period	
Reforming the Nail Salon Industry	\$648,645	Three Years	
Is this a statewide or regional project?	Regional		
Will this project serve rural communities?	No		
Project Abstract	<p>In partnership with Asian Americans Advancing Justice - Asian Law Caucus (ALC) and California Healthy Nail Salon Collaborative (HNSC), Advancing Justice-LA proposes a multi-pronged strategy to increase the economic stability of both workers and law-abiding owners in the nail salon industry across the state, focusing on Los Angeles and Orange Counties, and key Bay Area counties (San Francisco, San Mateo, Santa Clara, and Alameda). The overarching goal is to improve wages and working conditions, and help employers abide by labor laws through adoption of model business practices. The nail salon industry is notorious for its rampant labor violations, which are exacerbated by the fact that the workforce is comprised of predominantly monolingual, immigrant women workers, mostly Vietnamese American, who endure workplace labor violations because of linguistic and other barriers to accessing the broader labor market.</p> <p>We propose utilizing three strategies to address the industry's systemic issues: (1) conducting Know Your Rights (KYRs) presentations and workshops to educate workers and employers; (2) bringing strategic impact litigation with State labor enforcement agencies against high-profile "bad actors" engaged in severe wage theft and labor law violations; and (3) educating policymakers about the need to ensure full compensation for wage theft in low-wage industries.</p>		
Sub-Grantees	Organization	Year 1 Sub-Grant	
	California Healthy Nail Salon Collaborative Asian Americans Advancing Justice - Asian Law Caucus		
Community Served	The project's target population is California's nail salon workforce, particularly Vietnamese workers. Specifically, the project will prioritize assisting small businesses attempting to comply with the law, and immigrant, limited-English proficient, and indigent workers who are particularly vulnerable to exploitation. Geographically, while potential policies would have statewide impact, the proposed KYRs and workshops will be conducted in areas with a high concentration of nail salons, including Los Angeles and Orange Counties, and key Bay Area counties.		
Project Outcomes	<p>Goal 1: Outreach and educate at least 130 nail salon workers and employers per year.</p> <ul style="list-style-type: none"> - Create at least 4 education materials for law-abiding businesses and the workforce. Potential topics include model business plans to help guide businesses to better comply with the law, wage and hour laws, and public benefits. - Host at least 2 workshops for 30 employers per year, with one in the Bay Area and one in Southern California. - Host at least 4 Know Your Rights presentations for 100 workers per year, with two in the Bay Area and two in Southern California. <p>Goal 2: Identify and develop at least 2 strategic litigation cases and/or collaborate in State labor enforcement action.</p> <ul style="list-style-type: none"> - Finalize litigation selection criteria. - Conduct background research on potential target defendants, including their corporate structure. - Develop and execute strategies to identify potential plaintiffs. <p>Goal 3: Increase awareness among policymakers about the importance of nail salon industry reform.</p> <ul style="list-style-type: none"> - Educate at least 15 policymakers about the nail salon industry, labor law violations faced by workers, and potential reforms. - Strategize and develop policies that may include: (a) a surety/bond requirement tied to a 		

	business license, modeled after successful corollaries in the car wash, agriculture, garment, and other low-wage industries, and/or (b) a compensation fund tied to obtaining a business license, similar to the garment fund, wherein employees can satisfy a wage theft or other labor law violation judgment even if the offending business is defunct or otherwise lacks funds.
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GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$92,000	\$95,680	\$99,507	\$287,187
Benefits	\$20,240	\$21,050	\$21,892	\$63,182
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$32,070	\$33,161	\$34,295	\$99,526
Admin.	\$26,250	\$26,250	\$26,250	\$78,750
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$40,000	\$40,000	\$40,000	\$120,000
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$210,560	\$216,141	\$221,944	\$648,645
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Staff Attorney	1	1	1	3
Litigation Director	0.2	0.2	0.2	0.6
	0	0	0	0
Total	1.2	1.2	1.2	3.6
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Asian Pacific Islander Legal Outreach		
Project Name	Amount Requested	Grant Period	
Central Valley-East Bay Homeowner Assistance Program	\$975,000	Three Years	
Is this a statewide or regional project?	Regional		
Will this project serve rural communities?	Yes		
Project Abstract	<p>The Central Valley-East Bay Homeowner Assistance project will provide legal services, education, and outreach to LEP homeowners at risk of foreclosure. Bringing together the experience of Asian Pacific Islander Legal Outreach, Lao Family Community Empowerment, the Bridge Community Center, the CV-EBHAP will focus on immigrant, elder, and limited-English speaking homeowners, who have been underserved and disproportionately impacted by the foreclosure crisis. The project will provide foreclosure prevention legal services with issues including, but not limited to:</p> <ul style="list-style-type: none"> • Outreach and education on the foreclosure process and legal options • Review of loan documents and counseling regarding loan modifications, and triage for state or federal violations, including HBOR violations • Loan modification assistance, including all consumer options • Negotiation, mediation, and litigation • Loan modification denial appeals • Reverse mortgage advice to older adults • Pursuing affirmative actions such as consumer fraud, predatory lending, or financial abuse • Policy advocacy and support services to increase capacity and foster collaborations. <p>Culturally competent services will be provided in the language of the client's choice in over 15 languages by agency staff. The project will offer all services at community sites in Modesto, Stockton, Vallejo, Brentwood, Pittsburg, Oakland, and other areas.</p>		
Sub-Grantees	Organization	Year 1 Sub-Grant	
	Lao Family Community Empowerment The Bridge Community Center Filipino Advocates for Justice		
Community Served	<p>The CV-EBHAP will focus on immigrant, elder, and limited-English speaking homeowners, potential homeowners, or tenants of foreclosed property owners, who have been underserved and disproportionately impacted by the foreclosure crisis. LEP, of color, and immigrant homeowners are in particular need of assistance because they are at greater risk of foreclosure due to language barriers, discriminatory lending, and vulnerability to predatory lending. Many immigrants are disconnected from public services, with the effect that they are less able to access legal or housing services to help them restabilize, and they continue to be impacted by the fear perpetrated by the federal government.</p>		
Project Outcomes	<p>1) Increase in access to and use of coordinated services in at least 70% of project's consumers; 2) increase in knowledge and awareness about the rights and remedies available to prevent foreclosure in at least 80% of project's consumers; 3) increase in awareness about community resources available for addressing such needs in at least 80% of project's consumers; 4) increase in foreclosure prevention in at least 70% of clients; and 5) increase in housing stability in at least 70% of clients.</p> <p>Deliverables Individuals served: 610 per year</p>		

Foreclosures prevented: 70 per year
Foreclosure clients who benefited in other ways: 540 per year

GRANT BUDGET BY YEAR

Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$77,500	\$77,500	\$77,500	\$232,500
Benefits	\$18,600	\$18,600	\$18,600	\$55,800

Non-Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$22,500	\$22,500	\$22,500	\$67,500
Admin.	\$0	\$0	\$0	\$0

Sub-Recipient(s)

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$206,400	\$206,400	\$206,400	\$619,200

Grand Total

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$325,000	\$325,000	\$325,000	\$975,000

Lawyers

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Staff Attorney	1	1	1	3
Managing Attorney	0.25	0.25	0.25	0.75
	0	0	0	0
Total	1.25	1.25	1.25	3.75

Paralegals

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

Others

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	California Advocates for Nursing Home Reform		
Project Name	Amount Requested	Grant Period	
Senior Equity Protection	\$750,000	Three Years	
Is this a statewide or regional project?	Statewide		
Will this project serve rural communities?	Yes		
Project Abstract	<p>In 2016, the State Bar's Bank Grant enabled CANHR to develop the Home Equity Protection Program to prevent unscrupulous lending and improper estate planning that threatens the housing security of low-income older adults.</p> <p>This project will build on HEPP's substantive program areas to address predatory lending in California's Property Assessed Clean Energy (PACE) loans, as well as "equity-split" loans. PACE loans offer up-front financing for energy-efficient home improvements, payable through a special property tax assessment. "Equity-split" loans permit lenders to share future appreciation in a home. Both loans offer few consumer protections, are aggressively marketed to seniors, and have given rise to an array of abuses that can lead to foreclosure.</p> <p>CANHR will partner with two QLSPs – Legal Assistance for Seniors in Oakland, and Legal Services for Seniors in Seaside – to prevent predatory lending through multiple avenues: consumer education, targeted outreach to highly impacted counties and rural communities, and partnerships with direct service providers to offer consultation on safe estate planning and homeownership. In reviewing the success and specific legal issues brought to CANHR and its grant partners, CANHR will also explore policy proposals, including legislation to require a PACE Suitability Worksheet as part of the lending process.</p>		
Sub-Grantees	Organization	Year 1 Sub-Grant	
	Legal Assistance for Seniors Legal Service for Seniors		
Community Served	<p>The target population includes low-income seniors aged 62 and older (the minimum age for a reverse mortgage loan) in California. Oakland has one of the highest rates of reverse mortgage foreclosures per capita in California; this project will target Alameda County through a partnership with Legal Assistance for Seniors. Additionally, Spanish-speaking communities served by Legal Services for Seniors will be targeted, along with training and outreach to the Inland Empire through dissemination of printed materials and online trainings to QLSPs.</p> <p>Because PACE loans are heavily marketed in Spanish-speaking communities, all consumer education materials will also be available in Spanish.</p>		
Project Outcomes	<p>(1) Consumer education and prevention: develop new consumer materials on predatory lending trends impacting older homeowners: a PACE Suitability Worksheet, Consumer's Guide to Reverse Mortgages, and home-equity split fact sheet. All materials will be translated into Spanish, and distributed free of charge to Qualified Legal Services Programs. Depending on demand, the proposal is to distribute: 3,500 in year one, 2,500 in year two, and 3,000 in year three.</p> <p>(2) Direct legal services: CANHR will work collaboratively with LAS and LSS to facilitate the development of community-based legal services (direct client representation, and consumer workshops) focused on prevention of predatory lending, foreclosure, and counseling on "safe estate planning," which may include advice on Medi-Cal estate recovery. Workshop and direct legal service subject areas will be improved upon and modified based on community needs.</p> <p>(3) Conduct outreach to rural QLSPs through dissemination of printed materials in English and Spanish, and through a minimum of two webinars per grant year.</p> <p>(4) Based on the specific legal issues brought to CANHR and its grant partners, CANHR</p>		

will engage in strategic development of policy proposals at the local and state level. Engage with stakeholders, county officials, and state legislators to educate them on PACE and reverse mortgage issues, and explore municipal requirements and/or legislation requiring seniors to be provided with a Suitability Worksheet as part of the PACE lending process.

(5) Replicate service model for other legal aid organizations statewide, particularly in the Inland Empire and rural counties.

GRANT BUDGET BY YEAR

Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$106,577	\$104,549	\$105,656	\$316,782
Benefits	\$19,923	\$20,051	\$10,144	\$50,118

Non-Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$8,500	\$4,650	\$7,200	\$20,350
Admin.	\$0	\$0	\$0	\$0

Sub-Recipient(s)

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$115,000	\$120,750	\$127,000	\$362,750

Grand Total

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$250,000	\$250,000	\$250,000	\$750,000

Lawyers

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Senior staff attorney	0.4	0.4	0.3	1.1
Total	0.4	0.4	0.3	1.1

Paralegals

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

Others

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Program Manager	0.5	0.5	0.5	1.5
Outreach/Education coordinator	0.4	0.4	0.3	1.1
Administrative Assistance	0.2	0.2	0.2	0.6
Total	1.1	1.1	1	3.2

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	California Rural Legal Assistance, Inc.		
Project Name	Amount Requested	Grant Period	
Foreclosure Prevention	\$525,000	Three Years	
Is this a statewide or regional project?	Statewide		
Will this project serve rural communities?	Yes		
Project Abstract	<p>Burdened by rising amounts of both mortgage and non-mortgage debt, low-income homeowners across the state face an ever-tightening housing market, threats of foreclosure, predatory and discriminatory financing, and myriad scams. California Rural Legal Assistance, Inc. (CRLA) and Housing & Economic Rights Advocates (HERA) will provide legal services to prevent foreclosure and help low-income Californians remain in their homes. This collaborative project will serve residents of Northern California, the Sacramento Area, the Bay Area, the Central Coast, the Central Valley, and Eastern California. CRLA and HERA will focus on recruiting clients over the age of 50, but will also serve younger homeowners. This project will have a focus on homeowners who are people of color, women, individuals with disabilities, immigrants, and people with limited English proficiency. Some clients will be low-income heirs to the family home who are attempting to assume the mortgage loan after the death of a loved one; these individuals often need to modify the loan to make it affordable. CRLA and HERA will provide loan document review, mortgage modification, litigation, advocacy, and investigation, and will file administrative complaints. In addition to serving individuals, this project will educate a wider audience through home preservation workshops.</p>		
Sub-Grantees	Organization	Year 1 Sub-Grant	
	Housing & Economic Rights Advocates (HERA) California Rural Legal Assistance, Inc. (CRLA)		
Community Served	CRLA and HERA propose a statewide project in Northern California, the Sacramento Area, the Bay Area, the Central Coast, the Central Valley, and Eastern California. This project will include a special focus on homeowners over age 50—many of whom are people of color, women, individuals with disabilities, immigrants, and have limited English proficiency. The proposed project will also serve younger homeowners and low-income Californians who have inherited a home after the death of a loved one and are trying to assume the loan; these individuals often need to modify the loan to prevent the loss of the family home.		
Project Outcomes	<p>Funding for the proposed project will enable CRLA and HERA to serve a combined total of 208 individual homeowners per year across the six-region target area. Of the 208 homeowners served, CRLA and HERA will file administrative complaints or litigate cases for at least 7 individual clients on an annual basis. HERA will serve an additional 240 Californians per year through home preservation workshops, which will rotate across cities throughout the six-region target area. Workshops will be held in multiple languages, as determined by the linguistic needs of each target area.</p> <p>Over the three-year project period, CRLA and HERA will provide individual foreclosure prevention services to a total of 624 homeowners and reach an additional 720 community members through home preservation workshops. As a result of this project, CRLA and HERA will:</p> <ol style="list-style-type: none"> 1) Prevent loss of housing for 20% of individual clients served; 2) Negotiate or facilitate move out to provide a “soft landing” for 10% of individual clients served; 3) Prevent, end or obtain relief from unfair or illegal behavior, or otherwise enforce rights or obtain remedies related to housing for 10% of individual clients served; 4) Obtain relief from foreclosure or property scams for 12% of individual clients served; 5) Obtain other housing benefit for 18% of individual clients served; and 6) Improve knowledge of home preservation strategies for 80% of consumer workshop participants. 		

GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$57,932	\$57,603	\$57,660	\$173,195
Benefits	\$13,324	\$13,249	\$13,262	\$39,835
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$4,828	\$5,236	\$5,166	\$15,230
Admin.	\$11,414	\$11,413	\$11,413	\$34,240
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$87,500	\$87,500	\$87,500	\$262,500
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$174,998	\$175,001	\$175,001	\$525,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Staff Attorney	0.65	0.4	0.37	1.42
Foreclosure Supervisor	0.05	0.05	0.05	0.15
Total	0.7	0.45	0.42	1.57
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Foreclosure Paralegal	0.1	0.25	0.25	0.6
Total	0.1	0.25	0.25	0.6
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Foreclosure Coordinator	0.15	0.25	0.25	0.65
Total	0.15	0.25	0.25	0.65

**2020 BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE**

Organization Name	Central California Legal Services		
Project Name	Amount Requested	Grant Period	
Technical Assistance Affordable Housing	\$750,000	Three Years	
Is this a statewide or regional project?	Regional		
Will this project serve rural communities?	Yes		
Project Abstract	<p>Too often cities and counties fail to plan to accommodate the housing needs of very low-income and low-income households. This failure results in an insufficient supply of affordable housing, which in turn results in acute substandard housing conditions, and backbreaking cost burden for the region's lowest-income families.</p> <p>This grant allows CCLS and its partners to address the region's severe shortage of affordable housing through a more systematic approach closer to the root of the problem: giving local jurisdictions the tools they need to prioritize, incentivize, and catalyze new construction to increase the supply of affordable housing—including best practices, model ordinances, assistance with available tax credits and financial programs, and other resources.</p> <p>CCLS's existing bank grant funds a robust Housing Element advocacy and litigation component. Because this project's needs assessment component will also allow advocates to assess the willingness and capacity of critical players—electeds, planners, developers—to get more affordable housing built in their jurisdiction, it will provide CCLS with invaluable information to inform that ongoing Housing Element advocacy for safe and affordable housing, including the litigation that will compel local jurisdictions to plan for and implement development goals by complying with California's housing element and fair housing law.</p>		
Sub-Grantees	Organization	Year 1 Sub-Grant	
	California Coalition for Rural Housing California Housing Partnership		
Community Served	<p>Of CCLS's six-county service area, this project will focus on four counties on the Valley floor (Merced, Tulare, Fresno, and Kings), a rural area with several small cities, and multiple disadvantaged, unincorporated communities.</p> <p>This area's ethnically diverse population is majority Latino, includes the second-largest Hmong population in the country, and the second-highest incidence of concentrated poverty; almost half (47%) speak a language other than English in the home.</p>		
Project Outcomes	<p>Year 1 project goals and deliverables:</p> <ol style="list-style-type: none"> Identify priority jurisdictions requiring technical assistance; Identify, and establish relationships with, city managers and planning staff, city attorneys, and elected officials of the target jurisdictions in the region to educate about HE and AFFH requirements and inform of project's services; Assess local needs and develop and implement a technical assistance plan for such jurisdictions customized to their identified needs; Develop a toolkit to include model policies for compliance and best practices to foster the construction of affordable housing, including financial incentives; Working with target jurisdictions to eliminate identified barriers, streamline the production of multi-family housing and the preservation of affordable housing; Work with community groups to bring the voice of low-income households into the planning process. <p>Years 2 & 3 project goals and deliverables:</p> <ol style="list-style-type: none"> Continue to work with jurisdictions identified in Year 1 to provide technical assistance and support to increase compliance with HE and AFFH laws (collaborative partners: CHP, CCRH) Continue HE and AFFH advocacy and litigation begun under expired bank grant (collaborative partner: PILP); Undertake new HE and AFFH advocacy and litigation initiatives, informed by Year 1 work on this grant (support center PILP) 		

GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$65,208	\$115,842	\$128,176	\$309,226
Benefits	\$9,781	\$14,158	\$1,824	\$25,763
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$16,221	\$0	\$0	\$16,221
Admin.	\$38,790	\$0	\$0	\$38,790
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$120,000	\$120,000	\$120,000	\$360,000
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$250,000	\$250,000	\$250,000	\$750,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Staff Attorney	1	1	1	3
Staff Attorney	0	1	1	2
Director of Litigation and Advocacy	0	0	0	0
Total	1	2	2	5
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Legal Secretary	0	0	0	0
Total	0	0	0	0

