



# The State Bar of California

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## **OPEN SESSION AGENDA ITEM JUNE 2022 LSTFC EXECUTIVE COMMITTEE III.A**

**DATE:** June 13, 2022

**TO:** Members, Executive Committee

**FROM:** Danielle MacRae, Senior Program Analyst

**SUBJECT:** Scoring Team Recommendations for the 2022-2025 CalHFA Foreclosure Prevention Grants

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### **EXECUTIVE SUMMARY**

The California Housing Finance Agency (CalHFA) contracted with the State Bar of California and Legal Services Trust Fund Commission (commission) to distribute \$12 million to 2022 IOLTA-funded organizations for foreclosure prevention and home retention legal services. The funds are part of a \$945 million federal allocation that CalHFA received through the 2021 American Rescue Plan Act to help Californians avoid home loss as a result of pandemic related financial hardships.

On March 11, 2022, the commission approved a timeline for making 2022-2025 CalHFA Foreclosure Prevention grant awards. So that the grant period can start by July 1, 2022, the commission delegated authority to the Executive Committee (committee) to approve the scoring rubric and request for proposals (RFP). It also delegated authority to the committee to approve award amounts.

The committee will meet on June 13, 2022, to approve CalHFA foreclosure prevention grant awards. This memo describes the process for scoring the CalHFA proposals and presents the scoring team's recommendations for funding.

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### **BACKGROUND**

CalHFA received \$945 million through the 2021 American Rescue Plan Act to launch the

California Mortgage Relief Program. CalHFA created a public benefit not-for-profit corporation called the California Homeowner Relief Corporation (CalHRC) to administer the program. The program primarily provides financial assistance to qualified homeowners who have fallen behind on housing payments due to COVID-19 pandemic-related financial hardships.

In addition to financial assistance, federal guidance on mortgage relief programs also authorizes “legal services, targeted to households eligible to be served with funding ... related to foreclosure prevention or displacement.”<sup>1</sup> Recognizing the importance of legal assistance, CalHFA and CalHRC reserved \$12 million for grants to qualified legal services projects (QLSPs) and support centers to provide foreclosure prevention and/or home retention legal services. CalHFA has contracted with the State Bar and the Legal Services Trust Fund Commission to administer these funds.

Of the \$12 million, up to eight percent (\$960,000) is available for administrative costs. The remaining funds (\$11,040,000), and any unspent administrative costs, will be made available to QLSPs and support centers found eligible for 2022 IOLTA funding as three-year competitive grants to fund foreclosure prevention and home retention legal services. The grant term will be July 1, 2022, to June 30, 2025; however, programs will be able to charge expenditures back one quarter, starting April 1, 2022, so that they may begin to serve clients as early as possible. CalHFA Foreclosure Prevention Grant award decisions are final and without appeal.

The State Bar received 22 CalHFA Foreclosure Prevention proposals requesting about \$26,300,000 combined. Please see Attachment C for profile sheets detailing each proposal.

## DISCUSSION

### Scoring Criteria

On March 23, 2022, the committee adopted the following rubric for CalHFA awards:

| Category  | Exceeds Expectations | Meets Expectations | Below Expectations | Not Addressed |
|---|----------------------|--------------------|--------------------|---------------|
| <b>Project impact:</b> The applicant proposes a project that significantly and directly addresses or will address a compelling need for the particular foreclosure prevention and home retention intervention(s). |                      |                    |                    |               |
| <b>Number of check marks</b>  | <b>X30 =</b>         | <b>X25 =</b>       | <b>X20 =</b>       | <b>X0 =</b>   |
| <b>Subtotal</b>   |                      |                    |                    |               |
| <b>Administration:</b> The applicant demonstrates that it has the qualifications, experience, resources, and/or partners that it needs to meet the proposal objectives.   |                      |                    |                    |               |
| <b>Number of check marks</b>  | <b>X20 =</b>         | <b>X15 =</b>       | <b>X10 =</b>       | <b>X0 =</b>   |

<sup>1</sup> See U.S. Department of the Treasury, “Homeowners Assistance Fund Guidance,” dated February 24, 2022, available at <https://home.treasury.gov/system/files/136/haf-guidance.pdf>

| Subtotal   |                   |              |             |             |
|--|-------------------|--------------|-------------|-------------|
| <b>Outreach strategy targeting low-income homeowners:</b> The applicant details a thoughtful strategy for identifying, targeting, and educating program-eligible homeowners (those with household incomes less than or equal to 150% of the Area Median Income) about proposed legal services.   |                   |              |             |             |
| <b>Focus on socially disadvantaged populations:</b> The applicant articulates a particular focus on serving socially disadvantaged communities (those located in Qualified Census Tracts or areas of “high” or “highest” vulnerability ratings on the California Owner Vulnerability Index).   |                   |              |             |             |
| <b>Evaluation:</b> The applicant details an evaluation strategy to acquire data that it can use to refine the project’s strategies over the course of the grant to increase its effectiveness.   |                   |              |             |             |
| <b>Number of check marks</b>   | <b>X15 =</b>      | <b>X10 =</b> | <b>X5 =</b> | <b>X0 =</b> |
| <b>Subtotal</b>  |                   |              |             |             |
| <b>Special consideration:</b> The applicant articulates a focus on, and demonstrates a history of, serving traditionally underserved populations and/or populations disproportionately impacted by the COVID-19 pandemic (e.g., people with limited English proficiency, people of color, people with disabilities, and older adults). |                   |              |             |             |
|  | <b>0-5 points</b> |              |             |             |
| <b>Total</b>   |                   |              |             |             |

The request for proposals (RFP, Attachment A) notes that the rubric is a tool to assist in discussion of proposals. The committee has the discretion to make awards that best accomplish the goals of providing foreclosure prevention and home retention interventions statewide and particularly in socially disadvantaged communities, even where that might mean funding a program or programs that scored lower on the rubric and not funding a program or programs that scored higher.

The RFP also communicated the following explanations to applicants:

- **Project impact:** Applicants should describe the needs of the targeted population and how anticipated outcomes of the proposed activities will have a meaningful impact on this population. Outcomes may include the number of people served, nature of the

impact, and other project deliverables that will be achieved with this grant funding during the grant period. They should explain why they selected the particular intervention(s) over others. The justification for the proposed services should refer to the circumstances and needs of particular populations that the project seeks to serve.

- **Administration:** Applicants should demonstrate their ability and capacity to implement and manage the proposed activities. Strong administration includes adequate staffing, leadership, and oversight of project monitoring, outreach, and resource development. An applicant's historical demonstration of its ability to meet the goals from prior grants and timely reporting of results/outcomes will also be considered under this category. An applicant's prior experience providing foreclosure prevention and home retention legal services is relevant to this criterion.
- **Outreach strategy targeting low-income homeowners:** Applicants should describe strategies to meaningfully and effectively identify, target, and conduct outreach to low-income homeowners. For the purposes of this grant, low-income homeowners are those with household incomes less than or equal to 150 percent of the Area Median Income (AMI) as defined by the U.S. Housing and Urban Development. Outreach strategies may include marketing, community engagement, partnerships with housing counseling agencies or other legal aid organizations, or other outreach or educational services that are aligned with the California Mortgage Relief Program design, in a manner that is culturally and linguistically relevant to the targeted communities.
- **Focus on socially disadvantaged populations:** Applicants should describe strategies to effectively prioritize services to socially disadvantaged communities. Social disadvantaged communities are those located in either 1) Qualified Census Tracts (QCTs) or 2) areas of "high" or "highest" vulnerability ratings on the California Owner Vulnerability Index (OVI).
- **Evaluation:** Applicants should incorporate meaningful evaluation plans and metrics that effectively demonstrate whether and how the project's planned goals are being achieved. This may include a clear statement of the project goals, strategies to be used to achieve those goals, evaluation methods to be used to make any mid-course adjustments to the delivery model, and evaluation methods to gauge the success of the project.
- **Special consideration:** Applicants may earn special consideration points for projects that articulate a particular focus on serving underserved populations and/or populations that were disproportionately impacted by the COVID-19 pandemic. These populations might include people of color, people with limited English proficiency, people with disabilities, and older adults. Applicants may also earn points for detailing strong experience serving these populations.

In the scoring review guide, State Bar staff proposed the following definitions for "exceeds expectations," "meets expectations," "below expectations," and "not addressed:"

- **Exceeds expectations:** A proposal that scores “exceeds expectations” in a category/criterion satisfies the standard for “meets expectations” while standing out as particularly compelling or impressive. A project might be especially compelling, for instance, because its strategies would be unusually impactful. A proposal might also be awarded “exceeds expectations” for being exceptionally detailed, thorough, evidence-driven, or otherwise well-conceived and convincing.
- **Meets expectations:** A proposal that scores “meets expectations” in a category/criterion is competitive and persuasive with respect to that row of the rubric. To be competitive, the proposal will be sufficiently ambitious and/or compelling to merit the use of competitive funds. To be persuasive, the proposal will describe circumstances sufficiently probative of the applicant’s intention and ability to accomplish its stated objectives in that criterion.
- **Below expectations:** A proposal that scores “below expectations” in a category/criterion addresses that criterion but is insufficiently competitive or persuasive to justify a score of “meets expectations.” The proposal might aspire to do too little, for instance, such as only occasionally serve socially disadvantaged communities. A proposal might lack sufficient detail, explanation, or basis in fact to demonstrate its contours or likelihood of success. For example, a proposal might score “below expectations” in evaluation if the outlined evaluation strategy lacks detail and is non-committal. Since an uncompetitive proposal might still articulate a feasible project, this score confers some points.
- **Not addressed:** A proposal that scores “not addressed” in a category/criterion fails to satisfy that criterion in a meaningful way or lacks the relevant nexus. A proposal might fail to satisfy a criterion in a meaningful way if it does not answer the relevant question or articulates only a vague intention to satisfy the criterion. A response might lack the relevant nexus to “focus on socially disadvantaged communities,” for instance, if the project proposes to serve only neighborhoods that are not in a socially disadvantaged community as defined in the RFP.

## Review Process

Given the short timeline to review submissions, the commission delegated authority to staff to score CalHFA Foreclosure Prevention grant proposals in consultation with the committee. To ensure strong committee consultation, two committee members participated in all scoring sessions.

The scoring team consisted of the committee co-chair, Kim Savage, committee member Christina Vanarelli, and three staff members from the Office of Access & Inclusion. The team evaluated all 22 applications using the rubric and definitions above. Staff from CalHFA sat in on most scoring sessions; they did not act as members of scoring team but were available to provide detail and insight into CalHFA’s project goals and preferences.

## Scores

The five-member scoring team arrived at unanimous scores and funding figures for every proposal. The highest score was 88 out of 100 points. The lowest score was 62 points. Given the

limited amount of funding available, the scoring team recommends funding the 11 proposals set forth in the table below. These proposals include the nine highest scoring proposals – those with scores from 82 to 88 – as well as two proposals that scored between 70 and 77 and are recommended for funding because they would serve a particularly disadvantaged or otherwise underserved area of the state.

**Proposals Recommended for Funding**  
(From Highest Score to Lowest Score)

| <b>Applicant</b>                             | <b>Total Score</b> |
|--|--------------------|
| Housing and Economic Rights Advocates        | 88                 |
| Legal Access Alameda                         | 87                 |
| Public Counsel                               | 87                 |
| California Rural Legal Assistance, Inc.      | 83                 |
| Legal Aid of Sonoma County                   | 83                 |
| Senior Advocacy Network                      | 83                 |
| California Advocates for Nursing Home Reform | 82                 |
| Legal Assistance to the Elderly              | 82                 |
| National Housing Law Project                 | 82                 |
| Legal Aid Society of San Diego               | 77                 |
| Legal Aid Society of San Bernardino          | 70                 |

In further explanation of the recommendation to fund the two lower scoring proposals, the scoring team offers the following: Legal Aid Society of San Diego proposes to provide a wide range of foreclosure prevention legal assistance and representation and a monthly loan modification clinic in San Diego County. San Diego is the second most populous county in the state and would not otherwise be served by this grant. Legal Aid Society of San Bernardino proposes to provide direct legal services and foreclosure prevention outreach and education in San Bernardino and Riverside counties. Riverside and San Bernardino are the fourth- and fifth-most populous counties in the state, are in the inland empire, and would otherwise be minimally served by this grant.