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Child Care Law Center						
Project Name	Amount Requested	Grant Period					
Eliminating Child Care Deserts and Creating Opportunities for Families	\$525,000	Three Years					
Is this a statewide or regional project?	Statewide						
Will this project serve rural communities?	Yes						
Project Abstract	<p>This project will promote economic development by addressing legal barriers to owning and operating child care businesses – particularly family child care – in low-income communities. Family child care is the most affordable type of licensed child care in California and the primary source of child care for babies and toddlers. It generally offers flexible hours for families who work unpredictable or nontraditional hours. The majority of family child care providers who run these businesses are women of color and immigrants.</p> <p>Landlords, local governments, mortgage lenders, homeowners' associations, and insurance companies are unaware that family child care is protected under both state and federal law. Discrimination and other unlawful practices by these parties have helped create "child care deserts," where fewer than 30% of families in a community can find licensed child care.</p> <p>Child Care Law Center and Public Counsel will offer legal services, advocate for new policies, and - potentially - conduct impact litigation to ensure that child care programs can open and expand in communities.</p> <p>The result will be increased economic opportunity where small businesses like child care can thrive, parents can find affordable care that allows them to work, and neighborhood culture and institutions are supported.</p>						
Sub-Grantees	<table border="1"> <thead> <tr> <th>Organization</th> <th>Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>Public Counsel</td> <td></td> </tr> </tbody> </table>			Organization	Year 1 Sub-Grant	Public Counsel	
Organization	Year 1 Sub-Grant						
Public Counsel							
Community Served	<p>The target population is women, particularly women of color, who earn less than 400% of the federal poverty level.</p> <p>The geographic area to be served is statewide, but we will focus initial outreach and services on high need counties that have an extreme shortage of child care, a shortage of housing, a high job growth rate, and a higher-than-average percentage of people earning less than 400% of FPL.</p> <p>This group is in particular need of our services because state and federal policies to assure low-income individuals have equitable access to housing, education, transportation, and family support are not being enforced.</p>						
Project Outcomes	<p>The goal of this project is to promote economic development by supporting and building the capacity of child care providers. As a result of our work, child care businesses (a vital community asset, job-generator, and work support for parents) will be able to open, expand, and operate in rental housing without discrimination, and stay in business.</p> <p>The activities we propose are:</p> <ul style="list-style-type: none"> • Educating the community about state and local laws that protect family child care providers' rights to housing, insurance, business operations, and related issues • Identifying emerging issues • Creating legal and advocacy strategies to remove barriers to the provision of quality, affordable child care <p>We expect the outcome of this project to be an increased supply of child care providers who are fairly compensated, securely housed, and able to nurture and enrich the children and families in their communities.</p>						

	<p>Objectives</p> <ul style="list-style-type: none"> Educate property owners, homeowners' associations, state and local government agencies, and nonprofits about child care providers' rights to housing, insurance, business operations, and related issues. Remove unlawful or burdensome legal and administrative barriers. Build capacity and leadership through community organizing and advocacy
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GRANT BUDGET BY YEAR

Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$34,915	\$42,420	\$46,447	\$123,782
Benefits	\$10,475	\$12,732	\$13,934	\$37,141

Non-Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$31,850	\$22,055	\$16,586	\$70,491
Admin.	\$10,260	\$10,293	\$10,533	\$31,086

Sub-Recipient(s)

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$87,500	\$87,500	\$87,500	\$262,500

Grand Total

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$175,000	\$175,000	\$175,000	\$525,000

Lawyers

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Laurie Furstenfeld	0.15	0.15	0.15	0.45
Total	0.15	0.15	0.15	0.45

Paralegals

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Julia Frudden	0.35	0.45	0.49	1.29
Total	0.35	0.45	0.49	1.29

Others

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

**2020 BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE**

Organization Name	Community Legal Aid SoCal						
Project Name	Amount Requested	Grant Period					
Housing Element Accountability Initiative	\$525,000	Three Years					
Is this a statewide or regional project?	Regional						
Will this project serve rural communities?	No						
Project Abstract	<p>California cities are required to provide their “fair share” of housing, including units for economically disadvantaged residents and emergency housing for homeless. However, many cities are not in compliance with state housing law, which is contributing to the serious statewide housing crisis. Through our work, both separately and together, Community Legal Aid SoCal and the Kennedy Commission are using California’s housing laws to successfully advocate for systemic change and bring new, affordable housing to our region’s economically disadvantaged residents.</p> <p>Funding for our “Housing Element Advocacy Initiative” will help us to build on our successful work to improve fair and equitable housing in Orange and Los Angeles Counties using housing element laws. As southern California’s 6th Housing Element Cycle commences, State Bar Bank Grant funding will support our robust participation from the outset, from the process to determine housing unit allocations in 2020 to monitoring implementation of plans in 2022, including possible litigation. This funding will also help us educate and mobilize the communities that will be affected by these plans for years to come.</p>						
Sub-Grantees	<table border="1"> <thead> <tr> <th>Organization</th> <th>Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>The Kennedy Commission</td> <td></td> </tr> </tbody> </table>	Organization	Year 1 Sub-Grant	The Kennedy Commission			
Organization	Year 1 Sub-Grant						
The Kennedy Commission							
Community Served	<p>According to “Missing the Mark”, “the percentage [of housing] completed is progressively worse the lower the income level.” Housing Element Accountability Initiative staff will advocate for the housing needs of Very Low-Income (below 50% of AMI) and Extremely Low-Income (below 30% of AMI) residents.</p> <p>Orange County has 500,471 residents who live at 125% of the federal poverty limit or below and the third highest cost of living in California. Los Angeles County has 2,259,471 residents who live at 125% of the FPL. As such, thousands of lower-income residents in our geographic area stand to benefit from our project.</p>						
Project Outcomes	<p>PROJECT GOAL#1: Build local capacity to participate in the Housing Element process and other housing policy matters.</p> <p>Objective #1a: Host a minimum of two meetings per year in Los Angeles County and two meetings in Orange County with potential partners and stakeholders.</p> <p>#1b: Educate a minimum of 50 community members annually.</p> <p>#1c: Monitor the public process and provide legal and strategic guidance to community members/groups participating in the Housing Element process. To the extent possible, advise and/or represent community members facing resistance from municipalities about compliance with Housing Element laws.</p> <p>PROJECT GOAL#2: Successfully advocate for submittal of compliant 6th Cycle Housing Elements by cities in Orange and Southeastern Los Angeles Counties. Compliant plans will accommodate the units required by the RHNA to promote development of affordable housing (including very low-income and extremely low-income units), and include zoning for transitional and permanent supportive units and emergency shelters in the region.</p> <p>Objective #2a: Assess the current state of compliance of adopted 5th Cycle Housing Elements to identify cities that may merit particular focus from this project as well lessons learned.</p> <p>#2b: Conduct research, review and comment on draft Regional Housing Needs Allocation</p>						

	<p>(RHNA); comment or appeal if needed.</p> <p>#2c: Assess draft Housing Element plans, negotiate with stakeholders, and attend public meetings and meetings of elected officials to advocate for compliance Housing Elements.</p> <p>#2d: Monitor implementation of plans by cities starting in 2022; negotiate and/or litigate if cities fail to comply with plans.</p>
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GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$55,203	\$57,476	\$58,021	\$170,700
Benefits	\$15,873	\$16,338	\$16,302	\$48,513
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$12,971	\$12,399	\$11,890	\$37,260
Admin.	\$15,953	\$13,787	\$13,787	\$43,527
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$75,000	\$75,000	\$75,000	\$225,000
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$175,000	\$175,000	\$175,000	\$525,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Supervising Attorney	0.2	0.17	0.17	0.54
Staff Attorney	0.2	0.17	0.17	0.54
Staff Attorney	0.2	0.17	0.17	0.54
Total	0.6	0.51	0.51	1.62
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Complex Litigation Paralegal	0.21	0.19	0.17	0.57
Total	0.21	0.19	0.17	0.57
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Disability Rights Education and Defense Fund		
Project Name	Amount Requested	Grant Period	
Inclusive Emergency Planning in Schools	\$525,000	Three Years	
Is this a statewide or regional project?	Statewide		
Will this project serve rural communities?	Yes		
Project Abstract	<p>Educational opportunities—or conversely barriers are a driver for community revitalization and stabilization. This is particularly true as to emergency planning, given how that any disaster-related scenario that might occur during the daytime when parents are separated from children who are at school. Families are unlikely to put down roots, or remain, in communities unless they are confident that their children will be safe in school. Effective community redevelopment must include emergency planning for disabled students. These students, often students of color in urban and rural communities, may be marginalized by segregation and poverty. This is compounded by the fact that disabled adults and children are disproportionately affected by disasters when emergency planning fails to address disability-specific needs. This inequity affects the health of communities by leading to increased injury, mortalities, and trauma.</p> <p>This Project seeks to address this gap in access through building inclusive community development and equity with comprehensive school emergency planning. This goal will be accomplished through surveying urban and rural school district emergency plans for mandatory disability access provisions, community education and empowerment on the emergency planning rights of disabled students, targeted advocacy to bolster disability access in emergency planning, and potential legislative advancements of state protections.</p>		
Sub-Grantees	Organization	Year 1 Sub-Grant	
	California Foundation for Independent Living Centers		
Community Served	<p>There are 794,604 students with disabilities living in both rural and urban school districts across the state. A large percentage of these students are also students of color bearing the consequences of the ingrained effects of segregation and poverty in their schools and communities. African American and Latino students represent the majority of students attending some of the poorest schools in urban areas while low-income Latino and limited English speaking children are often overrepresented in rural schools. Progress made in improving accessible school emergency planning will have long felt affirmative effects on the co-occurring inequities that shape these children's lives.</p>		
Project Outcomes	<ol style="list-style-type: none"> 1. Systematic survey of school districts in urban and rural areas across the state with the use of outreach to QLSPs, parent advocates, and the disability community, and public record act requests and cataloguing of publicly available information. 2. Collect, document and review the universe of planning for students with disabilities in targeted urban and rural school districts statewide. 3. Facilitate new connections among education and disability community, legal services, government and community development stakeholders. 4. Memorialize systematic outreach and investigation results, plus lists and summaries of relevant materials, in master resource documents, for wide distribution as a Project legacy. 5. Systematically identify existing disability-related data relevant to effective school safely planning vis-à-vis disability access needs; assess whether existing data is sufficient to ensure effective implementation of AB 1747, and how such data might be used to shape effective 1747 implementation. 6. Use Project expertise to determine what (if any) additional data-gathering or disability access considerations might be necessary or beneficial to school safety planning. 		

	<p>7. Pursue at least one piece of impact litigation or formal negotiation per year to remedy violation of existing laws, or explain why not feasible or efficient.</p> <p>8. Craft “model policies” and “best practices” recommendations to address accessible school emergency planning gap(s).</p> <p>9. Memorialize potential new policy proposals that can be used by any or all stakeholders, including use in legislative education efforts.</p> <p>10. Deliver at least three presentations at local, regional or statewide trainings or conferences.</p>
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GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$80,652	\$82,387	\$82,661	\$245,700
Benefits	\$25,002	\$25,384	\$25,308	\$75,694
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$25,760	\$23,424	\$22,929	\$72,113
Admin.	\$8,586	\$8,805	\$9,102	\$26,493
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$35,000	\$35,000	\$35,000	\$105,000
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$175,000	\$175,000	\$175,000	\$525,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	East Bay Community Law Center										
Project Name	Amount Requested	Grant Period									
Northern California Foreclosure Prevention Collaborative	\$750,000	Three Years									
Is this a statewide or regional project?	Regional										
Will this project serve rural communities?	Yes										
Project Abstract	<p>Lower-income homeowners continue to struggle to keep their homes, as the foreclosure crisis spanning the last decade has decimated homeownership rates, particularly affecting communities of color and the elderly (U.S. Census Bureau, 2015). Across California, thousands of people in the middle- and lower-income brackets have lost not only their homes but also their financial stability and primary asset. Recently, there has been a spike in unscrupulous practices to recruit homeowners to enter into PACE contracts they are not able to afford, resulting in the potential loss of their homes. According to the Wall Street Journal's analysis of PACE accounts, the program's high fees caused mortgage default rates almost to quintuple in 40 California counties between 2016 and 2017. Additionally, the recent fires in Sonoma County have destroyed entire communities who are now particularly vulnerable to predatory lending and contractor practices as they rebuild.</p> <p>Over the next 3 years, the Northern California Foreclosure Prevention Collaborative (NCFPC) will provide legal services and community education, as well as develop shareable resources that combat consumer fraud. NCFPC's work will significantly mitigate displacement of low-income communities due to foreclosures or loss of property as a result of falling prey to predatory lending and fraudulent contractors.</p>										
Sub-Grantees	<table border="1"> <thead> <tr> <th>Organization</th> <th>Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>Bay Area Legal Aid</td> <td></td> </tr> <tr> <td>Legal Aid of Sonoma County</td> <td></td> </tr> <tr> <td>East Bay Community Law Center</td> <td></td> </tr> </tbody> </table>	Organization	Year 1 Sub-Grant	Bay Area Legal Aid		Legal Aid of Sonoma County		East Bay Community Law Center			
Organization	Year 1 Sub-Grant										
Bay Area Legal Aid											
Legal Aid of Sonoma County											
East Bay Community Law Center											
Community Served	<p>The structure of the PACE program, in addition to other contractor fraud and debt collection abuses, has created fissures that leave low-income homeowners vulnerable to fraud, elder abuse, predatory lending, and foreclosure. Thus, NCFPC will serve low-income homeowners, communities of color, the elderly, and natural disaster victims in urban and rural communities in Alameda, Contra Costa, Sonoma, Napa, San Francisco, San Mateo, and Santa Clara counties. It is critical to reach homeowners before they enter pre-foreclosure status, as preventing the foreclosure process from moving forward is far more effective than fighting the foreclosure once proceedings have been initiated.</p>										
Project Outcomes	<p>Goal 1: Provide holistic legal and educational consumer legal services to low-income homeowners at risk of foreclosure in order to prevent the loss of their homes.</p> <ul style="list-style-type: none"> -Conduct 23 scam prevention workshops to educate low-income homeowners on spotting contractor fraud. -Conduct 6 Know Your Rights clinics for target populations and attend 8 community outreach events to educate service providers about clinics. -Create and disseminate 1,000 Know Your Rights pamphlets helping Sonoma County residents to spot contractor fraud, including PACE fraud. -Provide 176 clients with financial consultations to identify foreclosure risk and navigate through reverse mortgage process if appropriate. -Provide at least 160 clients with wraparound consumer services including debt collection defense, post-judgment help, credit reporting, and utility reduction assistance. (See "Consult" packets in uploaded documents for service materials.) -Coordinate calls with subcontractors to track progress of project. <p>Goal 2: Prevent foreclosure due to PACE financing among low-income California homeowners with a highly coordinated statewide collaborative organized regionally and with complementary and aligned project design.</p> <ul style="list-style-type: none"> -Litigate 1 high-impact case on behalf of a low-income senior at risk of foreclosure due to PACE. 										

- Contribute to the development of the CFPC PACE Tool Kit.
- Provide brief legal services, including but not limited to filing 12 PACE complaints with the Contractors State Licensing Board and the Department of Business Oversight, negotiating directly with PACE administrators, and filing DCBA complaints.
- Prepare local agency complaints and requests for administrative review.
- Participate in 20 calls with SCFPC to gather data from a region where PACE crisis is rampant.

GRANT BUDGET BY YEAR

Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$81,975	\$83,250	\$85,350	\$250,575
Benefits	\$18,855	\$19,150	\$19,630	\$57,635

Non-Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$6,600	\$6,480	\$6,480	\$19,560
Admin.	\$17,570	\$16,120	\$13,540	\$47,230

Sub-Recipient(s)

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$125,000	\$125,000	\$125,000	\$375,000

Grand Total

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$250,000	\$250,000	\$250,000	\$750,000

Lawyers

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Staff Attorneys	0.67	0.75	0.75	2.17
Total	0.67	0.75	0.75	2.17

Paralegals

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

Others

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Program Manager	0.2	0.2	0.2	0.6
Data Scientist	0.1	0.05	0.05	0.2
Contracts Officer	0.06	0.05	0.05	0.16
Total	0.36	0.3	0.3	0.96

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Family Violence Appellate Project												
Project Name	Amount Requested		Grant Period										
Stabilizing Communities Through Housing and Employment Justice for Domestic Violence Survivors, Focusing on Native American and Rural Communities	\$863,058		Three Years										
Is this a statewide or regional project?	Statewide												
Will this project serve rural communities?	Yes												
Project Abstract	<p>Family Violence Appellate Project (FVAP), in collaboration with Legal Aid at Work (LAAW), National Indian Justice Center (NIJC) and California Partnership to End Domestic Violence (CPEDV), will perform community development work to revitalize and stabilize low-income communities by preventing homelessness of survivors of domestic violence (DV) through legal services in housing and employment law. While California and federal law provides DV survivors protections in housing and employment, these laws are underutilized, often because survivors of DV and their advocates, most of whom are not lawyers, are unaware of their existence or how to use them to protect survivors' housing and employment rights. Focusing on the needs of rural and Native American communities, FVAP and its partners will take a three-pronged approach to help DV survivors avoid homelessness. First, we will engage in nonprofit capacity-building by providing trainings, community outreach, and culturally competent and accessible written legal tools on housing and employment rights of DV survivors. Second, we will represent DV survivor communities by supporting systemic solutions through policy and legislative advocacy. Third, we will provide systematic legal support through appellate litigation and legal technical assistance to advocates and attorneys working with survivors of DV.</p>												
Sub-Grantees	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 50%;">Organization</th> <th style="width: 50%;">Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>Legal Aid at Work</td> <td></td> </tr> <tr> <td>National Indian Justice Center</td> <td></td> </tr> <tr> <td>California Partnership to End Domestic Violence</td> <td></td> </tr> <tr> <td>Family Violence Appellate Project</td> <td></td> </tr> </tbody> </table>			Organization	Year 1 Sub-Grant	Legal Aid at Work		National Indian Justice Center		California Partnership to End Domestic Violence		Family Violence Appellate Project	
Organization	Year 1 Sub-Grant												
Legal Aid at Work													
National Indian Justice Center													
California Partnership to End Domestic Violence													
Family Violence Appellate Project													
Community Served	<p>Although the Project will serve DV survivors throughout California, it will focus on Native American survivors and survivors in rural communities. The Project is focusing on Native American survivors because Native Americans experience DV at higher rates than other populations. Additionally, DV survivors working or living on tribal lands must navigate different tribes' tribal laws, federal law, and complicated jurisdictional issues, which can make advocacy more difficult.</p> <p>The Project is focusing on California's rural communities because DV survivors in rural communities have far less access to direct legal services and are often solely served by non-attorney advocates at DV agencies.</p>												
Project Outcomes	<p>The Project has three key goals with corresponding deliverables. The first is to increase nonprofits' capacity to assist survivors with housing and employment needs, especially those serving rural and Native American communities. The Project will do this by providing trainings, community outreach, and culturally competent and accessible written legal tools on housing and employment rights of DV survivors. The Project will create at least 15 written legal tools, a portion of which will be tailored for Native American communities, by the end of the 3-year project. The written legal tools will remain available on FVAP and CPEDV's password-protected websites. The Project will also create and give 5-10 trainings over the 3-year period. The trainings will also be available on-demand via recorded webinars.</p> <p>The second key goal is to represent DV survivor communities by supporting systematic solutions through policy and legislative advocacy. The Project will engage in 1-3 systemic advocacy campaigns each calendar year. The campaigns will work to create meaningful community change that will strengthen housing and/or employment right of DV survivors, resulting in preventing DV survivor homelessness.</p> <p>The third key goal is to provide systematic legal support through appeals and technical</p>												

assistance to advocates and attorneys working with DV survivors. By providing technical assistance (estimated 60-100/year), the Project will support trial-level matters and help preserve issues for appeal. Using NIJC's and CPEDV's networks, the Project will engage in targeted outreach, focusing its systematic legal support on Native American DV survivors and DV survivors in rural communities.