Each of these 11 recommended proposals scored “exceeds expectations” in at least one rubric category—most of them in several. Nearly all scored at least 2 out of 5 points in “special consideration.”<sup>2</sup> Attachment B includes a breakdown of the scores for all proposals.

### **Funding Levels**

In determining the amount of funding to recommend be awarded to each of the 11 recommended proposals, the scoring team considered, among other factors:

- The proportionality of the project deliverables to the funding request;
- the degree of fiscal conservatism in the budget, given the narrative explanation; and
- the applicant’s capacity to implement an impactful project with less than the full

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<sup>2</sup> The rubric provides up to 5 points in “special consideration” for “articulat[ing] a focus on, or demonstrat[ing] a history of, serving traditionally underserved populations and/or populations disproportionately impacted by the COVID-19 pandemic (e.g., people with limited English proficiency, people of color, older adults).”

amount requested.

**Award Recommendations**  
(In Alphabetical Order)

| <b>Applicant</b>                             | <b>Recommended<br/>Three-Year Funding</b> |
|--|---|
| California Advocates for Nursing Home Reform | \$450,000                                 |
| California Rural Legal Assistance, Inc.      | \$1,900,000                               |
| Housing and Economic Rights Advocates        | \$2,000,000                               |
| Legal Access Alameda                         | \$700,000                                 |
| Legal Aid of Sonoma County                   | \$800,000                                 |
| Legal Aid Society of San Bernardino          | \$800,000                                 |
| Legal Aid Society of San Diego               | \$800,000                                 |
| Legal Assistance to the Elderly              | \$900,000                                 |
| National Housing Law Project                 | \$750,000                                 |
| Public Counsel                               | \$1,190,000                               |
| Senior Advocacy Network                      | \$750,000                                 |
| <b>Total</b>                                 | <b>\$11,040,000</b>                       |

The above organizations would receive, on average, 82 percent of their budget request. Staff is following up with each program to see whether it would have to adjust its deliverables if it received the above amount. Attachment B compares each proposal's funding request to the scoring team's funding recommendation.

**Grant Management Assessment**

Because the CalHFA foreclosure prevention grants are supported by federal dollars, all applicants were required to complete a grant management assessment (GMA). Per Title 2 CFR § 200.332, the State Bar of California is required to evaluate the risk of noncompliance with federal statutes, regulations, and grant terms and conditions posed by each subrecipient of pass-through funding.<sup>3</sup> The GMA was created to help the State Bar determine and provide an appropriate level of technical assistance, training, and grant oversight to grant recipients.

The GMA includes a self-assessment component comprised of several multiple-choice questions about each organization's leadership, grant management staff and policies, internal control policies, audit history, and history with federal grants. In addition to the self-assessment, State Bar staff completed an assessment of each grantee which included a review of the organization's history of late submissions, large budget revisions or carryovers, monitoring visit findings, and State Bar grant eligibility concerns. (See Attachment D for a blank GMA tool.)

After reviewing the self-assessment component and State Bar's assessment of the programs, each applicant was scored as either high, medium, or low risk of noncompliance with federal statutes, regulations, and grant terms and conditions. The higher the risk level of the

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<sup>3</sup> See U.S. Code of Federal Regulations Title 2 CFR § 200.332 at <https://www.ecfr.gov/current/title-2/subtitle-A/chapter-II/part-200/subpart-D/subject-group-ECFR031321e29ac5bbd/section-200.332>.

organization, the greater the technical assistance and oversight the State Bar intends to provide if the organization receives grant funding. There are multiple factors that contribute to a program being categorized as medium or high risk. An organization's high might be higher due to a lack of experience with federal grants or a history of requesting larger than average carryovers, rather than a history of grant noncompliance, for example.

**Grant Management Assessment Results**  
(In Alphabetical Order)

| <b>Applicant</b>                             | <b>Risk Level</b> | <b>Recommended for Funding?</b> |
|--|-------------------|---------------------------------|
| Asian Pacific Islander Legal Outreach        | High              | No                              |
| Bet Tzedek Legal Services                    | Low               | No                              |
| California Advocates for Nursing Home Reform | Medium            | Yes                             |
| California Rural Legal Assistance, Inc.      | Medium            | Yes                             |
| Community Legal Aid SoCal                    | Medium            | No                              |
| Housing and Economic Rights Advocates        | High              | Yes                             |
| Inland Counties Legal Services               | Low               | No                              |
| Law Foundation of Silicon Valley             | Low               | No                              |
| Legal Access Alameda                         | High              | Yes                             |
| Legal Aid Foundation of Santa Barbara County | Low               | No                              |
| Legal Aid of Sonoma County                   | Medium            | Yes                             |
| Legal Aid Society of San Bernardino          | High              | Yes                             |
| Legal Aid Society of San Diego               | Medium            | Yes                             |
| Legal Assistance to the Elderly              | High              | Yes                             |
| National Housing Law Project                 | Low               | Yes                             |
| Neighborhood Legal Services                  | Medium            | No                              |
| Open Door Legal                              | High              | No                              |
| Public Counsel                               | Low               | Yes                             |
| Public Law Center                            | Low               | No                              |
| Senior Advocacy Network                      | High              | Yes                             |
| USD School of Law Legal Clinics              | Low               | No                              |

The GMA was developed and evaluated separately from the scoring rubric. That is, the results of the GMA did not factor into the scoring team's evaluation of each proposal. However, the scoring rubric category "administration" asked the scoring team to consider, among other things, "an applicant's historical demonstration of its ability to meet the goals from prior grants and timely reporting of results/outcomes." Therefore, programs with a substantial history of grant noncompliance and/or late submissions were more likely to score lower in that rubric category. The scoring team's comfortability with programs' experience and ability to administer large federal grants was also a factor when the scoring team determined recommended funding levels for each proposal.<sup>4</sup>

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<sup>4</sup> The scoring team is recommending just one proposal that was rated high risk be awarded more than \$900,000 (or \$300,000 annually). Similarly, the scoring team is recommending just one proposal that was rated medium risk be awarded more than \$800,000 (or \$266,667 annually). The proposals – from Housing and Economic Rights



Funded programs that were rated as “medium” or “high” risk will receive additional support and oversight by State Bar staff to ensure they are able to comply with federal funding requirements. State Bar staff also plan to provide one-on-one technical assistance to those programs to address factors that contributed to their higher risk score. This might include providing sample language for necessary internal control policies, for example. The contract between CalHFA, the State Bar, and the commission affords the State Bar sufficient administrative costs (eight percent compared to five percent for most other State Bar grants) to ensure State Bar staff have the resources to provide sufficient training and technical assistance to grantees of this unique funding opportunity.

## **CONCLUSION**

Funding the 11 recommended proposals would support a diversity of high-impact foreclosure prevention and home retention projects throughout the state, particularly in socially disadvantaged communities (See Attachment E for a map of recommended projects). The projects scored strongly against the rubric, which the committee designed to implement CalHFA’s and the California Mortgage Relief Program’s priorities. The proposals also describe a compelling focus on socially disadvantaged communities—those that face particularly high risk of foreclosure.

Taken together, these 11 proposals would provide a variety of foreclosure prevention and home retention services across the state of California. They endeavor to provide legal advice and representation on foreclosures, loan modifications, equity-stripping scams, successor-in-interest issues, and property charge issues; general education and outreach on the California Mortgage Relief Program and assistance with mortgage relief applications; counseling on reverse mortgages and Property Assessed Clean Energy (PACE) loans; debt collection defense; community education presentations, trainings, and publications; title clearing services; and a monthly loan modification clinic. Several projects will also seek to serve particularly unique or underserved populations, including seniors, mobile home homeowners, and survivors of natural disasters such as wildfires.

The scoring team would have recommended many of the remaining proposals for an award but for limited funding. The remaining proposals also described thoughtful and needed foreclosure prevention work. On June 13, however, the scoring team will ask the committee to prioritize funding the 11 projects detailed in this memo.

## **RECOMMENDATION**

Should the committee concur with the scoring team’s proposal, passage of the following resolution is recommended:

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Advocates and California Rural Legal Assistance, Inc. – scored 88 and 83 points on the scoring rubric, respectively. Both propose to serve several rural areas of the state.

**RESOLVED**, that the Legal Services Trust Fund Commission Executive Committee approves the 2022–2025 CalHFA Foreclosure Prevention grant recipients and amounts as described herein.

**ATTACHMENT(S) LIST**

- A. 2022 – 2025 CalHFA Foreclosure Prevention Grant Request for Proposals
- B. Scores and Funding Recommendations for CalHFA Foreclosure Prevention Grant Proposals
- C. Profile Sheets of CalHFA Foreclosure Prevention Grant Proposals
- D. Grant Management Assessment Tool
- E. Map of Recommended CalHFA Foreclosure Prevention Projects



## 2022-2025 CalHFA Foreclosure Prevention

### Grant Request for Proposals

#### Background

The California Housing Finance Agency (CalHFA) received \$945 million through the 2021 American Rescue Plan Act to launch a California Mortgage Relief Program. CalHFA created a public benefit not-for-profit corporation called the California Homeowner Relief Corporation (CalHRC) to administer the program. The program primarily provides financial assistance to qualified homeowners who have fallen behind on housing payments due to COVID-19 pandemic-related financial hardships.

Federal guidance on mortgage relief programs also authorizes “legal services, targeted to households eligible to be served with funding...related to foreclosure prevention or displacement.” (See [U.S. Department of Treasury Homeowners Assistance Fund Guidance](#).) CalHFA and CalHRC are contracting with the State Bar and Legal Services Trust Fund Commission (commission) to administer at least \$11,040,000 in civil legal aid grants for foreclosure prevention. Grants will be awarded to qualified legal services projects (QLSPs) and support centers as three-year competitive grants to fund foreclosure prevention and home retention legal services. The grant term will be July 1, 2022, to June 30, 2025; however, programs will be able to charge expenditures back one quarter, to as early as April 1, 2022, so they may begin to serve clients as early as possible.

Permissible activities include, but are not limited to:

- Providing outreach and education on financial assistance from the California Mortgage Relief Program, the foreclosure process, arrearage payments, and homeowners’ legal options;
- Reviewing loan documents and counseling regarding the viability of loan modifications;
- Providing loan modification assistance and loan modification denial appeals;
- Negotiating, mediating, and litigating to address servicer violations and wrongful foreclosures;
- Protecting home equity from judgment liens on non-mortgage consumer debts through debt collection lawsuit defense, and addressing existing judgment liens through set

aside litigation or Chapter 7 bankruptcy (using automatic homestead exemptions that apply to California bankruptcies);

- Assisting with homestead declarations to protect equity against future judgments;
- Assisting with successor-in-interest issues, including proactive estate planning work to avoid home loss;
- Assisting mobilehome homeowners preserve ownership of their homes (including addressing issues with tenancies in mobile home parks that threaten homeownership, park and mobile home conditions, and representation in park closure or change of use cases);
- Providing reverse mortgage advice to older adults;
- Pursuing affirmative actions to restore homeowner titles;
- Addressing equity stripping schemes and scams (e.g., PACE, title theft, fraudulent inducement to sell) and foreclosure rescue scams;
- Addressing property charge issues, especially HOA delinquencies and foreclosures, forced place insurance, property tax delinquencies, and issues related to assessed value and transfers;
- Utilizing technology to facilitate mortgage relief applications with clients; and
- Providing related ancillary legal services such as consumer debt and bankruptcy legal assistance.

### **Eligibility**

To be eligible for consideration, applicants must submit proposals for 2022-2025 CalHFA foreclosure prevention funding by **Monday, May 2, 2022, at 5:00 p.m. (PT)** through SmartSimple. To be eligible for the award, applicants must be found eligible in 2021 for 2022 funding as a QLSP or support center under California Business and Professions Code [section 6213\(a\)-\(b\)](#).