GRANT BUDGET BY YEAR

Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$27,227	\$93,814	\$101,458	\$222,499
Benefits	\$7,977	\$21,219	\$22,424	\$51,620

Non-Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$13,202	\$19,317	\$20,089	\$52,608
Admin.	\$16,011	\$41,150	\$44,370	\$101,531

Sub-Recipient(s)

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$144,445	\$139,925	\$150,430	\$434,800

Grand Total

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$208,862	\$315,425	\$338,771	\$863,058

Lawyers

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Housing and Employment Attorney	0.09	1	1	2.09
Director of Programs	0.1	0.1	0.1	0.3
Staff Attorney	0.01	0.01	0.01	0.03
Total	0.2	1.11	1.11	2.42

Paralegals

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Staff Paralegal	0.02	0.02	0.02	0.06
Total	0.02	0.02	0.02	0.06

Others

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Office Manager - Support Staff	0.01	0.01	0.01	0.03
Development Manager	0.01	0.01	0.01	0.03
Executive Director	0.01	0.01	0.01	0.03
Total	0.03	0.03	0.03	0.09

**2020 BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE**

Organization Name	Family Violence Law Center		
Project Name	Amount Requested	Grant Period	
A Roof of One's Own Project	\$1,199,319	Three Years	
Is this a statewide or regional project?	Statewide		
Will this project serve rural communities?	Yes		
Project Abstract	<p>Family Violence Law Center's (FVLC) "A Roof of One's Own" is an advocacy project that applies a racial and gender equity lens to homelessness. The project centers the needs of the most vulnerable, unhoused women of color, to develop policy solutions to end homelessness for all. Too often, unhoused women are left out of conversations concerning homelessness and women of color are left out of conversations concerning racial disparities in homelessness. In Alameda County, FVLC has: formed a coalition to advocate for policy changes; increased funding to address the needs of unhoused women; and successfully advocated for coordinated entry improvements and domestic violence training for street outreach workers, direct homeless service providers and emergency response teams.</p> <p>FVLC and its partners the California Partnership to End Domestic Violence (the Partnership), Family Violence Appellate Project (FVAP), National Alliance for Safe Housing (NASH) and Building Futures with Women and Children (BFWC), propose to expand "A Roof of One's Own" to raise the issue of women's homelessness to the state level. The project will gather information about women's homelessness across the state, provide technical assistance for stakeholders that assist unhoused women, develop and advocate for statewide policy solutions, and identify opportunities for impact litigation.</p>		
Sub-Grantees	Organization	Year 1 Sub-Grant	
	Building Futures With Women and Children California Partnership to End Domestic Violence Family Violence Appellate Project National Alliance for Safe Housing		
Community Served	In 2018, there were 130,000 unhoused people in California. Based on local counts in 2019, that number has likely increased. For example, the homeless population increased by 43% in Alameda County and 16% in Los Angeles County. There are disparities within California's homeless population. While African Americans were 6.5% of the state's population, they were 29% of the homeless population. As stated above, there's no data on the number of women experiencing homelessness. It is likely that women of color disproportionately experience homelessness. FVLC will expand its project statewide to address the racial and gender gaps in California's homelessness response.		
Project Outcomes	<ul style="list-style-type: none"> • Develop a survey tool to assess the needs of unhoused women statewide. Survey at least 100 organizations statewide. • Provide peer to peer learning spaces, technical assistance, trainings and material resources to ensure domestic violence advocates have the capacity to effectively engage in housing and homelessness advocacy. • Specialized learning spaces will be available for rural areas, as strategies created and implemented in large, urban cities often fail to address the unique needs of rural communities. • In addition to the survey, use existing statewide networks to gather data to develop recommended policies and practices for local jurisdictions to implement. Provide technical assistance to at least 100 organizations to ensure domestic violence advocates, legal services providers, housing/ homeless providers, and local jurisdictions have the capacity to implement policy recommendations across the state. • Engage in local and statewide policy and systems change advocacy as informed by information gathered from partners' statewide networks. Advocacy will include efforts to allocate funding to continue this work beyond the grant period. As local advocacy efforts are implemented, provide feedback to project partners and redistribute information about the effectiveness of strategies across statewide networks. • Continuously assess the need for litigation regarding local and statewide compliance with state and federal laws and regulations impacting unhoused women. 		

- Publish and distribute a report including policy recommendations for effectively addressing the needs of unhoused women. Convene key stakeholders to present and discuss findings.

GRANT BUDGET BY YEAR

Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$2,984	\$71,992	\$73,845	\$148,821
Benefits	\$582	\$13,994	\$14,384	\$28,960

Non-Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$12,299	\$11,981	\$51,731	\$76,011
Admin.	\$3,000	\$5,000	\$5,000	\$13,000

Sub-Recipient(s)

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$341,979	\$290,047	\$300,501	\$932,527

Grand Total

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$360,844	\$393,014	\$445,461	\$1,199,319

Lawyers

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Executive Director - Erin Scott	0.1	0.1	0.1	0.3
Housing & Gender Justice Staff Attorney - Ja'Nai Aubry	1	1	1	3
Total	1.1	1.1	1.1	3.3

Paralegals

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

Others

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Finance Director - Juliet Crosby	0.02	0.02	0.02	0.06
Total	0.02	0.02	0.02	0.06

**2020 BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE**

Organization Name	Harriett Buhai Center for Family Law		
Project Name	Amount Requested	Grant Period	
The Protection and Preservation of Wealth Assets and Income in Dissolution Cases	\$328,338	Three Years	
Is this a statewide or regional project?	Regional		
Will this project serve rural communities?	Yes		
Project Abstract	<p>This proposal will protect and secure the sole assets of low-income family law litigants in divorce cases, their pensions and homes. It will allow new and existing family law clients of participating IOLTA and non-IOLTA providers, many of whom are victims of domestic violence, older and women, to benefit from economic resources to which they have previously been denied because of lack of provider capacity. The goal is to improve their financial well-being and economic security by creating, for the first time, legal provider capability. This will strengthen their families and communities because of the preservation and enhancement of income and assets. The program represents a consortium of eleven non-profit provider partners including the Harriett Buhai Center for Family Law (the Center) as the lead applicant, representing two State Bar Bank Grant districts and rural areas in several counties. Over a three-year period the Center will create a free original curriculum with materials taught in 4 installments and online learning segments with an extended mentoring period for the partner agencies. The program will be augmented by use of a software subscription service for retirement fund division, which will be provided at no cost to the participating agencies.</p>		
Sub-Grantees	Organization	Year 1 Sub-Grant	
	Asian American Advancing Justice- LA California Women's Law Center Community Legal Aid SoCa Inland Counties Legal Services Legal Aid Foundation of Los Angeles Legal Aid Society of San Diego Los Angeles Center for Law and Justice Neighborhood Legal Services of Los Angeles County Sojour (Ocean NonProfit Legal) San Diego Volunteer Lawyer Program		
Community Served	<p>The target population will be older family law litigants in marriages of 10 years or more who are separated and have or will file dissolution actions through participating programs. These will be clients who possess a community property interest in the other party's retirement fund and/or in a marital home. The target population will be without other means to secure legal counsel through attorney liens or loans against the asset. Each participating program will be directed to set their own resource limits for eligible clients based on the value of the non-liquid assets at the time of eligibility determination.</p>		
Project Outcomes	<p>The deliverables will be provided to all Partner Agencies, divided into two groups in consecutive cycles of 15 months for a total of 30 months. The deliverables listed below should be doubled unless otherwise indicated (see also Schedule of Activities chart).</p> <p>Goal #1: Increase the number of low-income clients who are able to obtain their assets from retirement funds and marital homes by enabling IOLTA and non-IOLTA providers to perform the necessary work.</p> <p>Goal #2: Enable the providers to accept and handle these dissolution asset cases for low-income litigants.</p> <p>Deliverables:</p> <ol style="list-style-type: none"> 1. Create a curriculum with updates for marital home protection and acquisition; 2. Create a curriculum with updates for retirement funds protection and acquisition; 3. Create and provide agenda and program for four onsite trainings; 4. Create two online learning segments; 5. Prepare Practice Pointers throughout mentoring period; 		

	6.	Conduct 4 onsite trainings;
	7.	Provide 12 months of one-to-one mentoring;
	8.	Provide free access to retirement fund software throughout the mentoring period;
	9.	Conduct 3 phone conferences with Partner liaisons for planning and feedback; and
	10.	Draft and utilize two program evaluation forms during the course of the project.

GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$56,203	\$42,863	\$35,381	\$134,447
Benefits	\$12,284	\$9,369	\$7,734	\$29,387
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$43,187	\$59,385	\$29,915	\$132,487
Admin.	\$10,322	\$10,745	\$10,950	\$32,017
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$0	\$0	\$0	\$0
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$121,996	\$122,362	\$83,980	\$328,338
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Executive Director	0.15	0.1	0.1	0.35
Director of Legal Services	0.06	0.06	0.05	0.17
Staff Attorneys (6)	0.31	0.29	0.2	0.8
Total	0.52	0.45	0.35	1.32
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Senior Client Assistant	0.08	0	0	0.08
Total	0.08	0	0	0.08
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Project Assistant	0.14	0.14	0.1	0.38
Total	0.14	0.14	0.1	0.38

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Immigrant Legal Resource Center												
Project Name	Amount Requested	Grant Period											
Immigrant Community Education and Empowerment in San Joaquin Valley	\$1,200,000	Three Years											
Is this a statewide or regional project?	Regional												
Will this project serve rural communities?	Yes												
Project Abstract	<p>This project will provide critical updates on immigration law and policy and promote civic engagement among hard to reach immigrant populations in the San Joaquin Valley. The ILRC will collaborate with four local partners to coordinate a series of community forums across the region to provide urgent updates on immigration policy, provide relevant resources and materials, and facilitate a discussion on local issues and opportunities for civic engagement. The project will target isolated and hard to reach populations, including: rural farmworker communities, the Southeast Asian population, unincorporated communities, and the indigenous Mexican population. The ILRC will provide training and technical support to the partner organizations, who have deep ties to these communities but limited legal capacity, which will enhance their outreach efforts and overall work with the immigrant community. The focus on these target communities and the on-going engagement will improve access to accurate information regarding issues of importance and provide a space for local communities to come together. During this time of confusion and fear for immigrant communities, the project will inform and empower underserved and isolated immigrant communities about their rights and opportunities for civic participation.</p>												
Sub-Grantees	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 75%;">Organization</th> <th style="width: 25%;">Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>Central Valley Immigrant Integration Collaborative (CVIIC)</td> <td></td> </tr> <tr> <td>Centro Binacional para el Desarrollo Indígena Oaxaqueno (CBDIO)</td> <td></td> </tr> <tr> <td>El Quinto Sol de America</td> <td></td> </tr> <tr> <td>Empowering Marginalized Asian Communities (EMAC/APSARA)</td> <td></td> </tr> </tbody> </table>			Organization	Year 1 Sub-Grant	Central Valley Immigrant Integration Collaborative (CVIIC)		Centro Binacional para el Desarrollo Indígena Oaxaqueno (CBDIO)		El Quinto Sol de America		Empowering Marginalized Asian Communities (EMAC/APSARA)	
Organization	Year 1 Sub-Grant												
Central Valley Immigrant Integration Collaborative (CVIIC)													
Centro Binacional para el Desarrollo Indígena Oaxaqueno (CBDIO)													
El Quinto Sol de America													
Empowering Marginalized Asian Communities (EMAC/APSARA)													
Community Served	<p>The project targets hard to reach immigrant populations, which include rural communities and marginalize immigrant populations. The San Joaquin Valley's urban centers are home to a small number of legal service organizations, but isolated rural areas are left almost completely underserved and low-income farmworkers face transportation challenges to reach these urban centers. Furthermore, certain non-Spanish speaking immigrant populations face linguistic barriers to information and services. Geographic and linguistic isolation leave many of the region's immigrants without access to information and vulnerable to immigration fraud. There is an urgent need to reach underserved areas in order to bridge this justice gap.</p>												
Project Outcomes	<ul style="list-style-type: none"> • ILRC will convene partners annually to identify target communities and locations, develop an annual work plan, and assign ILRC point staff. • Each of the 4 partner organizations, in collaboration with the ILRC, will host a series of 8 events per year in target, hard to reach communities. A total of 32 forums will be held throughout the region each year. • Each forum will reach 20-50 community members depending on the size of the community in question for a total of 640-1600 immigrant community members reached annually. • Staff from partner organizations as well as an ILRC staff member will provide policy updates to community members at the forum, distribute relevant resource materials, and engage participants in discussion of local issues and opportunities for civic engagement. • ILRC will provide 3 trainings per year in order for staff from partner organizations to understand emerging immigration issues and to provide accurate and accessible updates to the community. • ILRC will develop and share relevant written resources with partners for use in their outreach efforts as well as for distribution at the community forums, including a resource list tailored for the target communities. • ILRC will convene all partners on a quarterly basis through 1 in-person convening and 3 conference calls. 												

GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$96,814	\$96,814	\$96,814	\$290,442
Benefits	\$25,171	\$25,171	\$25,171	\$75,513
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$35,045	\$35,045	\$35,045	\$105,135
Admin.	\$12,970	\$12,970	\$12,970	\$38,910
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$230,000	\$230,000	\$230,000	\$690,000
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$400,000	\$400,000	\$400,000	\$1,200,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Executive Director	5	5	5	15
Supervising Attorney	13	13	13	39
Legal Fellows (2)	62	62	62	186
Total	80	80	80	240
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Outreach Worker	23	23	23	69
Total	23	23	23	69

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2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Inland Counties Legal Services		
Project Name	Amount Requested	Grant Period	
Nonprofit Legal Assistance Project (NLAP)	\$525,000	Three Years	
Is this a statewide or regional project?	Regional		
Will this project serve rural communities?	Yes		
Project Abstract	Inland Counties Legal Services' (ICLS) community redevelopment project will provide transactional support to stabilize low-income communities. Legal assistance will be provided to non-profit organizations whose mission is to provide supportive services and basic needs to persons living in poverty and the homeless population. In collaboration with Community Partners, a 501(3)(c) organization, and more specifically its project, California Partnership, ICLS will provide legal services to small nonprofit organizations to assist them in fulfill their mission to secure food, shelter, and other resources for persons living in poverty in the Inland Empire. The goal of the program is to stabilize low-income communities by empowering nonprofit organizations to maximize their resources to expand and improve services to their communities. By assisting nonprofit organizations to obtain corporate status, navigate reporting requirements, obtain tax exemption status and gain access to greater grant opportunities, ICLS will expand the resources available to persons living in poverty.		
Sub-Grantees	Organization	Year 1 Sub-Grant	
	Community Partners		
Community Served	The goal of the Nonprofit Legal Assistance Project (NLAP) is to serve the low income communities of Riverside and San Bernardino Counties. The target populations are individuals who need services from NPOs related to food, shelter, job training, counseling and assistance with substance abuse issues. The NLAP project focuses on NPOs that will provide a majority of their services to persons living under 200% of the federal poverty guidelines.		
Project Outcomes	1. Attend two outreaches per month, one in each county 2. Provide legal transactional assistance for 10 clients per month 3. One presentation per month to NPOs 4. Assist 10 clients per year in forming a 501(c)(3) corporation 5. Assist 20 clients per year in meeting IRS reporting requirements for a 501(c)(3) corporation		

GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$75,760	\$75,760	\$75,760	\$227,280
Benefits	\$18,180	\$18,180	\$18,180	\$54,540
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$24,020	\$24,020	\$24,020	\$72,060
Admin.	\$33,040	\$33,040	\$33,040	\$99,120
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$24,000	\$24,000	\$24,000	\$72,000

Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$175,000	\$175,000	\$175,000	\$525,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Staff Attorney	0.9	0.9	0.9	2.7
Impact Practice Group Director	0.05	0.05	0.05	0.15
	0	0	0	0
Total	0.95	0.95	0.95	2.85
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Legal Secretary	0.25	0.25	0.25	0.75
Total	0.25	0.25	0.25	0.75

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Inner City Law Center								
Project Name	Amount Requested	Grant Period							
Affordable Housing Strategies and Advocacy	\$750,000	Three Years							
Is this a statewide or regional project?	Regional								
Will this project serve rural communities?	Yes								
Project Abstract	<p>More than 130,000 people will be homeless in California tonight – and hundreds of thousands more are precariously housed, just one step away from the streets. To solve our disastrous homeless situation in California, we must effectively advocate for far more affordable housing. We need to build much more affordable housing than we are currently even talking about and also do much more to preserve existing affordable housing.</p> <p>Inner City Law Center's (ICLC) proposed project will use local and statewide organizing, education, and policy advocacy to promote community economic development by increasing resources and requirements for affordable housing, changing land use and zoning laws to make it easier and faster to build affordable housing, and promoting policies that help keep housing affordable for low income tenants. ICLC and our partners on this project – ACCE Institute, and Leadership Counsel for Justice and Accountability – are deeply committed to working with low-income residents and organizational partners to build thriving communities. We each have long histories of providing local leadership to promote affordable housing. This project will enable us to strengthen these local efforts, while also coordinating to bring local community views and expertise to bear on statewide policy deliberations.</p>								
Sub-Grantees	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 60%;">Organization</th> <th style="width: 40%;">Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>ACCE Institute</td> <td></td> </tr> <tr> <td>Leadership Counsel for Justice and Accountability</td> <td></td> </tr> </tbody> </table>			Organization	Year 1 Sub-Grant	ACCE Institute		Leadership Counsel for Justice and Accountability	
Organization	Year 1 Sub-Grant								
ACCE Institute									
Leadership Counsel for Justice and Accountability									
Community Served	<p>This project focuses on promoting housing affordability for low-income families and people experiencing homelessness, the vast majority of whom live below the poverty line and meet the State Bar's definition of indigent. Just as there are many pathways into homelessness, there are many pathways out of homelessness. But all of them have one thing in common – a stable, affordable home. Ending homelessness requires more homes. Safe and healthy homes must be accessible to all. This project brings together organizations working in rural and urban communities to promote creative, collaborative solutions that create and preserve affordable housing throughout California.</p>								
Project Outcomes	<p>Inner City Law Center's proposed project will provide legal services that revitalize and stabilize low-income communities throughout the state by promoting the creation and preservation of affordable housing.</p> <p>The goals of this project are to:</p> <ol style="list-style-type: none"> 1. Expand and strengthen leadership and advocacy with respect to local affordable housing policy in local communities so that more affordable housing is preserved and created. 2. Expand and strengthen relationships and collaboration, so that best affordable housing practices are shared across regions. 3. Expand and strengthen leadership and advocacy efforts with respect to statewide affordable housing policy in a way that lifts up best practices and promotes housing affordability in California's rural and urban communities. <p>Deliverables to track progress towards these goals include:</p> <ul style="list-style-type: none"> • Conduct hundreds of individual and group meetings with local organizations and stakeholders in all the regions where we operate to discuss and develop the most viable and impactful housing policy solutions. • Achieve at least two local advocacy successes that can be replicated and used as models elsewhere in the state. • Convene at least two day-long gatherings of project partners and key allies to share best regional practices and to identify priority policies for statewide advocacy. 								