### **Competitive Grant Parameters**

1. CalHFA foreclosure prevention awards must be used to fund foreclosure prevention and home retention legal services. These grants may not support lobbying efforts.
2. There is no minimum amount of funding that programs may request. The maximum that a program may request is \$2,400,000 for three years (payments to grantees will be made in three equal installments on or near July 1, 2022, July 1, 2023, and July 1, 2024).

3. Client income eligibility for these services is at or below 150 percent of [Area Median Income \(AMI\)](#), as defined by the U.S. Department of Housing and Urban Development. In some counties, 150 percent of AMI may be higher than 200 percent of the Federal Poverty Level. Programs must nonetheless track whether clients served using CalHFA grant funds are indigent under California Business and Professions Code [section 6213\(d\)](#) so that they may accurately identify and report nonqualifying expenditures on the annual Interest on Lawyers' Trust Accounts (IOLTA) and Equal Access Fund application.
4. Grantees must use at least 40 percent of grant funds to serve socially disadvantaged communities. Socially disadvantaged communities are limited to those located in either 1) [Qualified Census Tracts \(QCTs\)](#) as defined by the U.S. Department of Housing and Urban Development, or 2) areas of "high" or "highest" vulnerability ratings on the California [Owner Vulnerability Index \(OVI\)](#) as defined by the UCLA Center for Neighborhood Knowledge.

### **Award Information**

The commission will distribute at least \$11,040,000 in competitive funds. The competitive grant period will start on July 1, 2022, but programs may charge expenditures to the grant beginning one quarter earlier, on April 1, 2022.

The commission seeks to fund high-impact projects and a diversity of foreclosure prevention and home retention legal services throughout the state.

### **Selection Criteria**

Award decisions are final and without appeal. The funding level of awards will depend on the number and quality of the proposals as well as proposed budgets. A successful response to this RFP will expressly and persuasively:

- Identify how the proposed project aligns with the permissible uses and would meet the compelling needs of the population(s) it targets;
- Articulate the outputs (e.g., number of cases closed) and outcomes (e.g., increase in knowledge of homeowner rights) of services. Applicants should identify goals they seek to achieve with this grant that are tied to the specific activities and deliverables proposed;
- Highlight how clients in "socially disadvantaged communities"—please see the definition below—will be effectively targeted and served; and
- Describe the applicant's qualifications and staffing to perform the proposed work.

The commission will use its best efforts to distribute grants statewide and to fund a diversity of foreclosure prevention and home retention interventions. Additionally, the Executive Committee (committee), on behalf of the commission, has adopted the following rubric to guide its deliberations:

| Category   | Exceeds Expectations | Meets Expectations | Below Expectations | Not Addressed |
|--|----------------------|--------------------|--------------------|---------------|
| <b>Project impact:</b> The applicant proposes a project that significantly and directly addresses or will address a compelling need for the particular foreclosure prevention and home retention intervention(s).  |                      |                    |                    |               |
| <b>Number of check marks</b>   | <b>X30 =</b>         | <b>X25 =</b>       | <b>X20 =</b>       | <b>X0 =</b>   |
| <b>Subtotal</b>  |                      |                    |                    |               |
| <b>Administration:</b> The applicant demonstrates that it has the qualifications, experience, resources, and/or partners that it needs to meet the proposal objectives.  |                      |                    |                    |               |
| <b>Number of check marks</b>   | <b>X20 =</b>         | <b>X15 =</b>       | <b>X10 =</b>       | <b>X0 =</b>   |
| <b>Subtotal</b>  |                      |                    |                    |               |
| <b>Outreach strategy targeting low-income homeowners:</b> The applicant details a thoughtful strategy for identifying, targeting, and educating program-eligible homeowners (those with household incomes less than or equal to 150% of the Area Median Income) about proposed legal         |                      |                    |                    |               |
| <b>Focus on socially disadvantaged populations:</b> The applicant articulates a particular focus on serving socially disadvantaged communities (those located in Qualified Census Tracts or areas of “high” or “highest” vulnerability ratings on the California Owner Vulnerability Index). |                      |                    |                    |               |
| <b>Evaluation:</b> The applicant details an evaluation strategy to acquire data that it can use to refine the project’s strategies over the course of the grant to increase its effectiveness.   |                      |                    |                    |               |
| <b>Number of check marks</b>   | <b>X15 =</b>         | <b>X10 =</b>       | <b>X5 =</b>        | <b>X0 =</b>   |
| <b>Subtotal</b>  |                      |                    |                    |               |

|  |                   |
|--|-------------------|
| <b>Special consideration:</b> The applicant articulates a focus on, and demonstrates a history of, serving traditionally underserved populations and/or populations disproportionately impacted by the COVID-19 pandemic (e.g., people with limited English proficiency, people of color, people with disabilities, and older adults). |                   |
|  | <b>0-5 points</b> |
| <b>Total</b>   |                   |

**Note:** The rubric is a tool to guide discussion of proposals. The committee has the discretion to recommend and make awards that best accomplish the goals of providing foreclosure prevention and home retention interventions statewide and particularly in socially disadvantaged communities, even where that might mean funding a program or programs that scored lower on the rubric and not funding a program or programs that scored higher.

The following explanations accompany the rubric:

- **Project impact:** Applicants should describe the needs of the targeted population and how anticipated outcomes of the proposed activities will have a meaningful impact on this population. Outcomes may include the number of people served, nature of the impact, and other project deliverables that will be achieved with this grant funding during the grant period. They should explain why they selected the particular intervention(s) over others. The justification for the proposed services should refer to the circumstances and needs of particular populations that the project seeks to serve.
- **Administration:** Applicants should demonstrate their ability and capacity to implement and manage the proposed activities. Strong administration includes adequate staffing, leadership, and oversight of project monitoring, outreach, and resource development. An applicant's historical demonstration of its ability to meet the goals from prior grants and timely reporting of results/outcomes will also be considered under this category. An applicant's prior experience providing foreclosure prevention and home retention legal services is relevant to this criterion.
- **Outreach strategy targeting low-income homeowners:** Applicants should describe strategies to meaningfully and effectively identify, target, and conduct outreach to low-income homeowners. For the purposes of this grant, low-income homeowners are those with household incomes less than or equal to 150 percent of the [Area Median Income \(AMI\)](#) as defined by the U.S. Housing and Urban Development. Outreach strategies may include marketing, community engagement, partnerships with housing counseling agencies or other legal aid organizations, or other outreach or educational services that are aligned

with the California Mortgage Relief Program design, in a manner that is culturally and linguistically relevant to the targeted communities.