- Research, draft, publish, and circulate at least one Affordable Housing Report.
- Generate stories, data, and testimony to support collective advocacy efforts for policy changes for local, regional, and statewide advocacy purposes.
- Ensure that the State of California adopts at least two practices that will significantly improve affordable housing statewide.

GRANT BUDGET BY YEAR

Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$88,837	\$94,167	\$97,492	\$280,496
Benefits	\$20,037	\$21,239	\$22,319	\$63,595

Non-Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$10,126	\$4,194	\$189	\$14,509
Admin.	\$1,000	\$400	\$0	\$1,400

Sub-Recipient(s)

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$130,000	\$130,000	\$130,000	\$390,000

Grand Total

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$250,000	\$250,000	\$250,000	\$750,000

Lawyers

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Policy Advocate Attorney	73000	77380	82023	232403
Total	73000	77380	82023	232403

Paralegals

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

Others

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Policy Advocate (30% FTE)	15837	16787	15469	48093
Total	15837	16787	15469	48093

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Justice & Diversity Center of the Bar Association of San Francisco								
Project Name	Amount Requested	Grant Period							
Know Your Rights: Intact Families, Stable Communities	\$745,452	Three Years							
Is this a statewide or regional project?	Regional								
Will this project serve rural communities?	Yes								
Project Abstract	<p>In immigrant communities, the greatest threat to stability and cohesiveness is the threat of the arrest, detention, and deportation of members of the community who lack adequate documentation of their residency or citizenship. Studies show that the detention and deportation of immigrants causes enormous harm to the financial stability, mental and physical health, and housing access for families. Often these detentions – and the harm they cause – can be prevented or greatly truncated if immigrants know their rights and available options for opposing their detention and deportation.</p> <p>The Justice & Diversity Center (JDC) proposes to partner with the Watsonville Law Center (WLC) and Central Valley Immigrant Integration Collaborative (CVIIC) to enhance and support the provision of outreach, education, and civic engagement to ensure that immigrant communities know their rights, are prepared to defend against their detention and deportation, and have the tools to advocate for their self-interests. The Know Your Rights: Intact Families, Stable Communities project will increase the capacity of Central Valley and Central Coast immigrant communities to plan for immigration enforcement actions and defend against their detention and deportation, greatly improving the stability and cohesiveness of local families and preserving thriving communities.</p>								
Sub-Grantees	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 60%;">Organization</th> <th style="width: 40%;">Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>Watsonville Law Center (WLC)</td> <td></td> </tr> <tr> <td>Central Valley Immigrant Integration Collaborative (CVIIC)</td> <td></td> </tr> </tbody> </table>			Organization	Year 1 Sub-Grant	Watsonville Law Center (WLC)		Central Valley Immigrant Integration Collaborative (CVIIC)	
Organization	Year 1 Sub-Grant								
Watsonville Law Center (WLC)									
Central Valley Immigrant Integration Collaborative (CVIIC)									
Community Served	<p>The Know Your Rights: Intact Families, Stable Communities project will provide resources to organizations that serve immigrant communities in the Central Valley and Central Coast regions of California. These areas are predominantly Latino/a and have a disproportionate number of undocumented immigrants compared to other areas of the state. Because these regions also lack adequate legal resources for community education and advocacy services, federal immigration officials target them for arrests, detentions, and deportations. This project will connect local immigrant-serving organizations with the resources they need to expand outreach, legal education, and resource sharing capacity to help preserve thriving immigrant communities.</p>								
Project Outcomes	<p>The overall goal of the Know Your Rights: Intact Families, Stable Communities project is to increase family and community resilience by maintaining cohesive, economically viable family units in low-income immigrant communities. Specific goals for the project are listed below:</p> <ol style="list-style-type: none"> 1) To prepare immigrants in the Central Valley and Central Coast regions of California for ICE enforcement actions and enable them to defend themselves against detention and deportation. 2) To supply vulnerable immigrants in targeted communities with skills and resources needed to advocate for themselves and mobilize their neighbors, family members, and friends. 3) To connect immigrants at risk of detention and deportation to legal service providers who can help them take pro-active steps to mitigate the risk that they will be detained and removed from their homes. <p>Measurable objectives that will lead to the achievement of the above goals include:</p> <ol style="list-style-type: none"> 1) Annually, the project will provide at least 38 Know Your Rights education sessions and workshops, with resource materials and legal information reaching at least 950 individuals. 2) Annually, the project will provide at least 16 community advocacy and empowerment sessions, reaching at least 480 individuals. 								

2) Each year, the project will refer at least 250 individuals to legal service organizations for help with immigration legal issues.

GRANT BUDGET BY YEAR

Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$59,000	\$60,770	\$60,259	\$180,029
Benefits	\$16,449	\$16,943	\$16,800	\$50,192

Non-Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$13,310	\$13,710	\$13,597	\$40,617
Admin.	\$7,891	\$8,126	\$8,022	\$24,039

Sub-Recipient(s)

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$150,903	\$149,181	\$150,491	\$450,575

Grand Total

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$247,553	\$248,730	\$249,169	\$745,452

Lawyers

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Director of Immigrant Legal Defense Programs	0.05	0.05	0.05	0.15
Immigration Staff Attorney	0.5	0.5	0.5	1.5
Total	0.55	0.55	0.55	1.65

Paralegals

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

Others

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Immigration Legal Services Coordinator	0.5	0.5	0.45	1.45
Total	0.5	0.5	0.45	1.45

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Justice in Aging								
Project Name	Amount Requested	Grant Period							
Senior Housing Advocacy Coalition	\$750,000	Three Years							
Is this a statewide or regional project?	Statewide								
Will this project serve rural communities?	Yes								
Project Abstract	<p>This project is a collaboration between Justice in Aging, Bet Tzedek and Legal Assistance for Seniors (LAS). Together, we will build a statewide coalition of local legal services providers and support centers to identify and advocate for policy solutions to systemic barriers to housing stability for older adults, particularly barriers faced by communities of color, including those in rural areas. We will work together to pursue policy solutions at both the state and local level to increase housing stability, promote fair and affordable housing, and decrease the rate of homelessness of older adults.</p> <p>The project will have two primary goals. Goal 1 (Senior Housing Advocacy Coalition): Build and provide training and advocacy support to a statewide coalition of legal services organizations serving older adults in matters related to attaining or maintaining housing, with a particular focus on addressing systemic racial inequities. Goal 2 (Policy Advocacy & Impact Litigation): Identify and advance policy solutions to at least 3 systemic barriers to housing stability for older adults, particularly those that relate to racial inequities. Policy solutions may be advanced at the local or statewide level.</p>								
Sub-Grantees	<table border="1"> <thead> <tr> <th>Organization</th> <th>Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>Bet Tzedek</td> <td></td> </tr> <tr> <td>Legal Assistance for Seniors</td> <td></td> </tr> </tbody> </table>	Organization	Year 1 Sub-Grant	Bet Tzedek		Legal Assistance for Seniors			
Organization	Year 1 Sub-Grant								
Bet Tzedek									
Legal Assistance for Seniors									
Community Served	<p>This statewide project is focused on identifying and addressing the housing needs of low-income older adults, particularly those whose housing insecurity is driven by or connected to systemic racial inequities.</p> <p>As housing costs continue to increase, more California seniors face eviction, predatory lending, difficulty securing affordable housing, and challenges finding housing that meets their health care and social supports needs. Communities of color, including those living in rural areas, where there is a long history of housing discrimination and where incidences of displacement are increasing, are in particular need of strong, systemic advocacy.</p>								
Project Outcomes	<p>The project will have two primary goals.</p> <p>Goal 1 (Senior Housing Advocacy Coalition): Build and provide training and advocacy support to a statewide coalition of legal services organizations serving older adults in matters related to attaining or maintaining housing, with a particular focus on addressing systemic racial inequities.</p> <p>Deliverables connected to this goal will include forming a coalition of legal providers from across the state, regular meetings of the coalition, a coalition listserv, 2 webinars each year, and development of written materials.</p> <p>Goal 2 (Policy Advocacy & Impact Litigation): Identify and advance policy solutions to at least 3 systemic barriers to housing stability for older adults, particularly those that relate to racial inequities. Policy solutions may be advanced at the local or statewide level.</p> <p>Deliverables connected to this goal will include development of tools for spotting systemic barriers, creation of issue briefs and reports summarizing systemic barriers and potential solutions, policy and legislative advocacy, and potentially impact litigation.</p>								

GRANT BUDGET BY YEAR					
Personnel					
Budget Item	Year 1	Year 2	Year 3	Total Grant Request	
Personnel	\$63,600	\$63,600	\$63,600	\$190,800	
Benefits	\$15,900	\$15,900	\$15,900	\$47,700	
Non-Personnel					
Budget Item	Year 1	Year 2	Year 3	Total Grant Request	
Non-Personnel	\$15,125	\$15,125	\$15,125	\$45,375	
Admin.	\$5,375	\$5,375	\$5,375	\$16,125	
Sub-Recipient(s)					
Budget Item	Year 1	Year 2	Year 3	Total Grant Request	
Sub-Recipient(s)	\$150,000	\$150,000	\$150,000	\$450,000	
Grand Total					
Budget Item	Year 1	Year 2	Year 3	Total Grant Request	
Grand Total	\$250,000	\$250,000	\$250,000	\$750,000	
Lawyers					
Project Staff FTEs		Year 1	Year 2	Year 3	Total Grant Request
New attorney with 10 years experience		0.56	0.54	0.52	1.62
Total		0.56	0.54	0.52	1.62
Paralegals					
Project Staff FTEs		Year 1	Year 2	Year 3	Total Grant Request
Total		0	0	0	0
Others					
Project Staff FTEs		Year 1	Year 2	Year 3	Total Grant Request
Communications Director		0.04	0.04	0.03	0.11
Communications & Admin Associate		0.04	0.04	0.03	0.11
Communications & Admin Associate		0.04	0.04	0.03	0.11
Communications & Admin Associate		0.04	0.04	0.03	0.11
Total		0.16	0.16	0.12	0.44

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Lawyers' Committee for Civil Rights										
Project Name	Amount Requested	Grant Period									
Collaboration for Transformative Community Redevelopment: Building Equitable Ownership of Land, Labor, Capital and Power	\$750,000	Three Years									
Is this a statewide or regional project?	Statewide										
Will this project serve rural communities?	Yes										
Project Abstract	<p>The project takes a multifaceted approach to addressing displacement, environmental injustice, and the racial wealth gap--interlinked disparities that continue to marginalize low-income households and people of color. In response to an extractive economy, the project will create opportunities for collective building of land, labor, capital, and power. Lawyers' Committee for Civil Rights (LCCR), Sustainable Economies Law Center (SELC), and Asian Pacific Environmental Network (APEN) will advance these goals through their expertise in legal services, community organizing, policy advocacy, and institution-building.</p> <p>The first aspect of this project supports the bedrock of rural and urban low-income communities: farmers and small business owners of color. Through providing transactional legal services and advocating for worker cooperatives, community loan funds, and community farmland trusts, the partners aim to increase access to collective wealth for low-income entrepreneurs and entrepreneurs of color. The second aspect of this project centers on protecting existing livelihoods, businesses and homes through community organizing, policy advocacy and institution-building. The partners leverage community organizing and building of community land stewardship as anti-displacement strategies amidst increasingly unaffordable housing and farmland. In addition the partners will engage stakeholders in legislative advocacy--i.e., implementing public banks and preventing "green gentrification"--to support and sustain the aforementioned goals.</p>										
Sub-Grantees	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 70%;">Organization</th> <th style="width: 30%;">Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>Lawyers' Committee for Civil Rights of the San Francisco Bay Area</td> <td></td> </tr> <tr> <td>Sustainable Economies Law Center</td> <td></td> </tr> <tr> <td>Asian Pacific Environmental Network</td> <td></td> </tr> </tbody> </table>			Organization	Year 1 Sub-Grant	Lawyers' Committee for Civil Rights of the San Francisco Bay Area		Sustainable Economies Law Center		Asian Pacific Environmental Network	
Organization	Year 1 Sub-Grant										
Lawyers' Committee for Civil Rights of the San Francisco Bay Area											
Sustainable Economies Law Center											
Asian Pacific Environmental Network											
Community Served	<p>The project overall aims to uplift low- and moderate- income people of color, predominantly small business owners, farmers, and tenants from Black, Latinx, and Asian communities who do not have equitable access to wealth-building assets: land, labor, and capital. These populations are undergoing various forms of displacement, underscoring the need for free legal services and advocacy that will enable them to sustain/increase their income and wealth. The project will be a statewide endeavor that impacts the following counties: Alameda, Contra Costa, Fresno, Los Angeles, Madera, Monterey, Sacramento, San Diego, San Francisco, San Mateo, and Santa Cruz.</p>										
Project Outcomes	<p>The project's key goals are to address the California racial wealth gap by building collective assets including businesses and land; promote climate resilience and environmental justice; and to prevent displacement of low-income communities of color.</p> <p>Deliverables:</p> <ol style="list-style-type: none"> 1. 4 - 6 legal clinic events in San Francisco every 6 months for small business owners, with at least 4 clients served per clinic event 2. Launching a convening for California community economic development/small business transactional legal services, which will be used to organize gatherings once every 6 months, alternatingly online (through a video conference call) and offline (brown bag lunch) 3. Legal advice, business plan creation and initial formation for a cooperative for minority and women-owned business enterprises in San Francisco 4. Legal advice, business plan creation and initial formation of community land trusts and cooperative capital-building models for farmers of color and low-income residents 5. Culturally responsive education curriculum and translated materials regarding the connection between housing displacement, environmental justice, and how community ownership strategies like community land trusts can address displacement and 										

	<p>environmental justice issues</p> <p>6. 6 workshops conducted in various languages amongst each of the 3 partners, who will provide community members with knowledge/resources regarding business law basics and the basics of worker coops</p> <p>7. A public bank implementation guide that will be distributed to community partners and local governments throughout the state, ensuring public banks will serve their community development purpose</p> <p>8. 2 - 5 meetings with local government officials to discuss progress/challenges of public bank implementation</p>
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GRANT BUDGET BY YEAR

Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$58,760	\$62,065	\$68,878	\$189,703
Benefits	\$11,752	\$12,413	\$13,776	\$37,941

Non-Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$34,488	\$30,522	\$22,346	\$87,356
Admin.	\$0	\$0	\$0	\$0

Sub-Recipient(s)

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$145,000	\$145,000	\$145,000	\$435,000

Grand Total

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$250,000	\$250,000	\$250,000	\$750,000

Lawyers

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Legal Director	0.05	0.08	0.08	0.21
Snr Attorney, Economic Justice	0.25	0.55	0.6	1.4
Staff Attorney, Legal Services for Entrepreneurs	0.3	0.15	0.2	0.65
Total	0.6	0.78	0.88	2.26

Paralegals

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Program Assistant, Economic Justice	0.3	0.1	0.1	0.5
Total	0.3	0.1	0.1	0.5

Others

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Learning Rights Law Center												
Project Name	Amount Requested	Grant Period											
Healthy Homes Education Outreach Project	\$880,215	Three Years											
Is this a statewide or regional project?	Regional												
Will this project serve rural communities?	No												
Project Abstract	<p>Research indicates that home is the most significant source of lead poisoning for most children—especially those living at or below the poverty line—as a result of substandard conditions, including peeling paint. We are not aware of any other organizations that provide outreach to the families of children at risk for lead poisoning regarding the availability, necessity and effectiveness of early educational interventions. Thus, we have been working to bridge this gap with housing and public health advocates in the Los Angeles area.</p> <p>The purpose of this specific project is to establish a process for providing targeted outreach on special education and available school resources to families living in multi-family homes at highest risk for lead poisoning in the cities of Los Angeles and Oxnard. The intent of these efforts is to increase the identification of children needing special education services and helping eligible children obtain those services. At the same time, we want to educate tenants about their housing rights, empowering them to maintain healthier homes and communities. The project is to serve as a bridge between housing, medical and educational advocates to more completely address the needs of low-income communities, especially children living below the poverty line.</p>												
Sub-Grantees	<table border="1"> <tr> <th>Organization</th> <th>Year 1 Sub-Grant</th> </tr> <tr> <td>Learning Rights Law Center</td> <td></td> </tr> <tr> <td>Healthy Homes</td> <td></td> </tr> <tr> <td>Inquilinos Unidos</td> <td></td> </tr> <tr> <td>Coalition for Economic Survival</td> <td></td> </tr> </table>	Organization	Year 1 Sub-Grant	Learning Rights Law Center		Healthy Homes		Inquilinos Unidos		Coalition for Economic Survival			
Organization	Year 1 Sub-Grant												
Learning Rights Law Center													
Healthy Homes													
Inquilinos Unidos													
Coalition for Economic Survival													
Community Served	<p>To identify the target population in LA, the CBO's integrated 2013 American Community Survey Data with housing code violation data. Then, within census tracts with 50% or more households in poverty, they selected properties built before 1978, with greater density than average, which were cited for interior chipping or peeling paint. This identified 36,856 at-risk properties.</p> <p>The target area covers a four- to seven-mile radius around Downtown Los Angeles. More than 60,000 children less than six years of age live in the area.</p> <p>92% of residents are families of color: 68% Latino, 10% Black, and 14% Asian</p>												
Project Outcomes	<p>The key goals of the project are to:</p> <ol style="list-style-type: none"> 1) Contact at least 1000 "units", providing outreach and education about how to maintain a healthy home and the importance and availability of special education services; 2) Generate at least 100 referrals for brief services intake at LRLC; 3) Make at least 100 habitability complaints; 4) Develop the "Healthy Homes Plus" model to include information regarding lead hazards and special education so that it can be replicated in other areas; 5) Begin developing partnerships in Ventura County so that a Healthy Homes Plus model can be implemented there, at least on a trial basis, by the third year of this project. 												