- **Focus on socially disadvantaged populations:** Applicants should describe strategies to effectively prioritize services to socially disadvantaged communities. Social disadvantaged communities are those located in either 1) [Qualified Census Tracts \(QCTs\)](#) or 2) areas of “high” or “highest” vulnerability ratings on the California [Owner Vulnerability Index \(OVI\)](#).
- **Evaluation:** Applicants should incorporate meaningful evaluation plans and metrics that effectively demonstrate whether and how the project’s planned goals are being achieved. This may include a clear statement of the project goals, strategies to be used to achieve those goals, evaluation methods to be used to make any mid-course adjustments to the delivery model, and evaluation methods to gauge the success of the project.
- **Special consideration:** Applicants may earn special consideration points for projects that articulate a particular focus on serving underserved populations and/or populations that were disproportionately impacted by the COVID-19 pandemic. These populations might include people of color, people with limited English proficiency, people with disabilities, and older adults. Applicants may also earn points for detailing strong experience serving these populations.

#### CalHFA Foreclosure Prevention Grant Timeline

| Date(s)                      | Activity  |
|------------------------------|---|
| February 15, 2022            | Preview grant opportunity to <b>Executive Committee</b>                       |
| February 14 – March 30       | Staff drafts RFP and scoring rubric   |
| Approximately March 11, 2022 | CalHFA selects intermediary and finalizes contract                            |
| March 11, 2022               | Commission meets to approve distribution timeline and delegation of authority |
| <b>March 21, 2022</b>        | <b>Informational webinar for potential applicants</b>                         |
| March 23, 2022               | Executive Committee meets to approve RFP and scoring rubric                   |
| <b>March 30, 2022</b>        | <b>Staff releases RFP and application on SmartSimple</b>                      |
| <b>May 2, 2022</b>           | <b>Applications due</b>   |
| May 2-31, 2022               | Application review  |
| June 13, 2022                | Executive Committee meets to approve grant awards                             |
| June 20-30, 2022             | Staff sends grant agreements and processes invoices                           |
| <b>July 1, 2022</b>          | <b>Grant period begins</b>  |



## Proposal Components

A complete CalHFA foreclosure prevention proposal will include the components below. Please see the proposal instructions for detailed guidance.

### 1. **Form A: Project Profile**

The project profile collects high-level information about the project's geographic focus, budget request, and current funding (if any), as well as a project abstract.

Additionally, a Unique Entity ID (UEI) number is necessary since these grants are made possible by federal funds.<sup>2</sup> To learn more about UEI numbers and to request a free UEI number, please visit [sam.gov](https://sam.gov) [here](#).

### 2. **Form B: Project Description**

The project description collects detailed information about the project's needs, clients, partnerships, goals, activities, deliverables, and strategies for outreach, accessibility, and evaluation. It also asks for detailed narratives about the applicant's qualifications and resources to perform the work effectively.

### 3. **Form C: Project Budget**

The project budget collects information on how the program proposes to allocate CalHFA funds to the project over three years. Proposals will need to identify staff by their role (e.g., "managing attorney") and estimate the amount of time that these roles would spend on the project. The project staff, budget, and description should be consistent with each other.

### 4. **Form D: Budget Narrative**

The budget narrative collects information about each line of the budget, noting whether the grant will directly pay for specific items or be allocated on a percentage or other basis.

### 5. **Form E: Project Assurance**

Programs will have to acknowledge the following:

- A. Applicant will use funds it receives from the 2022-2025 CalHFA Foreclosure Prevention Grant only for purposes stated in its application.
- B. Applicant will not discriminate based on race, color, national origin, religion, gender, disability, age, marital or domestic partnership status, medical condition, or sexual orientation.

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<sup>2</sup> The federal government announced in March 2022 that it is transitioning away from the DUNS Number as the identification system for federal expenditure tracking, effective April 4, 2022.

- C. Applicant will comply with quality control procedures adopted by the State Bar of California.
- D. Applicant will permit reasonable site visits by the State Bar and will present additional information deemed reasonably necessary by the State Bar to determine compliance with the terms of the grant.
- E. Applicant will comply with fiscal management and control procedures adopted by the State Bar.
- F. Applicant agrees that it will use at least 40 percent of funds it receives from the 2022-2025 CalHFA Foreclosure Prevention Grant to serve people in socially disadvantaged communities. Socially disadvantaged communities are limited to those located in either 1) Qualified Census Tracts (QCTs) as defined by the U.S. Department of Housing and Urban Development, or 2) areas of “high” or “highest” vulnerability ratings on the California Owner Vulnerability Index (OVI) as defined by the UCLA Center for Neighborhood Knowledge.
- G. Any proposal submitted for a CalHFA Foreclosure Prevention Grant, and all documents submitted pursuant to issuance of this funding, are public documents, and may be disclosed to any person.
- H. Applicant will file regular (e.g., quarterly) program and financial reports, as may be required by the State Bar, and cooperate with other data collection requests by the State Bar for this grant project.
- I. The State Bar is permitted, in its sole discretion, to adjust Applicant’s award at any time to reflect the actual amount of funding available for CalHFA foreclosure prevention competitive grants. Consequently, grantees shall not be guaranteed any specific dollar amount in grant funds, or any grant funds at all, if funds received are insufficient or unavailable to the State Bar.

### **Reporting Requirements**

The 2022-2025 CalHFA Foreclosure Prevention grants are supported by federal funding and therefore have different reporting requirements than traditional IOLTA or EAF grants. These reporting requirements are set by the U.S. Treasury and CalHFA. Additionally, reporting topics and deadlines are subject to change when necessary to comply with state and federal guidance. State Bar and CalHFA staff are continuing to refine reporting requirements for these funds.

Grantees must report quantitative and qualitative data describing the clients they served and the activities they performed. This data includes outcomes (main and economic benefits) tied

to individual characteristics that demonstrate the impact/value of these grants.

Reporting requirements will include:

**1. Quarterly Expenditure Reports**

Organizations will have to submit quarterly spending reports that compare expenditures against the approved budget, and report how much of spending was on socially disadvantaged communities. Grantees will also need to report quarterly the total amount of delinquent mortgage payments at issue for the persons served. Grantees must report budget variances that exceed 10 percent to the State Bar as soon as possible.

**2. Quarterly and Annual Services/Case Reports**

Grantees will have to submit quarterly reports on the number of persons they served with grant funds. This includes the number of cases closed where there was an attorney-client relationship. It also includes participants of other—e.g., information only—services from self-help clinics, trainings, outreach events, and hotline calls. Grantees will have to submit annual reports with client-level data on the following:

- A. Main benefits for all cases according to those codes and definitions in the *California Legal Aid Reporting Handbook* that are relevant to the permissible activities of the CalHFA Foreclosure Prevention grants.
- B. Geographic and demographic data (including whether the client lives in a socially disadvantaged community), and anticipated and verified outcomes, for all clients.
- C. Economic benefits for cases that resulted in an award for or savings to the client, including mortgage delinquencies resolved.
- D. Highest levels of service for all cases where there was an attorney-client relationship and aggregated data about all other services (e.g., trainings).
- E. Any other data necessary to comply with state and federal reporting requirements.

**3. Final Evaluation Report**

In addition to the regular activity/services reports, organizations will have to submit a final evaluation about the following outputs and outcomes, among others:

- A. Service population: How did this project impact the people it served? What changed for them, or what negative outcomes were prevented?

- B. Community impact: Describe whether and how this project has changed the community it serves.
- C. Evaluation/Assessment: Describe the processes used to assess the effectiveness of this project and any lessons learned regarding the project itself or the community it serves.
- D. Reports: Upload any report completed regarding the evaluation or assessment of this project or demonstrating the effect of services rendered (e.g., client satisfaction survey results, pre- and post-service results, number of cases in which stipulations were reached, number of trials, outcome of trials, etc.).
- E. Other impacts: Will this project have any immediate or long-term impacts that are not captured in main benefits reporting?
- F. Continuation of the project: Describe any plans to continue the project after the grant period.
- G. Publications: Describe any future publication or distribution plans for materials resulting from grant activities; provide the URL for online resources related to this project (web sites, resource libraries, etc.).
- H. Impact work and materials:
  - Overview of impact litigation cases: For any grant-funded impact cases your organization litigated as part of this project during the grant period, whether open or closed, report the case name, number of individuals estimated to be impacted, date filed, venue, and any partners or co-counsel participating.
  - Overview of public policy advocacy activities: Describe any grant-funded public policy advocacy activities your organization engaged in during the grant period. As stated above, lobbying efforts are not permissible with these grant funds.
  - Training and support activities: Describe any grant-funded training or other support activities not identified above. For support centers, use this space to provide quantitative and qualitative data about trainings, convenings, research, and other support for QLSPs.

### **For Technical Support**

If you have any questions, please contact Danielle MacRae, Senior Program Analyst, at (213)

765-1324 or [Danielle.MacRae@calbar.ca.gov](mailto:Danielle.MacRae@calbar.ca.gov).

## Scores and Funding Recommendations for CalHFA Grant Proposals

| Organization                          | Counties Served   | Amount Requested | Project Impact | Admin. | Outreach Strategy | Focus on Socially Disadvantaged | Eval. | Special Consideration | Total Score | Funding Recomm. |
|---------------------------------------|---|------------------|----------------|--------|-------------------|---------------------------------|-------|-----------------------|-------------|-----------------|
| Housing and Economic Rights Advocates | Butte, Colusa, Contra Costa, Fresno, Glenn, Imperial, Kern, Lake, Los Angeles, Madera, Merced, Monterey, Riverside, Sacramento, San Bernardino, San Joaquin, San Luis Obispo, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo  | \$ 2,400,000     | 30             | 20     | 15                | 15                              | 5     | 3                     | 88          | \$ 2,000,000    |
| Legal Access Alameda                  | Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Mono, Monterey, Napa, Nevada, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, Santa Clara, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yuba | \$ 752,475       | 30             | 20     | 10                | 10                              | 15    | 2                     | 87          | \$ 700,000      |

|  |   |              |    |    |    |    |    |   |    |              |
|--|---|--------------|----|----|----|----|----|---|----|--------------|
| Public Counsel                               | Los Angeles   | \$ 1,850,579 | 25 | 20 | 15 | 15 | 10 | 2 | 87 | \$ 1,190,000 |
| California Rural Legal Assistance, Inc.      | Colusa, Fresno, Imperial, Kings, Kern, Madera, Merced, Monterey, Napa, Riverside, San Benito, San Joaquin, San Diego, San Luis Obispo, Santa Barbara, Santa Cruz, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yuba | \$ 2,400,000 | 30 | 20 | 10 | 10 | 10 | 3 | 83 | \$ 1,900,000 |
| Legal Aid of Sonoma County                   | Sonoma  | \$ 1,102,500 | 25 | 15 | 10 | 15 | 15 | 3 | 83 | \$ 800,000   |
| Senior Advocacy Network                      | Merced, Stanislaus  | \$ 750,000   | 25 | 15 | 15 | 15 | 10 | 3 | 83 | \$ 750,000   |
| California Advocates for Nursing Home Reform | Statewide   | \$ 451,678   | 25 | 15 | 15 | 15 | 10 | 2 | 82 | \$ 450,000   |
| Legal Assistance to the Elderly              | San Francisco   | \$ 902,791   | 25 | 15 | 15 | 15 | 10 | 2 | 82 | \$ 900,000   |
| National Housing Law Project                 | Statewide   | \$ 807,750   | 30 | 20 | 10 | 10 | 10 | 2 | 82 | \$ 750,000   |
| Bet Tzedek Legal Services                    | Los Angeles   | \$ 943,644   | 25 | 20 | 10 | 10 | 10 | 3 | 78 |              |
| Neighborhood Legal Services - Mobile Home    | Los Angeles   | \$ 1,350,000 | 30 | 15 | 10 | 10 | 10 | 3 | 78 |              |
| Legal Aid Society of San Diego               | San Diego   | \$ 2,400,000 | 25 | 20 | 10 | 10 | 10 | 2 | 77 | \$ 800,000   |