GRANT BUDGET BY YEAR						
Personnel						
Budget Item	Year 1	Year 2	Year 3	Total Grant Request		
Personnel	\$52,066	\$75,845	\$75,845	\$203,756		
Benefits	\$9,372	\$13,652	\$13,652	\$36,676		
Non-Personnel						
Budget Item	Year 1	Year 2	Year 3	Total Grant Request		
Non-Personnel	\$6,859	\$7,610	\$7,610	\$22,079		
Admin.	\$12,060	\$17,822	\$17,822	\$47,704		
Sub-Recipient(s)						
Budget Item	Year 1	Year 2	Year 3	Total Grant Request		
Sub-Recipient(s)	\$190,000	\$190,000	\$190,000	\$570,000		
Grand Total						
Budget Item	Year 1	Year 2	Year 3	Total Grant Request		
Grand Total	\$270,357	\$304,929	\$304,929	\$880,215		
Lawyers						
Project Staff FTEs			Year 1	Year 2	Year 3	Total Grant Request
Patsy Van Dyke			0.08	0.3	0.3	0.68
Total			0.08	0.3	0.3	0.68
Paralegals						
Project Staff FTEs			Year 1	Year 2	Year 3	Total Grant Request
Jacque Mahoney			0.16	0.16	0.16	0.48
Total			0.16	0.16	0.16	0.48
Others						
Project Staff FTEs			Year 1	Year 2	Year 3	Total Grant Request
Yaquelin Perez - Policy and Community Engagement Manager			0.5	0.5	0.5	1.5
Carmen Reynaga - TIGER Manager			0.16	0.16	0.16	0.48
Total			0.66	0.66	0.66	1.98

**2020 BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE**

Organization Name	Legal Access Alameda						
Project Name	Amount Requested	Grant Period					
Community and Business Resiliency - "Start Small California"	\$525,000	Three Years					
Is this a statewide or regional project?	Regional						
Will this project serve rural communities?	No						
Project Abstract	<p>The Start Small California project (the project) will support micro-businesses and low-income entrepreneurs to reduce barriers to entrepreneurship and promote economic security by providing highly-curated legal support and technical assistance. Legal Access Alameda (Legal Access) and Start Small Think Big (SSTB) will partner to expand our successful community and business resiliency programming in the North Bay Area ("Start Small Bay Area") deeper into Santa Clara county, specifically San Jose, and to replicate the program in Los Angeles county. The project will expand an increasingly cost-effective ecosystem of private legal services designed to address the legal hurdles that prevent micro-businesses and low-income entrepreneurs from sustaining and growing wealth. It will work directly to reduce legal barriers to entrepreneurship and promote economic security for low-income communities in Los Angeles county and the larger Bay Area. Over the grant period, we will increase the number of entrepreneurs that we support in our current locations (Alameda; San Francisco; Contra Costa; San Mateo; and Santa Clara counties) by 15% annually; expand further into San Jose; and replicate our work in Los Angeles county.</p>						
Sub-Grantees	<table border="1"> <thead> <tr> <th>Organization</th> <th>Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>Start Small Think Big</td> <td></td> </tr> </tbody> </table>	Organization	Year 1 Sub-Grant	Start Small Think Big			
Organization	Year 1 Sub-Grant						
Start Small Think Big							
Community Served	<p>Our target population is low-income early-stage small business owners who live or operate businesses in San Francisco, Alameda, Contra Costa, San Mateo, Santa Clara and Los Angeles counties. These small business owners possess the fundamental building blocks to create and sustain viable businesses but cannot afford or otherwise access professional legal expertise. Over the 3-year grant period, we will increase the number of small business owners in low-income metropolitan commercial corridors in the North Bay Area that we support. We will also expand further into San Jose and begin to provide services in Los Angeles county for the first time.</p>						
Project Outcomes	<p>Over the course of this 3-year project term, Legal Access Alameda, together with our sub-grantee SSTB, expect to:</p> <ul style="list-style-type: none"> (1) increase the number of entrepreneurs that we support in our current locations (Alameda; San Francisco; Contra Costa; San Mateo; and Santa Clara counties) by 15% annually (300-350 entrepreneurs in 2020); 2) expand programming further into San Jose specifically, serving an additional 100-150 entrepreneurs in the first year, and increasing by 50% after the first year and 15% each year thereafter); 3) replicate our work in Los Angeles County, serving 30-50 entrepreneurs in the first year, increasing to serve 100-150 entrepreneurs in the 2nd year, and increasing by another 50% in the 3rd year; (4) facilitate 25-35 small business legal workshops per year, serving over 300 small business owners annually (5) increase our client's annual business revenue by 60% on average. 						

GRANT BUDGET BY YEAR						
Personnel						
Budget Item	Year 1	Year 2	Year 3	Total Grant Request		
Personnel	\$70,389	\$131,000	\$131,000	\$332,389		
Benefits	\$14,078	\$19,650	\$19,650	\$53,378		
Non-Personnel						
Budget Item	Year 1	Year 2	Year 3	Total Grant Request		
Non-Personnel	\$33,155	\$17,000	\$17,000	\$67,155		
Admin.	\$0	\$0	\$0	\$0		
Sub-Recipient(s)						
Budget Item	Year 1	Year 2	Year 3	Total Grant Request		
Sub-Recipient(s)	\$57,378	\$7,350	\$7,350	\$72,078		
Grand Total						
Budget Item	Year 1	Year 2	Year 3	Total Grant Request		
Grand Total	\$175,000	\$175,000	\$175,000	\$525,000		
Lawyers						
Project Staff FTEs			Year 1	Year 2	Year 3	Total Grant Request
Legal Access Director			0.1	0.05	0.05	0.2
SSTB Executive Director			0.1	0.02	0.02	0.14
SSTB Legal Program Director			0.15	0.07	0.07	0.29
Total			0.35	0.14	0.14	0.63
Paralegals						
Project Staff FTEs			Year 1	Year 2	Year 3	Total Grant Request
Legal Access Bay Area Legal & Program Managers			0.24	0.12	0.12	0.48
Legal Access Los Angeles & San Jose Client Relations Managers			0.8	1.92	1.86	
Total			1.04	2.04	1.98	5.06
Others						
Project Staff FTEs			Year 1	Year 2	Year 3	Total Grant Request
SSTB Impact Assessment Director			0.05	0	0	0.05
SSTB Impact Assessment Manager			0.15	0	0	0.15
Total			0.2	0	0	0.2

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Legal Aid at Work												
Project Name	Amount Requested	Grant Period											
Network Against Wage Theft	\$1,200,000	Three Years											
Is this a statewide or regional project?	Statewide												
Will this project serve rural communities?	Yes												
Project Abstract	<p>We will provide Community Redevelopment Legal Assistance by creating the Network Against Wage Theft. That Network will allow LAAW to combine its existing network of clinics and helplines with expanded outreach and services to clientele in underserved areas—San Bernardino, Sonoma, Watsonville, the Central Valley, and Mendocino—to generate impact litigation and policy work to result in systemic change for all low-income Californians.</p> <p>Wage theft primarily hits the lowest-wage workers, and it alone pushes 88,000 Californians below the federal poverty threshold. While LAAW currently provides some services to workers on wage theft claims statewide, it has lacked the ability to conduct outreach, factual development, and case analysis to tee up wage-theft cases for impact litigation beyond the few cases it sees through its Bay Area Wage Claim Clinics. Lack of resources has also prevented wage-theft-specific outreach to rural and other underserved areas.</p> <p>LAAW will use existing partnerships to increase the pool of wage-theft cases it can develop for its impact litigation docket (including both law-reform and strategic-enforcement cases) and refer other cases to the Labor Commissioner to leverage its unique governmental powers to obtain systemic relief. It will also conduct legislative and administrative advocacy arising from our clients' lived experiences and needs.</p>												
Sub-Grantees	<table border="1"> <thead> <tr> <th>Organization</th> <th>Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>Center for Workers' Rights (CWR)</td> <td></td> </tr> <tr> <td>Watsonville Law Center (WLC)</td> <td></td> </tr> <tr> <td>Legal Aid Society of San Bernardino (LASSB)</td> <td></td> </tr> <tr> <td>Centro Laboral de Graton</td> <td></td> </tr> </tbody> </table>			Organization	Year 1 Sub-Grant	Center for Workers' Rights (CWR)		Watsonville Law Center (WLC)		Legal Aid Society of San Bernardino (LASSB)		Centro Laboral de Graton	
Organization	Year 1 Sub-Grant												
Center for Workers' Rights (CWR)													
Watsonville Law Center (WLC)													
Legal Aid Society of San Bernardino (LASSB)													
Centro Laboral de Graton													
Community Served	<p>The target populations of the project—workers who experience wage theft—are significantly more likely to be women, to be nonwhite or Hispanic, and to have less education. [8] We especially anticipate that a large percentage of the individuals we serve will be undocumented, as undocumented workers are far more likely to experience wage-violations than those with lawful immigration status. [9]</p> <p>We will serve workers statewide, but are targeting our outreach efforts on rural and other underserved areas of the state through our street-facing clinics, including in San Bernardino, Sonoma, Mendocino, Watsonville, and the Central Valley.</p> <p>[See "Citations" attachment for numbered references.]</p>												
Project Outcomes	<p>The overall goal of the project is to foster economic redevelopment by helping secure low-income Californians' primary source of income: their full wages. Specifically, we will:</p> <ul style="list-style-type: none"> *Develop a statewide Network Against Wage Theft through roaming in-person and virtual clinics to provide in-depth assistance to individuals currently unable to be seen at our existing Wage Claim Clinics. *Partner with the Clinical Partners and possibly others in San Bernardino, Mendocino, Sonoma, Watsonville, and the Central Valley to hold at least 20 clinics per year collectively in these locations that will develop legal cases connected to larger strategic goals around systemically combatting wage theft; *Screen over 800 potential wage theft cases per year through LAAW's statewide network of clinics and helplines; identify 1-2 cases per year for further impact litigation to be undertaken directly by LAAW. 												

*Identify, develop, and strategize on 1-2 cases per year to the Labor Commissioner's Bureau of Field Enforcement (BOFE) per year for further strategic enforcement, leveraging the unique governmental powers BOFE can employ (e.g., auditing whole workplaces beyond individual claimants we identify).

*Update and distribute LAAW's "know your rights" fact sheets, toolkits, and other self-help materials on wage-theft; disseminate those updated materials through LAAW's website and LawHelpCA.org.

*Conduct legislative advocacy to advance policies addressing wage theft in Sacramento, and administrative advocacy before the Employment Development Department, the Department of Labor Standards Enforcement (including its various district offices), and others to remove systemic barriers that workers currently face to processing their wage claims and obtaining all wages due.

GRANT BUDGET BY YEAR

Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$180,656	\$190,104	\$200,107	\$570,867
Benefits	\$45,164	\$47,526	\$50,027	\$142,717

Non-Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$23,999	\$25,001	\$25,999	\$74,999
Admin.	\$45,181	\$32,369	\$18,867	\$96,417

Sub-Recipient(s)

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$105,000	\$105,000	\$105,000	\$315,000

Grand Total

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$400,000	\$400,000	\$400,000	\$1,200,000

Lawyers

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Legal Directors	0.6	0.6	0.6	1.8
Staff Attorneys	1.05	1.05	1.05	3.15
Total	1.65	1.65	1.65	4.95

Paralegals

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Language Access Coordinator	0.25	0.25	0.25	0.75
Community Outreach Coordinator	0.25	0.25	0.25	
Total	0.5	0.5	0.5	1.5

Others

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

**2020 BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE**

Organization Name	Legal Aid Foundation of Los Angeles		
Project Name	Amount Requested	Grant Period	
LAFLA-THRIVE BCSR Community Redevelopment Partnership	\$525,000	Three Years	
Is this a statewide or regional project?	Regional		
Will this project serve rural communities?	No		
Project Abstract	<p>Legal Aid Foundation of Los Angeles (LAFLA) will partner with THRIVE to cultivate legal strategies for community development designed to mitigate the housing crisis faced by low-income residents of Los Angeles and Orange Counties by supporting innovative and permanent solutions to displacement and gentrification. The cornerstone of the project is the Community Land Trust (CLT) model, a community-centered solution to affordable housing that offers an alternative to both traditional homeownership and renting by permanently restricting the resale or rental price of property and placing its management within the hands of those residing there and within the community.</p> <p>CLTs offer longer-term protections to residents and community control in planning, finance, and governance through collective ownership opportunities. In Los Angeles and Orange Counties, a growing interest in these alternatives presents an opportunity for housing rights advocates, with resident groups forming organically across the region, to explore the prospects offered by CLTs. The goal of this project is to empower low-income communities through legal education, technical assistance and transactional support. This project aims to use LAFLA's expertise in CLT formation and governance to help spread the model and support existing CLTs with issues such as land acquisition, property conversion and forming cooperatives.</p>		
Sub-Grantees	Organization Year 1 Sub-Grant Thrive		
Community Served	Los Angeles and Orange counties are home to over 2.8 million low-income individuals. Our project will provide resources and technical support to all CLTs in these two diverse counties. Currently, CLTs exist in Boyle Heights/East LA, El Sereno, East Hollywood, South LA, Santa Ana, and Irvine; each was formed to provide housing and related assistance to low-income residents of each particular community. Our project's target population is members of existing CLTs - which predominantly consist of low-income individuals eligible for our programs – and new CLTs which we plan to help establish as part of this project.		
Project Outcomes	<p>The goals of the project are (1) to equip CLTs with tools that enable them to succeed in developing permanently affordable housing and (2) to encourage and support the viability and capacity building of new and existing CLTs.</p> <p>The deliverables will be as follows:</p> <ul style="list-style-type: none"> • Toolkits on topics such as how to acquire land or other issues identified by CLT partners as critical to preserving affordable housing in their communities • Build capacity for CLT formation in Long Beach in partnership with local non-profits • Regional conference on CLTs • Implementation by THRIVE Santa Ana of one or more toolkit in Orange County 		

GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$94,063	\$94,063	\$83,649	\$271,775
Benefits	\$28,219	\$28,219	\$25,095	\$81,533
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request

Non-Personnel	\$7,718	\$7,718	\$6,256	\$21,692
Admin.	\$0	\$0	\$0	\$0
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$45,000	\$45,000	\$60,000	\$150,000
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$175,000	\$175,000	\$175,000	\$525,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Managing Attorney	0.1	0.1	0.1	0.3
Attorney - Step 2	1	1	1	3
Total	1.1	1.1	1.1	3.3
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Legal Secretary - Step 1	0.5	0.5	0.2	1.2
Total	0.5	0.5	0.2	1.2

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Legal Aid Foundation of Santa Barbara County		
Project Name	Amount Requested	Grant Period	
Central Coast Foreclosure Prevention Program	\$456,000	Three Years	
Is this a statewide or regional project?	Regional		
Will this project serve rural communities?	Yes		
Project Abstract	<p>Legal Aid Foundation of Santa Barbara County (LAFSBC) seeks to build upon seven years of Foreclosure Prevention experience and our partnership with the federal bankruptcy court through the Central Coast Foreclosure Prevention project. San Luis Obispo Legal Assistance Foundation (SLOLAF) is our project partner. During year 1, LAFSBC will be closing out its current bank grant and ramping up our regional project, while SLOLAF will hire a program attorney to begin work on the regional foreclosure prevention program. During Year 2 and Year 3, LAFSBC will host a Foreclosure Prevention hotline to provide legal advice and assistance to vulnerable residents in the central coast region who are at risk of foreclosure. SLOLAF will support the project by providing foreclosure prevention services to seniors in San Luis Obispo County, building upon its years of experience working with seniors in the region. Project partners will also provide outreach events to educate and inform central coast residents about foreclosure prevention topics, as broadly defined under the RFP for this grant. Our goal is to ensure that vulnerable central coast residents, including residents with Limited English Proficiency and seniors, have access to advice and legal assistance to avoid foreclosure.</p>		
Sub-Grantees	Organization	Year 1 Sub-Grant	
	San Luis Obispo Legal Assistance Foundation		
Community Served	<p>The project will serve a 5-county area, including: Ventura, Santa Barbara, San Luis Obispo, Monterey and San Benito Counties. LAFSBC will host a hotline, similar in concept to the "Health Rights Hotline" operated by Legal Services of Northern California, that callers can reach for phone intake services. LAFSBC will continue to see walk-in clients served through offices in Santa Barbara, Lompoc, and Santa Maria and SLOLAF will serve senior clients through its office in San Luis Obispo. Our services will target vulnerable populations of seniors, those with limited English proficiency, and other lower income people at risk of foreclosure.</p>		
Project Outcomes	<p>Foreclosure Objectives:</p> <ol style="list-style-type: none"> 1. To advise or represent 125 clients in foreclosure or at risk of foreclosure. For these clients where outcomes are known, 80% will avoid foreclosure. Clients who move from their home will be advised on foreclosure alternatives including voluntary sale of the home, short-sale, deed-in-lieu, and other foreclosure prevention strategies. 2. To manage the bankruptcy clinic started as a joint project with the Bankruptcy Court. LAFSBC coordinates the clinic, which is served by volunteer attorneys and law students. Most in pro per bankruptcy clinic users are at risk of foreclosure. At least 600 people will be assisted at the bankruptcy clinic. 3. To conduct at least four community outreach/education events on various foreclosure prevention topics. 		

GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$22,256	\$53,645	\$55,793	\$131,694
Benefits	\$4,674	\$11,265	\$11,717	\$27,656
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$7,820	\$21,340	\$18,740	\$47,900
Admin.	\$11,250	\$28,750	\$28,750	\$68,750
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$60,000	\$60,000	\$60,000	\$180,000
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$106,000	\$175,000	\$175,000	\$456,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
	0.13	0.5	0.5	1.13
Total	0.13	0.5	0.5	1.13
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
	0.25	0.5	0.5	1.25
Total	0.25	0.5	0.5	1.25
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Legal Aid of Sonoma County												
Project Name	Amount Requested	Grant Period											
North Bay Regional Housing Preservation Project	\$905,001	Three Years											
Is this a statewide or regional project?	Regional												
Will this project serve rural communities?	Yes												
Project Abstract	<p>The North Bay Regional Housing Preservation Project (NBRHPP) will create a network of legal services and grassroots-organizing organizations in the North Bay. Legal Aid of Sonoma County (LASC) will act as the Lead Agency. We will build upon previous partnerships to enable organizations in the region to meaningfully collaborate and be fully informed on housing policies that effect low-income people in the region. The Partner Agencies are Legal Aid of Marin (LAM), Bay Area Organizing Committee (BAOC), North Bay Organizing Project (NBOP), and Fair Housing Advocates Northern California (FHANC). Work will include capacity building to protect and expand affordable housing opportunities and tenants' rights for the region's public housing and subsidized housing residents, and low-income renters. Special focus will be given to the needs of people of color, families with children, and people with disabilities.</p> <p>Further, as tenant protections and other policies aimed to help the target population emerge, NBHPP will help communities and legal services agencies to share strategies and tools that enhance enforcement and spot issues. For instance, pending state legislation and protections enacted in local jurisdictions will need cohesive enforcement, including extensive community outreach to make people aware of these new laws.</p>												
Sub-Grantees	<table border="1"> <thead> <tr> <th>Organization</th> <th>Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>Bay Area Organizing Committee</td> <td></td> </tr> <tr> <td>Legal Aid of Marin</td> <td></td> </tr> <tr> <td>Fair Housing Advocates of Northern California</td> <td></td> </tr> <tr> <td>North Bay Organizing Project</td> <td></td> </tr> </tbody> </table>			Organization	Year 1 Sub-Grant	Bay Area Organizing Committee		Legal Aid of Marin		Fair Housing Advocates of Northern California		North Bay Organizing Project	
Organization	Year 1 Sub-Grant												
Bay Area Organizing Committee													
Legal Aid of Marin													
Fair Housing Advocates of Northern California													
North Bay Organizing Project													
Community Served	<p>NBHPP targets low-income residents, especially tenants, including people of color, seniors, and people with disabilities, who live in the three-county region. Tenants are particularly vulnerable to housing instability and homelessness. 38% of the population or 345,000 people rent their homes. In the region, 54.8% of renters pay more than 30% of their income in rent.</p> <p>The region's main industry is agriculture, specifically dairy and wine. Agricultural workers are often recent immigrants/monolingual Spanish speakers. Seniors amount to 20% of the total population or 183,000 people. Many seniors live on a fixed income and need protections from arbitrary eviction and rent increases.</p>												
Project Outcomes	<p>NBRHPP's long-term goal is to stabilize and preserve the housing of low-income communities in the Region. The following deliverables will be achieved to further this goal:</p> <ol style="list-style-type: none"> 1. Policy Change <ol style="list-style-type: none"> a. At least three new ordinances/programs that protect tenants enacted in the region by December 2022. 2. Increase Community's Knowledge of Housing Policy and Tenant Rights <ol style="list-style-type: none"> a. Give Know Your Rights presentation to 100 tenants throughout the region in 2020, 2021, and 2022. b. Give two workshops for tenants each quarter on topics such as consensus building and tenant association organizing. c. Conduct door-to-door canvassing at one new apartment complex in the region each quarter. d. Create regional database of problem properties and property managers in the region. e. Meet with five elected officials in each county of the region in 2020, 2021, and 2022, to discuss low-income tenant need and housing policy issues. f. Create and circulate Housing Policy Toolkit reaching at least one legal services provider in 												

	<p>each of the nine Bay Area counties by December 2022.</p> <p>g. Grow the membership of Sonoma County Tenants Union by 20% at each quarterly meeting.</p> <p>h. Conduct one community meeting each quarter that targets Latinx residents.</p> <p>i. Attend at least two community meetings and two meetings of elected officials in the region each quarter.</p> <p>3. Increase Community Engagement and Voter Turn Out</p> <p>a. Give Know Before You Vote presentation to 50 tenants before November 2020 election in each County.</p> <p>b. Register 100 new voters who are renters in 2020, 2021, and 2022.</p>
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GRANT BUDGET BY YEAR

Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$22,888	\$79,525	\$79,844	\$182,257
Benefits	\$4,609	\$15,832	\$15,958	\$36,399

Non-Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$51,700	\$82,475	\$81,675	\$215,850
Admin.	\$804	\$7,105	\$7,460	\$15,369

Sub-Recipient(s)

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$25,000	\$215,063	\$215,063	\$455,126

Grand Total

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$105,001	\$400,000	\$400,000	\$905,001

Lawyers

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
LASC Attorneys	0.23	1.08	1.08	2.39
Subgrantee Attorneys	0	0.9	0.9	1.8
Total	0.23	1.98	1.98	4.19

Paralegals

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Subgrantee Paralegals	0	0.35	0.35	0.7
Total	0	0.35	0.35	0.7

Others

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
LASC Other Program Staff	0.12	0.18	0.18	0.48
LASC Admin Staff	0.02	0.1	0.1	0.22
Subgrantee Other Program Staff	1.3	1.57	1.57	4.44
Subgrantee Admin Staff	0	0.05	0.05	0.1
Total	1.44	1.9	1.9	5.24

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Legal Aid Society of San Diego										
Project Name	Amount Requested	Grant Period									
Foreclosure Prevention Program	\$750,000	Three Years									
Is this a statewide or regional project?	Regional										
Will this project serve rural communities?	Yes										
Project Abstract	<p>To defend against foreclosure and combat the impending housing foreclosure crisis stemming from Property Assessed Clean Energy (PACE) financing, Legal Aid Society of San Diego, Inc. (LASSD), Elder Law and Advocacy (ELA), and Media Arts Center San Diego (Marketing Partner) (together, "Collaborators") have designed the Foreclosure Prevention Program (FPP). FPP combines direct legal services, loss mitigation assistance, bankruptcy help, and media outreach to distressed Californian homeowners.</p> <p>The innovative media component will have video "public service announcements" that may be used by organizations throughout the state. It is a regional program with statewide benefits.</p> <p>Specifically, Collaborators will provide:</p> <ul style="list-style-type: none"> • Bankruptcy assistance to avert foreclosures; • Legal assistance and representation in negotiation, arbitration, litigation, and appeals to prevent foreclosure; • Foreclosure media campaign, press conferences, and workshops; • Loss mitigation assistance; and • Reverse mortgage assistance. <p>Collaborators will also leverage their mortgage foreclosure experience and their partnerships with other community organizations to provide well-rounded and comprehensive foreclosure prevention services. Finally, Collaborators will work closely with federal, state, and local regulatory agencies, including the California Attorney General and the District Attorneys, the California Department of Business Oversight, and the Consumer Financial Protection Bureau to prevent foreclosures from PACE and other schemes.</p>										
Sub-Grantees	<table border="1"> <thead> <tr> <th>Organization</th> <th>Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>Elder Law and Advocacy</td> <td></td> </tr> <tr> <td>Media Arts Center San Diego</td> <td></td> </tr> <tr> <td>Legal Aid Society of San Diego, Inc.</td> <td></td> </tr> </tbody> </table>			Organization	Year 1 Sub-Grant	Elder Law and Advocacy		Media Arts Center San Diego		Legal Aid Society of San Diego, Inc.	
Organization	Year 1 Sub-Grant										
Elder Law and Advocacy											
Media Arts Center San Diego											
Legal Aid Society of San Diego, Inc.											
Community Served	<p>FPP will target distressed homeowners who are low- to middle-income, elderly, limited English proficient, and in rural areas. These populations represent sectors most susceptible to foreclosure, particularly to foreclosure due to PACE financing.</p> <p>Services will be provided in the Southwestern California and Eastern California regions, specifically in San Diego and Imperial counties. The media, including the public service announcements, will be available statewide.</p> <p>Legal services in these counties are critical as they are ground zero for PACE loans. Renovate America is based in Rancho Bernardo and launched its efforts aggressively in these communities. The foreclosure threat is strongest here.</p>										
Project Outcomes	<p>Collaborators will accomplish the following outcomes during the grant term:</p> <p>Legal Assistance:</p> <ul style="list-style-type: none"> • Collaborators will provide legal services, including legal advice and counsel, to approximately 140 homeowners confronted with foreclosure and foreclosure-related issues; • To save their homes from foreclosure threats, 50 of these distressed homeowners will receive direct legal assistance and representation, which may include extensive legal services for negotiation, litigation, trial, arbitration, and/or bankruptcy; • Collaborators will provide loss mitigation legal assistance to around 15 of these 										

	<p>homeowners, including evaluation, counsel, and assistance regarding loss mitigation options of loan modifications, short sales, refinance, short refinance, deed-in-lieu, cash-for-keys, forbearance, and partial claims; and,</p> <ul style="list-style-type: none"> Reverse mortgage counsel and assistance. <p>Media Campaign and Education:</p> <ul style="list-style-type: none"> Collaborators will conduct 4 workshops each year, in English and Spanish, facilitated by LASSD to disseminate information about foreclosure prevention (including bankruptcy), loss mitigation options, and predatory lending issues; and, Collaborators will produce six one- to three-minute “public service announcement” videos on how to avoid foreclosure from PACE and home improvement schemes, three of which will be in Spanish; Collaborators will draft a one-page press release on PACE and foreclosure avoidance that will be updated on an annual basis; We will coordinate at least three press conferences with other partner agencies, law enforcement agencies, and industry allies; and, Collaborators will create a video news release, consisting of a video clip with footage and interviews with clients, attorneys, and experts for TV stations, Youtube videos, social media, and web news.
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GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$126,584	\$126,584	\$126,584	\$379,752
Benefits	\$26,373	\$26,373	\$26,373	\$79,119
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$13,872	\$13,872	\$13,872	\$41,616
Admin.	\$33,171	\$33,171	\$33,171	\$99,513
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$50,000	\$50,000	\$50,000	\$150,000
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$250,000	\$250,000	\$250,000	\$750,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Staff Attorney	2.09	2.09	2.09	6.27
Total	2.09	2.09	2.09	6.27
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Accounting Staff	0.24	0.24	0.24	0.72
Total	0.24	0.24	0.24	0.72

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Legal Services for Children								
Project Name	Amount Requested	Grant Period							
Equitable Access to Education and Opportunity	\$604,755	Three Years							
Is this a statewide or regional project?	Regional								
Will this project serve rural communities?	Yes								
Project Abstract	<p>LSC, the Bar Association of San Mateo County, and Coleman Advocates will support and promote economic development by providing legal services that stop school push-out of low-income, minority students; promoting systemic improvements of school discipline practices; and ensuring equitable access to education in districts in the Bay Area and the Central Valley.</p> <p>LSC and its partners will collaborate on creating a webinar and train-the-trainer materials to empower students, parents/caregivers, and community advocates to advocate for their educational rights; expanding legal representation resources by recruiting, training and mentoring pro bono attorneys on expulsion cases; and providing individual representation in cases that also serve to inform our systemic advocacy.</p>								
Sub-Grantees	<table border="1"> <thead> <tr> <th>Organization</th> <th>Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>San Mateo County Bar Association</td> <td></td> </tr> <tr> <td>Coleman Advocates for Youth</td> <td></td> </tr> </tbody> </table>	Organization	Year 1 Sub-Grant	San Mateo County Bar Association		Coleman Advocates for Youth			
Organization	Year 1 Sub-Grant								
San Mateo County Bar Association									
Coleman Advocates for Youth									
Community Served	<p>The project's target populations are the students, parents/caregivers, and community advocates in school districts with high rates of expulsions and racial disparity. These include low-income African American, Latino, and immigrant families; children in foster care; and youth with disabilities in Alameda, San Francisco, Contra Costa, San Mateo, and the Central Valley. In San Mateo, for example, Latino children are 38% of the school population but represent 65% of the county's expulsions. And Central Valley districts represent only 23% of all California districts with 1,000 or more students, but 53% of the top 30 highest suspending districts for Black students.</p>								
Project Outcomes	<p>Goals:</p> <ol style="list-style-type: none"> 1. Reduce racial and ethnic disparities in school discipline and increase districts' use of alternative forms of discipline (e.g., restorative justice) 2. Increase capacity of parents, students and community members to advocate for better results for students in school discipline matters, better school discipline policies in their school districts, and better policies with regards to police in schools. 3. Expand the availability of free legal representation for low-income students facing expulsion. <p>Deliverables:</p> <ul style="list-style-type: none"> • Create a legal resource guide of organizations that provide education support and or representation when civil rights have been violated in the extremely under-resourced Central Valley • Conduct a statewide webinar that address students' rights in suspensions, expulsions, special education, and interactions with police on school campuses (statewide) • Conduct a Train-the-Trainer session where parents will learn about students' rights in school discipline matters. These sessions will build trainers' capacity to train other parents and stakeholders to defend their students who are experiencing school pushout. (Central Valley) • Recruit, train and place expulsion cases with pro bono attorneys. Mentor and provide technical assistance to attorneys on school discipline cases. (region-wide) • Provide direct legal representation for youth facing school expulsion in 40 full representation cases per year. (region-wide) • Work with counties on implementing reform including bringing data to County Counsel, meeting with individual District Boards or Superintendents if they are willing, and sharing innovative practices from San Francisco and Oakland. (San Mateo County, possibly others) 								

GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$120,369	\$123,212	\$126,055	\$369,636
Benefits	\$29,478	\$30,175	\$30,871	\$90,524
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$25,825	\$26,600	\$27,375	\$79,800
Admin.	\$21,081	\$21,598	\$22,116	\$64,795
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$0	\$0	\$0	\$0
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$196,753	\$201,585	\$206,417	\$604,755
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Legal Director	0.15	0.15	0.15	0.45
Staff Attorneys	0.45	0.45	0.45	1.35
Executive Director	0.15	0.15	0.15	0.45
Total	0.75	0.75	0.75	2.25
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Senior Education Advocate	0.08	0.08	0.08	0.24
Intake Manager	0.1	0.1	0.1	
Total	0.18	0.18	0.18	0.54
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Clinical Director	0.05	0.05	0.05	0.15
Associate Clinical Director	0.09	0.09	0.09	0.27
Social Worker	0	0	0	0
Senior Social Worker	0.25	0.25	0.25	0.75
Administrative Coordinator	0.1	0.1	0.1	0.3
Total	0.49	0.49	0.49	1.47

**2020 BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE**

Organization Name	National Center for Youth Law		
Project Name	Amount Requested	Grant Period	
Community Redevelopment Through Transforming Educational Experiences of California's Most Vulnerable Youth	\$1,200,000	Three Years	
Is this a statewide or regional project?	Regional		
Will this project serve rural communities?	Yes		
Project Abstract	<p>Communities across California are struggling because their most vulnerable youth are not receiving the supports they need to graduate high school. This is particularly true of system-involved students: students in foster care, involved in the juvenile justice system, or experiencing homelessness. The National Center for Youth Law (NCYL) requests \$1.2M over three years to launch and implement a statewide community redevelopment legal services project that will transform how community-based organizations, legal service providers, and education, child welfare, juvenile justice, and homeless service agencies support the educational success of system-involved students. In five target counties, NCYL will build the capacity of youth, grassroots, and legal service organizations to lead system-integration efforts; provide legal assistance to ensure system-involved students receive the educational opportunities to which they're entitled; and facilitate the development and implementation of new, collaborative service delivery plans. Concurrently, NCYL will build the capacity of these local collaboratives to join in advancing an ambitious statewide policy agenda that will significantly increase graduation rates for system-involved students statewide. Key partners/subgrantees include Public Council, John Burton Advocates for Youth, California Collaborative for Youth, and Law Foundation of Silicon Valley's Legal Advocates for Children and Youth Program.</p>		
Sub-Grantees	Organization	Year 1 Sub-Grant	
	John Burton Advocates for Youth (JBAY) Public Council Law Foundation of Silicon Valley: Legal Advocates for Children & Youth Program (LACY) California Collaborative for Youth (CCY)		
Community Served	<p>Our target population is youth ages 11-20 in or at risk of placement in foster care and juvenile detention or experiencing homelessness in Los Angeles, Kern, Monterey, Santa Clara, and Contra Costa Counties. In California each year, 31,254 youth enter foster care, 28,000 are funneled into the justice system, and 275,448 experience homelessness. Youth of color, LGBTQ youth, and youth from low-income backgrounds are disproportionately affected. These youth need improved system responses, as their system involvement reduces their likelihood of graduating high school, attending college, finding long-term employment, and being able to contribute to the economic revitalization of their communities.</p>		
Project Outcomes	<ol style="list-style-type: none"> 1. Build the capacity of grassroots and legal services organizations by training approximately 550 professionals across the state such that they can help lead local system-integration efforts and participate in efforts to transform statewide policy. 2. Build the capacity of up to 225 low-income youth to advocate on behalf of themselves and their communities such that they can help shape the local and state policies that impact them and their communities. 3. Lead between 2-3 Community Workgroup meetings annually, in each county, with representation from young people, grassroots organizations, legal aid providers, and leaders representing education, child welfare, juvenile justice, and mental health agencies, for a total of 10-15 meetings annually. 4. Develop legal resources, tip sheets, and tools that support more effective policies and practices that ensure the rights of youth are being respected and upheld. 5. Develop between 2-4 new model policies across all of our demonstration sites each year as a result of youth-, family-, and community-led advocacy and engagement, for a total of 6-12 model policies developed throughout the course of this project. 6. Advance at least one new bill each legislative cycle by leading state-level legislative advocacy, coalition building, and policy change based on experiences and lessons from 		

deep-dive partnerships in demonstration counties.
7. Improve school enrollment, attendance, course completion, and graduation rates of system-involved students in each of our demonstration counties.

GRANT BUDGET BY YEAR

Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$264,612	\$267,822	\$268,399	\$800,833
Benefits	\$74,091	\$74,993	\$75,152	\$224,236

Non-Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$21,297	\$17,185	\$16,449	\$54,931
Admin.	\$0	\$0	\$0	\$0

Sub-Recipient(s)

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$40,000	\$40,000	\$40,000	\$120,000

Grand Total

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$400,000	\$400,000	\$400,000	\$1,200,000

Lawyers

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Daniel Senter, Jesse Hahnel, Rebecca Gudeman, Atasi Uppal. See uploaded document for details.	1.17	1.42	1.42	4.01
Total	1.17	1.42	1.42	4.01

Paralegals

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

Others

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Michelle Francois, Senior Director (.16 FTE)	0.16	0.16	0.16	0.48
Margaret Olmos, California Director (.16 FTE)	0.16	0.16	0.16	0.48
Jessica Maxwell, California Deputy Director (.16 FTE)	0.16	0.16	0.16	0.48
Program Managers: Camille Bailey, Kawena Cole, Bing Goldsworth, Joy Hernandez. See uploaded document for details.	0.85	0.85	0.85	2.55
Total	1.33	1.33	1.33	3.99

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	National Health Law Program						
Project Name	Amount Requested	Grant Period					
Maximizing Health Insurance to Avoid Medical Debt	\$525,000	Three Years					
Is this a statewide or regional project?	Statewide						
Will this project serve rural communities?	Yes						
Project Abstract	<p>The National Health Law Program (NHeLP) will itself, and through a subcontract with Justice in Aging (JIA), address medical debt faced by low (and moderately low) income Californians by educating legal services and health advocacy organizations, policymakers and community based organizations (CBOs) about the importance of affordable health insurance programs (Medi-Cal and Covered California) in facilitating economic stability for low-income communities. Education will occur through training, written materials, outreach and technical assistance. We will also embark on joint administrative and legislative advocacy efforts to increase access to affordable, comprehensive health coverage for these Californians to help reduce the presence of medical debt across our state.</p> <p>Our organizations will do this work by leveraging the existing advocacy stakeholder meetings and committees we actively participate in with state agencies and utilizing existing avenues through which we engage in administrative policy advocacy. We will also leverage our long-standing formal statewide collaborative with existing legal services partners and support centers to provide health consumer assistance. Through our weekly advocacy meetings and statewide advocates listserv we will engage and seek feedback from our partners to support the project and get information directly into the hands of the low-income health care consumers they serve.</p>						
Sub-Grantees	<table border="1"> <thead> <tr> <th>Organization</th> <th>Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>Justice in Aging</td> <td></td> </tr> </tbody> </table>			Organization	Year 1 Sub-Grant	Justice in Aging	
Organization	Year 1 Sub-Grant						
Justice in Aging							
Community Served	<p>Our target population is low-income Californians eligible for Medi-Cal and/or Medicare Savings Programs (MSPs), and Californians eligible for CovCA with Advanced Premium Tax Credits (APTCs).</p> <p>We will identify the factors that contribute to the over-representation of medical debt in rural California. For example, rural residents are less likely to be enrolled in MSPs despite being eligible, increasing their Medicare out-of-pocket costs and medical debt.</p> <p>Our target population is in particular need of our services because low and moderately low-income communities are particularly susceptible to medical debt and have the most to gain from accessing affordable, comprehensive health care.</p>						
Project Outcomes	<p>Goal #1: Educate and empower advocates and community based providers to ensure low-income Californians avoid medical debt wherever possible by maximizing insurance coverage available to them.</p> <p>Deliverables: NHeLP and JIA will produce written information and other communications for advocates who serve low-income communities. Specifically, we will produce a minimum of three factsheets in the three-year grant period. NHeLP and JIA will also conduct two webinars per year for advocates about curtailing medical debt for the target populations. The webinars will address key advocacy tools used to prevent medical debt, including dental debt. NHeLP and JIA will provide technical assistance to advocates and service providers about medical debt and how to reduce out-of-pocket costs for covered health care services, including assistance on individual cases.</p> <p>Goal #2: Obtain and advance beneficial policy change by ensuring policymakers are educated on the importance of reducing medical debt by maximizing affordability of insurance coverage and access to services.</p> <p>Deliverables: NHeLP and JIA will engage in system-level advocacy with the state, including DHCS and CovCA, to maintain, and increase, Medi-Cal and CovCA enrollment and ensure access to covered services. For example, we will elevate issues raised by our HCA partners</p>						

concerning difficulties enrolling and retaining Medi-Cal and CovCA coverage, as well as challenges transitioning between insurance coverage.
 NHeLP and JIA will write one advocates' blog per year.
 NHeLP and JIA will engage in policy and administrative advocacy with state agencies as well as work to implement legislation that maximizes Medi-Cal and CovCA enrollment for all Californians.

GRANT BUDGET BY YEAR

Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$65,204	\$69,128	\$72,702	\$207,034
Benefits	\$19,561	\$20,738	\$21,811	\$62,110

Non-Personnel

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$10,298	\$9,969	\$10,589	\$30,856
Admin.	\$0	\$0	\$0	\$0

Sub-Recipient(s)

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$75,000	\$75,000	\$75,000	\$225,000

Grand Total

Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$170,063	\$174,835	\$180,102	\$525,000

Lawyers

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Program Attorney	0.83	0.83	0.83	2.49
Managing Attorney	0.05	0.05	0.05	0.15
Total	0.88	0.88	0.88	2.64

Paralegals

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

Others

Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Grants Manager	0.05	0.05	0.05	0.15
Total	0.05	0.05	0.05	0.15

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	National Housing Law Project														
Project Name	Amount Requested	Grant Period													
California Foreclosure Prevention Collaborative	\$975,000	Three Years													
Is this a statewide or regional project?	Statewide														
Will this project serve rural communities?	Yes														
Project Abstract	<p>Low-income homeowners in California received additional legal protections following the Great Recession but still face significant threats from predatory lending practices. Poor underwriting and aggressive, often unscrupulous, door-to-door contractors under the Property Assessed Clean Energy (PACE) program have left homeowners with wildly unaffordable property tax bills, as add-ons to those tax bills serve as the financing/billing mechanisms for the PACE program. Reverse mortgages, new technology-driven products, and ongoing issues with traditional mortgages all threaten the housing security and economic well-being of low-income homeowners. The National Housing Law Project (NHL) and the University of California Irvine Consumer Law Clinic (UCI) will collaborate to serve as a state clearinghouse and legal policy center on predatory lending practices and foreclosure prevention. The project will have a particular focus on PACE lending and reverse mortgages. Sub-grantees Public Counsel, Bet Tzedek and the Public Law Center will provide technical and policy assistance regarding the PACE program, bringing their expertise and on-the-ground experiences to inform the project's resource materials and policy proposals.</p>														
Sub-Grantees	<table border="1"> <thead> <tr> <th>Organization</th> <th>Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>National Housing Law Project (LEAD)</td> <td></td> </tr> <tr> <td>University of California Irvine Consumer Law Clinic</td> <td></td> </tr> <tr> <td>Public Counsel</td> <td></td> </tr> <tr> <td>Public Law Center</td> <td></td> </tr> <tr> <td>Bet Tzedek</td> <td></td> </tr> </tbody> </table>			Organization	Year 1 Sub-Grant	National Housing Law Project (LEAD)		University of California Irvine Consumer Law Clinic		Public Counsel		Public Law Center		Bet Tzedek	
Organization	Year 1 Sub-Grant														
National Housing Law Project (LEAD)															
University of California Irvine Consumer Law Clinic															
Public Counsel															
Public Law Center															
Bet Tzedek															
Community Served	<p>Any homeowner can become a victim of predatory lending, but a disproportionate number of seniors (who often have significant equity in their homes) and people with limited English proficiency are prime victims, particularly for PACE lending.</p> <p>This project will provide extensive support to legal services, private attorneys and housing counselors providing direct services to low-income homeowners throughout California, with a specific focus on seniors, LEP homeowners, and on rural counties where foreclosure rates are double those in the rest of the state. UCI will also provide direct services to at-risk reverse mortgage borrowers in Orange and Los Angeles counties.</p>														
Project Outcomes	<ul style="list-style-type: none"> - Gather data and information about scope and impacts of PACE and other forms of predatory lending in California - Increase the capacity of legal services organizations, especially those serving rural communities, such as Riverside Legal Aid, to handle cases on these topics, including through trainings, resource materials (including PACE Toolkit, fact sheets, online info, intake forms, newsletters) and technical assistance. - Collect cases, briefs and motions related to the targeted predatory lending practices - Develop strong case law through targeted enforcement actions and supporting other legal services organizations with case consultation and amicus briefs - Generate and advocate for policy ideas for legislation and regulation to address the targeted problems - Conduct workshops for borrowers struggling with reverse mortgages and/or PACE assessments - Provide direct representation to borrowers struggling with reverse mortgages (with and without PACE assessments) in Los Angeles and Orange Counties - Generate media and public understanding of the ongoing problems of predatory lending <p>Numbers for deliverables and quantifiable measures for activities are listed on the Activities Worksheet.</p>														

GRANT BUDGET BY YEAR						
Personnel						
Budget Item	Year 1	Year 2	Year 3	Total Grant Request		
Personnel	\$58,722	\$58,722	\$58,722	\$176,166		
Benefits	\$8,126	\$8,126	\$8,126	\$24,378		
Non-Personnel						
Budget Item	Year 1	Year 2	Year 3	Total Grant Request		
Non-Personnel	\$10,759	\$10,759	\$10,759	\$32,277		
Admin.	\$22,393	\$22,393	\$22,393	\$67,179		
Sub-Recipient(s)						
Budget Item	Year 1	Year 2	Year 3	Total Grant Request		
Sub-Recipient(s)	\$225,000	\$225,000	\$225,000	\$675,000		
Grand Total						
Budget Item	Year 1	Year 2	Year 3	Total Grant Request		
Grand Total	\$325,000	\$325,000	\$325,000	\$975,000		
Lawyers						
Project Staff FTEs			Year 1	Year 2	Year 3	Total Grant Request
Attorneys- NHLP Only; Partners listed in Sub Grantee Budget Narrative			0.54	0.54	0.54	1.62
Total			0.54	0.54	0.54	1.62
Paralegals						
Project Staff FTEs			Year 1	Year 2	Year 3	Total Grant Request
Total			0	0	0	0
Others						
Project Staff FTEs			Year 1	Year 2	Year 3	Total Grant Request
Other Staff- NHLP Only; Any Partners Other Staff listed in Sub Grantee Budget Narrative Tech, Web, and Communications Support			0.23	0.23	0.23	0.69
Total			0.23	0.23	0.23	0.69

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	OneJustice												
Project Name	Amount Requested	Grant Period											
Inland Empire Community Redevelopment Pro Bono Project	\$1,200,000	Three Years											
Is this a statewide or regional project?	Regional												
Will this project serve rural communities?	Yes												
Project Abstract	<p>Our project seeks to create a pipeline of pro bono legal assistance to emerging and struggling small business owners in the Inland Empire (IE), particularly from underserved populations, who have the building blocks for sustainable business, but lack the resources to afford legal and financial advice. We will do this by: 1) strengthening the capacity of key legal services organizations and community non-profits in the IE (partner organizations) by assessing their transactional legal needs and providing them with their own pro bono assistance to address these internal needs, and 2) helping these organizations create a pro bono clinic model targeting small businesses that will result in small business owners receiving pro bono services to resolve their transactional legal needs that can be sustained by the agencies after training and guidance from our project. Based on serving small businesses, this project will also explore serving nonprofits. By strengthening key community organizations in the IE and providing a lifeline to small businesses, this project will increase community redevelopment in this region.</p>												
Sub-Grantees	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 70%;">Organization</th> <th style="width: 30%;">Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>Bet Tzedek</td> <td></td> </tr> <tr> <td>Legal Aid of San Bernardino</td> <td></td> </tr> <tr> <td>Inland Empire Latino Lawyers Association</td> <td></td> </tr> <tr> <td>Catholic Charities of San Bernardino & Riverside Counties</td> <td></td> </tr> </tbody> </table>			Organization	Year 1 Sub-Grant	Bet Tzedek		Legal Aid of San Bernardino		Inland Empire Latino Lawyers Association		Catholic Charities of San Bernardino & Riverside Counties	
Organization	Year 1 Sub-Grant												
Bet Tzedek													
Legal Aid of San Bernardino													
Inland Empire Latino Lawyers Association													
Catholic Charities of San Bernardino & Riverside Counties													
Community Served	<p>Our project will focus on the Inland Empire which includes the rural counties of Riverside and San Bernardino, where the population is 50% Hispanic, 33% White, 7% Black, 6% Asian, and 4% other. Twenty-two percent of the population is foreign born, and 71% of foreign born coming from Latin American countries. Official poverty rates in the IE range are higher than in the state and nationally. This target population can greatly benefit from greater access to legal assistance for small businesses, because the IE area has the potential for greater community development and the multiplier effects from small businesses.</p>												
Project Outcomes	<p>The project's primary goal is to increase access to legal services for small business owners in the IE so that they may be able to increase local community economic development. The target clients will be low-income individuals who want to start or develop businesses, businesses committed to investing in economically distressed communities, including hiring people with arrest and conviction records, and independent shops located in areas where gentrification is causing displacement. The partners will also explore expanding these clinics to non-profits in the region. Towards this goal, our project will develop a transactional legal clinic model that uses pro bono volunteers and train three local IE nonprofits to operate these clinics independently by the end of the grant period. The model will include a toolkit of instructions, sample forms, and lessons learned, best practices as to the placement of small business transactional cases with law firms, and a new training on the Pro Bono Training Institute (PBTI) platform for pro bono attorneys and organizations.</p> <p>Specific goals include:</p> <ul style="list-style-type: none"> -Teach IE partner nonprofits to run small business legal clinics and guide them as they run 13-15 clinics; -Engage 30-70 pro bono volunteers to participate in small business legal clinics; -Assist 92-175 local IE small business owners with their legal needs; -Connect to at least 200 small business owners and non-profits through outreach; -Conduct impact evaluation and achieve a 90% satisfaction rate among clinic participants and pro bono attorneys; and -Create a comprehensive tool kit for other organizations to use. 												

GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$96,669	\$74,068	\$74,666	\$245,403
Benefits	\$18,367	\$14,073	\$14,187	\$46,627
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$35,713	\$26,062	\$25,350	\$87,125
Admin.	\$14,251	\$10,797	\$10,797	\$35,845
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$235,000	\$275,000	\$275,000	\$785,000
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$400,000	\$400,000	\$400,000	\$1,200,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Director, Pro Bono Justice Program	0.2	0.07	0.07	0.34
Senior Staff Attorney, Pro Bono Justice Program	0.2	0.15	0.12	0.47
Staff Attorney, Pro Bono Justice Program	1	0.9	0.9	2.8
Total	1.4	1.12	1.09	3.61
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Director, Innovation and Learning	0.05	0.01	0.01	0.07
Senior Manager, Research & Evaluation	0.05	0.05	0.05	0.15
Total	0.1	0.06	0.06	0.22

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Public Advocates Inc.														
Project Name	Amount Requested	Grant Period													
Bay Area Regional Community Redevelopment Collaboration	\$1,200,000	Three Years													
Is this a statewide or regional project?	Regional														
Will this project serve rural communities?	No														
Project Abstract	<p>In January 2019, following intense advocacy by the 6 Wins Network led by four partners in this project, CASA, the blue-ribbon commission convened to develop comprehensive solutions to the Bay Area's affordable housing crisis, adopted a game-changing framework known as the 3Ps. In addition to affordable housing Production, the framework recognizes the need to address displacement and gentrification pressures by Preserving existing affordable housing and Protecting tenants.</p> <p>This project, a collaborative of three legal services providers and two organizing and policy groups, will provide community redevelopment legal services and technical assistance, develop policy solutions, engage in collaborative advocacy, and build the capacity of three regional coalitions to advocate on behalf of low-income community members. Our focus will include: (1) Tenant Opportunity to Purchase policies (first right of refusal for residential tenants) and other models for preserving existing homes of low-income residents; (2) community benefits agreements and other legal strategies that ensure private development stabilizes rather than displaces low-income communities; (3) regional protection, preservation, and affordable housing production policies; (4) regional infrastructure-building to support collaboration among legal, policy, and organizing groups; and (5) increasing the capacity of low-income Bay Area communities to engage in state policymaking.</p>														
Sub-Grantees	<table border="1"> <thead> <tr> <th>Organization</th> <th>Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td>Public Advocates</td> <td></td> </tr> <tr> <td>Community Legal Services in East Palo Alto</td> <td></td> </tr> <tr> <td>East Bay Community Law Center</td> <td></td> </tr> <tr> <td>Tenants Together</td> <td></td> </tr> <tr> <td>Urban Habitat</td> <td></td> </tr> </tbody> </table>			Organization	Year 1 Sub-Grant	Public Advocates		Community Legal Services in East Palo Alto		East Bay Community Law Center		Tenants Together		Urban Habitat	
Organization	Year 1 Sub-Grant														
Public Advocates															
Community Legal Services in East Palo Alto															
East Bay Community Law Center															
Tenants Together															
Urban Habitat															
Community Served	<p>The target population of this project are the more than 650,000 very low and extremely low-income renter households in the nine-county Bay Area region that pay more than 30% of their income for housing costs. This population is majority people of color and includes seniors, children, disabled people, and veterans. These low-income households and communities — and their grassroots organizations — have historically lacked access to the legal services and advocacy that would enable them to meaningfully engage in the local and regional policy making processes that impact their lives and the redevelopment of their neighborhoods.</p>														
Project Outcomes	<p>Goal 1: Regional coalition infrastructure supports successful campaigns to protect tenants, preserve affordable housing, and produce new housing for low-income households</p> <ul style="list-style-type: none"> -5-10 region-wide coalition meetings annually, where organizers, advocates, and attorneys plan and execute campaigns, build capacity, and develop strategy -20-40 consultations with local organizations to assess community redevelopment legal needs, develop strategies, and link local campaigns to resources <p>Goal 2: Regional agencies adopt and implement policies that meet the housing needs of low-income residents within the 3Ps framework</p> <ul style="list-style-type: none"> -2-5 regional policy proposals and/or legal letters annually that promote needs of low-income residents -Regional housing and transportation policies (e.g. PlanBayArea, Regional Housing Need Allocation) incorporate the 3Ps framework -Regional transportation funding and planning advances local anti-displacement and affordable housing policies <p>Goal 3: Regionally coordinated local campaigns promote housing preservation, tenant protections, and equitable community development</p> <ul style="list-style-type: none"> -Campaigns in two or more jurisdictions advance and implement local Tenant Opportunity to 														

	<p>Purchase Act (TOPA) policies, with legal and technical assistance provided to 10-15 grassroots groups</p> <ul style="list-style-type: none"> -Legal, strategic, and/or technical assistance to 2-4 community coalitions seeking community benefits from private developments -Legal, strategic, and technical assistance to 20-30 organizations to advance other locally-identified policy goals within the 3Ps framework <p>Goal 4: Local community leaders and organizations effectively advocate for regional affordable housing and community development priorities at the state level</p> <ul style="list-style-type: none"> -3-6 briefings annually for regional coalition members on legislation and state policies. -Informed participation by 4-8 members of Bay Area coalitions in statewide equity collaborations per year.
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GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$59,500	\$59,500	\$59,500	\$178,500
Benefits	\$14,300	\$14,300	\$14,300	\$42,900
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$17,200	\$17,200	\$17,200	\$51,600
Admin.	\$19,000	\$19,000	\$19,000	\$57,000
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$290,000	\$290,000	\$290,000	\$870,000
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$400,000	\$400,000	\$400,000	\$1,200,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
President & CEO	0.01	0.01	0.01	0.03
Managing Attorney	0.06	0.06	0.06	0.18
Other Attorneys	0.42	0.42	0.42	1.26
Total	0.49	0.49	0.49	1.47
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Policy Advocate	0.04	0.04	0.04	0.12
Program Assistant	0.08	0.08	0.08	0.24
Director of Communication	0.02	0.02	0.02	0.06
Digital Communications Specialist	0.03	0.03	0.03	0.09
Total	0.17	0.17	0.17	0.51

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Public Counsel		
Project Name	Amount Requested	Grant Period	
Southern California Foreclosure Prevention Collaborative	\$1,200,000	Three Years	
Is this a statewide or regional project?	Regional		
Will this project serve rural communities?	Yes		
Project Abstract	<p>Lending fraud and financial elder abuse through the Property-Assessed Clean Energy (PACE) program is the single greatest foreclosure-related threat facing homeowners right now, and the flood of cases we have seen in Southern California shows no sign of abating. The Southern California Foreclosure Prevention Collaborative—which includes Public Counsel, Bet Tzedek, Public Law Center, Elder Law & Advocacy, and Inland Counties Legal Services—aims to expand our capacity and coordination in providing PACE legal clinics and direct services to at-risk homeowners across Southern California.</p> <p>The collaborative consists of some of the leading PACE advocates across the state. Since 2016, Public Counsel has directly assisted more than 200 PACE-impacted homeowners with strong claims of fraud, unfair business practices, and financial elder abuse. Combined, members of the collaborative have directly assisted more than 350 victims of the PACE program.</p> <p>While we have made considerable impact, there are still thousands of Southern California homeowners who need help, or they will eventually face foreclosure due to PACE liens on their homes. The Southern California PACE Collaborative will help meet this need by providing 45 PACE clinics and serving 530 homeowners through an array of pre-litigation and comprehensive litigation legal services over three years.</p>		
Sub-Grantees	Organization	Year 1 Sub-Grant	
	Bet Tzedek Public Law Center Elder Law & Advocacy Inland Counties Legal Services		
Community Served	There are at least 50,000 homes with PACE liens throughout our service area, which includes Los Angeles, Orange, San Diego, Imperial, San Bernardino, and Riverside Counties. We will target services to those most at-risk of PACE-related legal issues, including the elderly, the disabled, monolingual Spanish-speakers, low-income homeowners, and people of color. Elders are particularly at risk of PACE victimization because they are more likely to have significant equity in their homes, making them prime targets for equity-based lending programs like PACE. LA County reports that 37% of local PACE complainants are seniors, and 56% are primarily Spanish-speaking.		
Project Outcomes	<p>Goal 1: Increase Southern California homeowners' access to PACE-related outreach, legal education, and brief counsel and advice by hosting 15 clinics annually.</p> <p>Clinics will be held in Los Angeles County (6 annually, including 2 in underserved regions of the county), Orange County (4 annually), San Bernardino and Riverside Counties (3 annually), and San Diego and Imperial Counties (2 annually). Clinics will be tailored to each region and target demographics, and may include a combination of community education, ask-a-lawyer sessions during which participants can have one-on-one time to meet with an attorney, and/or intake events that evaluate cases for representation.</p> <p>Goal 2: Provide PACE-related legal services to 530 Southern California homeowners over three years. (130 in year 1, 200 in year 2, and 200 in year 3. Clients will be counted once for each year they are served.)</p> <p>We estimate that approximately 50% (265 individuals) will receive brief counsel and advice. The other approximately 50% (265 individuals) will receive limited action or extended legal services, which are likely to include one or more of the following:</p>		

	<ul style="list-style-type: none"> Submitting demand letters and negotiating with PACE administrators and contractors; Negotiating with mortgage servicers who pay off PACE assessments; Filing complaints with the CSLB, DBO, and local agencies; Preparing requests for administrative review; and Submitting tax or tax penalty appeals. <p>If cases are unable to be resolved through pre-litigation services, they will receive evaluation and, as capacity allows, placement for full representation with in-house or pro bono attorneys.</p>
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GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$96,537	\$96,537	\$96,537	\$289,611
Benefits	\$19,133	\$19,133	\$19,133	\$57,399
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$2,000	\$2,000	\$2,000	\$6,000
Admin.	\$27,030	\$27,030	\$27,030	\$81,090
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$255,300	\$255,300	\$255,300	\$765,900
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$400,000	\$400,000	\$400,000	\$1,200,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Directing Attorney	0.2	0.1	0.1	0.4
Staff Attorney	1	1.1	1.1	3.2
Total	1.2	1.2	1.2	3.6
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Paralegals	0.16	0.1	0.1	0.36
Total	0.16	0.1	0.1	0.36
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Public Law Center		
Project Name	Amount Requested	Grant Period	
Orange & San Diego Counties Low-Income Entrepreneurs Project	\$525,000	Three Years	
Is this a statewide or regional project?	Regional		
Will this project serve rural communities?	No		
Project Abstract	<p>Public Law Center's collaborative project with San Diego Volunteer Lawyer Program, Inc. builds upon both organizations' existing community redevelopment programming for low-income entrepreneurs, micro-businesses, and nonprofit organizations that serve low-income and disadvantaged individuals in Orange and San Diego Counties. Services include advice and counsel, direct representation, community presentations, advocacy and education of elected and appointed officials, coordination with business mentors, pro bono placements and legal services for nonprofit organizations working on community redevelopment in either county. One area of program expansion proposed in this project is related to California's new Microenterprise Home Kitchen Law, which is awaiting local regulations in both counties. Another area of program expansion is increasing availability of child care options, especially in Orange County. We believe home kitchen opportunities will be especially beneficial to immigrant and refugee communities, and other hard-to-reach communities in both counties. Under the proposed project, Public Law Center will further support low-income entrepreneurs to open child care businesses and begin supporting organizations in establishing child care centers for their employees and clients. Increased child care options not only provide income streams for entrepreneurs who open these types of businesses, but also allow additional families to work while their children are cared for.</p>		
Sub-Grantees	Organization	Year 1 Sub-Grant	
	San Diego Volunteer Lawyer Program, Inc.		
Community Served	<p>The project targets low-income communities in Orange and San Diego Counties. Special attention will be paid to groups like immigrants, refugees, women, veterans and military families. The project also provides services to nonprofit organizations serving or seeking to serve these low-income communities so they can devote more of their limited resources to programming. Finally, the project will seek to impact community redevelopment policy through advocacy and education of elected and appointed officials.</p> <p>The goal is to enable low-income entrepreneurs, and nonprofit organizations serving vulnerable individuals, to grow and thrive, so the region's underserved residents may build financially-sound and sustainable communities.</p>		
Project Outcomes	<p>1. Strengthening and expanding existing legal services to low-income entrepreneurs and nonprofit organizations through added staff capacity and program-to-program synergies. Each organization will hire one additional attorney.</p> <p>2. Expanding local business opportunities and improving economic security through workshops and other educational opportunities, as well as transactional legal assistance, to potential and existing low-income entrepreneurs. The project will provide direct services to at least 75 individuals in each county, which, through a positive ripple effect for their family members and potential employees, will result in positive economic impacts for hundreds more community members. PLC will also host monthly workshops and clinics and SDVLP will host eight to twelve workshops or clinics per year. Each group will open at least 75 cases per year.</p> <p>3. Increase resident capacity to engage in community redevelopment efforts through legal guidance to community members who are seeking to advocate for low-income communities, including the formation of nonprofit tenant and neighborhood associations to advocate for affordable and environmentally friendly housing, worker cooperatives and other business collaboratives, and organizations promoting community inclusion. PLC will help in the formation or further development of at least 25 new or recently formed organizations per</p>		

	<p>year.</p> <p>4. Improve nonprofit capacity to serve and impact low-income residents through transactional legal advice and counsel to nonprofit organizations. We will serve 25 organizations in each county per year.</p> <p>5. Impact relevant legislation and policies through advocacy and education. Advocacy efforts will focus on ensuring that permitting processes for home kitchens are established in each county.</p>
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GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$70,813	\$72,937	\$75,125	\$218,875
Benefits	\$17,703	\$18,234	\$18,781	\$54,718
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$8,484	\$5,829	\$3,094	\$17,407
Admin.	\$3,000	\$3,000	\$3,000	\$9,000
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$75,000	\$75,000	\$75,000	\$225,000
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$175,000	\$175,000	\$175,000	\$525,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Directing Attorney	0.15	0.15	0.15	0.45
Staff Attorney	0.7	0.7	0.7	2.1
Total	0.85	0.85	0.85	2.55
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Paralegal	0.2	0.2	0.2	0.6
Total	0.2	0.2	0.2	0.6
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0

**2020 BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE**

Organization Name	Western Center on Law and Poverty		
Project Name	Amount Requested	Grant Period	
California Support Center Collaborative: Increasing Affordable Housing and Protecting the Rights of Tenants	\$975,000	Three Years	
Is this a statewide or regional project?	Statewide		
Will this project serve rural communities?	Yes		
Project Abstract	<p>California's housing crisis is the result of inadequate affordable housing production and communities unwilling to plan or approve such housing despite renters overwhelmingly burdened by housing costs, the rapid increase in homelessness, and the dire need for appropriate housing for people with disabilities. The problem is exacerbated by loss of affordable units through expiring use and conversion to market-rate housing, and perpetuates increased racial and economic segregation in urban and rural areas alike.</p> <p>These challenges have also created a desire by state leaders for legislative, regulatory, and enforcement strategies to alleviate the crisis, creating tremendous opportunity as well as potential for ill-conceived policies to become law if rushed. California Rural Legal Assistance Foundation, National Housing Law Project, Public Interest Law Project and Western Center on Law & Poverty will work in concert to provide clear and coordinated direction on housing policy and enforcement, and support to legal services programs and community based organizations.</p> <p>The need for coordinated and effective state support is urgent. The California Support Center Collaborative seeks to protect tenants from displacement and discrimination, increase affordable, accessible and supportive housing statewide, preserve the existing affordable housing stock, advance fair housing protections, and promote equitable planning and development.</p>		
Sub-Grantees	Organization	Year 1 Sub-Grant	
	National Housing Law Project The Public Interest Law Project California Rural Legal Assistance Foundation		
Community Served	<p>In 2018, the Department of Housing and Community Development (HCD) reported, "Housing costs and supply issues particularly affect certain vulnerable populations that tend to have the lowest incomes and experience additional barriers to housing access."</p> <p>HCD cites that cost burden is greater for people of color, and the Harvard Joint Center for Housing Studies reports that 64% of renters identifying as African American are cost burdened as are those identifying as Latinx, at 58%.</p> <p>The Collaborative will focus on statewide and regional challenges that impact these Californians, living in both urban and rural communities.</p>		
Project Outcomes	<p>To address California's housing crisis and its disproportionate effects on the most vulnerable and unhoused individuals, we seek to ensure that all Californians have access to healthy, sustainable and affordable housing in neighborhoods of their choosing, and advocate for strong, clear, and enforceable anti-displacement protections. Our key goals include:</p> <ul style="list-style-type: none"> Protecting tenants from eviction and landlord abuse, and ensure access to housing. Working to ensure fair rents, good cause for eviction, procedural protections for tenants facing eviction, and eliminating incentives for investor speculation. Combating discrimination in housing. Creating ways for unhoused individuals to access the resources they need to obtain and maintain housing. Working to end unfair policies that lead to the criminalization of unhoused individuals. Responding to federal challenges that weaken protections for families such as disparate impact, excluding mixed-status families from receiving assistance, public charge, or the rollback of affirmatively furthering fair housing. 		

	<p>Preserving the existing housing stock.</p> <ul style="list-style-type: none"> •Preventing older subsidized units from being converted to market-rate units. •Calling for state subsidies to allow affordable housing operators to reduce rents while maintaining quality housing. •Strengthening laws that ensure rental units and neighborhoods are healthy and habitable. <p>Promoting equitable planning and development.</p> <ul style="list-style-type: none"> •Eliminating local discretion to deny affordable housing projects. •Leveraging private development to create units for very low and extremely low-income families. •Securing funding for deeply affordable housing. •Creating more opportunities for community ownership and control of land and housing; ensuring public land is used for public good. •Dismantling structural racism and discrimination in land use and planning.
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GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$45,382	\$45,382	\$45,382	\$136,146
Benefits	\$10,035	\$10,035	\$10,035	\$30,105
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$18,826	\$18,826	\$18,826	\$56,478
Admin.	\$21,632	\$21,632	\$21,632	\$64,896
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$229,125	\$229,125	\$229,125	\$687,375
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$325,000	\$325,000	\$325,000	\$975,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Attorneys and Advocates	0.3	0.3	0.3	0.9
Total	0.3	0.3	0.3	0.9
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Senior Paralegal	0.03	0.03	0.03	0.09
Total	0.03	0.03	0.03	0.09
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Program Support Staff	0.03	0.03	0.03	0.09
Total	0.03	0.03	0.03	0.09

2020
BANK COMMUNITY REINVESTMENT AND STABILIZATION GRANT
PROJECT PROFILE

Organization Name	Worksafe, Inc.						
Project Name	Amount Requested	Grant Period					
Sacramento Worker Advancement Project	\$525,000	Three Years					
Is this a statewide or regional project?	Regional						
Will this project serve rural communities?	No						
Project Abstract	<p>Worksafe and the Center for Workers' Rights (CWR) will partner to establish the first multi-industry worker center in the Sacramento area to focus on issues of workplace health and safety, and just wages, both of which are major determinants of individual and community success. Worksafe will help to build the capacity of CWR on occupational safety and health (OSH) and policy advocacy and together they will partner with established industry focused minority-targeted worker centers and organizing campaigns to (1) create an outpost for their work in Sacramento and (2) build their capacity to empower workers regarding improved working conditions. The Project will offer worker leadership and educational opportunities while creating a local empowered community of worker leaders who can self-advocate to remedy workplace violations. Areas of education will be occupational health and safety, minimum wage, and policy advocacy. This Project will also develop the local worker leader capacity to advocate on behalf of their community by identifying and engaging in policy reform efforts and engaging local and state-wide governments to support the workers' center and the Project's policy efforts. This project focuses on Greater Sacramento however, some clients may work or live in rural areas. This information is currently unknown.</p>						
Sub-Grantees	<table border="1"> <thead> <tr> <th>Organization</th> <th>Year 1 Sub-Grant</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="height: 40px;"></td> </tr> </tbody> </table>			Organization	Year 1 Sub-Grant		
Organization	Year 1 Sub-Grant						
Community Served	<p>Low-income and immigrant workers of color will be the primary target population. The poverty rate in Sacramento is 19.8%. Compared to the rest of California (15.1%), Sacramento has a significantly higher than average percentage of residents living below poverty and the second highest poverty rate in the nation. Greater Sacramento went from six poor neighborhoods to 18 over a six year period. We will collaborate with organizations that serve low-wage workers in: restaurant (Restaurant Opportunities Center), domestic work (California Domestic Workers Alliance), and home care (Pilipino Work Center of LA). There are no current resources for these workers in Sacramento.</p>						
Project Outcomes	<p>The Project's overarching goal is to establish the foundation for a multi-industry worker center built in partnership with successful industry specific and minority-targeted worker centers.</p> <p>Our goals and deliverables are as follows</p> <ol style="list-style-type: none"> 1. Identify statewide and national worker center partner who would benefit from a Sacramento presence. Hold meetings with at least five organizations to discuss the potential for a Sacramento-based center. Partners will evaluate the strength of the potential partnerships by willingness of the organizations to devote resources to Sacramento and the desire for long-term success of the local project. Partners will also monitor partnerships to ensure a diversity of populations. 2. Provide education and consultation to at least 50 low-wage workers on working conditions and wages. Success of these consultations will be based on a survey-tool already used by CWR. 3. Request and attend meetings with all members of the Sacramento County Board of Supervisors, Sacramento City Council, and other local city councils to encourage their support for a worker center for Sacramento. Establish a committee at the Sacramento Central Labor Council devoted to the establishment of the worker center with representatives from industries who represent low-wage workers. 4. Build a network of at least 25 local organizations where low-wage workers can receive 						

	economic and social support that employers fail to provide
	5. Promote worker engagement in advocacy efforts at the state Capitol by attending at least 3 hearings on legislation which expands workplace protections.

GRANT BUDGET BY YEAR				
Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Personnel	\$116,420	\$116,420	\$116,420	\$349,260
Benefits	\$39,142	\$39,142	\$39,142	\$117,426
Non-Personnel				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Non-Personnel	\$11,540	\$11,540	\$11,540	\$34,620
Admin.	\$7,898	\$7,898	\$7,898	\$23,694
Sub-Recipient(s)				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Sub-Recipient(s)	\$0	\$0	\$0	\$0
Grand Total				
Budget Item	Year 1	Year 2	Year 3	Total Grant Request
Grand Total	\$175,000	\$175,000	\$175,000	\$525,000
Lawyers				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Jora Trang	0.04	0.04	0.04	0.12
Nicole Marquez	0.05	0.05	0.05	0.15
Junior Attorney	1	1	1	3
Total	1.09	1.09	1.09	3.27
Paralegals				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Total	0	0	0	0
Others				
Project Staff FTEs	Year 1	Year 2	Year 3	Total Grant Request
Augustine Eichwald Romero (attorney)	0.05	0.05	0.05	0.15
Joan Ulrich	0.1	0.1	0.1	0.3
Thais Forneret	0.01	0.01	0.01	0.03
Mara Ortenburger	0.04	0.04	0.04	0.12
CWR Staff	1	1	1	3
Total	1.2	1.2	1.2	3.6