|  |  |              |    |    |    |    |    |   |    |                      |
|--|--|--------------|----|----|----|----|----|---|----|----------------------|
| Neighborhood Legal Services - Advance Planning | Los Angeles  | \$ 795,000   | 30 | 15 | 10 | 10 | 10 | 2 | 77 |                      |
| Open Door Legal                                | San Francisco  | \$ 2,000,000 | 25 | 10 | 15 | 15 | 10 | 2 | 77 |                      |
| USD School of Law Legal Clinics                | San Diego  | \$ 1,174,896 | 25 | 15 | 10 | 10 | 10 | 3 | 73 |                      |
| Legal Aid Foundation of Santa Barbara County   | Santa Barbara  | \$ 544,181   | 25 | 15 | 10 | 10 | 10 | 2 | 72 |                      |
| Public Law Center                              | Orange   | \$ 961,500   | 25 | 15 | 10 | 10 | 10 | 2 | 72 |                      |
| Legal Aid Society of San Bernardino            | Riverside, San Bernardino                              | \$ 1,000,005 | 30 | 15 | 10 | 10 | 5  | 0 | 70 | \$ 800,000           |
| Inland Counties Legal Services                 | Riverside, San Bernardino                              | \$ 1,288,350 | 20 | 15 | 10 | 10 | 10 | 2 | 67 |                      |
| Asian Pacific Islander Legal Outreach          | Alameda, Contra Costa, San Joaquin, Solano, Stanislaus | \$ 1,134,226 | 25 | 10 | 10 | 5  | 10 | 5 | 65 |                      |
| Community Legal Aid SoCal                      | Los Angeles, Orange                                    | \$ 668,981   | 20 | 15 | 10 | 10 | 10 | 0 | 65 |                      |
| Law Foundation of Silicon Valley               | Santa Clara  | \$ 720,000   | 20 | 15 | 10 | 5  | 10 | 2 | 62 |                      |
| <b>Total</b>                                   |  |              |    |    |    |    |    |   |    | <b>\$ 11,040,000</b> |

| Rubric Points Awarded |                |        |                   |                                 |       |                       |
|-----------------------|----------------|--------|-------------------|---------------------------------|-------|-----------------------|
|                       | Project Impact | Admin. | Outreach Strategy | Focus on Socially Disadvantaged | Eval. | Special Consideration |
| Exceeds Expectations  | 30             | 20     | 15                | 15                              | 15    | 1-5                   |
| Meets Expectations    | 25             | 15     | 10                | 10                              | 10    |                       |

1-5



|                    |    |    |   |   |   |     |
|--------------------|----|----|---|---|---|-----|
| Below Expectations | 20 | 10 | 5 | 5 | 5 | 1-5 |
| Not Addressed      | 0  | 0  | 0 | 0 | 0 |     |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

|  |  |  |
|--|--|--|
| <b>Organization Name</b>                           | Asian Pacific Islander Legal Outreach (APILO)  |  |
| <b>Project Name</b>                                | API Community Foreclosure Prevention   |  |
|  | <b>Total Amount Requested</b>  | <b>Total Amount Sub-Granted</b>  |
|  | \$ 1134226   | \$450000   |
|  | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>  | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|  | 11   | 0  |
| <b>County(ies) Served</b>                          | Alameda, Contra Costa, San Joaquin, Solano, Stanislaus   |  |
| <b>Project Abstract</b>                            | The API Foreclosure Prevention Project (APIFPP) will provide legal services, education, and outreach to homeowners at risk of foreclosure. Bringing together the experience of Asian Pacific Islander Legal Outreach, the Asian American Bar Association of Solano County, the Asian American Bar Association of Northern California, Filipino Advocates for Justice, Lao Family Community Empowerment, the Bridge Community Center, and other community based organizations, the API Foreclosure Prevention Project will focus on underserved, socially disadvantaged Asian and Pacific Islanders especially those who are recent immigrants, seniors, and/or limited-English speaking.   |  |
| <b>Project Goals and Deliverables</b>              | <p>Goal 1. Prevent foreclosures in the most vulnerable limited English speaking Asian and Pacific Islander communities.</p> <p>Goals 2. Building capacity among community based service providers</p> <p>Goal 3. Fill the gap for services among low-income, LEP, and immigrant homeowners by providing direct services, outreach and education materials in non-English languages and by serving as a technical assistance resource for other service providers.</p> <p>Projected annual goals:</p> <p>direct legal services to 200 annually</p> <p>consumer finance education to 360 annually</p> <p>training to 80 annually</p>   |  |
| <b>Outreach Strategy</b>                           | <p>Community outreach requires a culturally competent presence in the community served. For API Legal Outreach, this presence takes the form of strong working relationship in major service collaborations such as the API Council: partnerships with key CBO's; community clinics in Oakland Chinatown, San Francisco's South of Market and Tenderloin, Daly City, Concord, Union City, Stockton, Modesto, and at community and senior centers; workshops at temples and civic groups; informational materials at Street Fairs and cultural festivals; news updates to API language media and through APILO newsletters.</p> <p>Culturally appropriate outreach and education are essential to raising awareness among underserved communities of their rights as well as of available resources and remedies. In addition to a holistic legal approach, this project will integrate comprehensive consumer financial education and training for consumers and community agencies including resource and referral or training to strengthen a statewide network on foreclosure related issues.</p> |  |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>The project will only serve those who are socially disadvantaged. Culturally competent services will be provided in the language of the client's choice. The API FPP will provide services by staff that speaks (native) over 15 languages including Mandarin, Cantonese, Chiu-chow, Toisan, Taiwanese, Hindi, Hmong, Illocano, Japanese, Khmer, Korean, Lao, Vietnamese, Tagalog, Punjabi, and Spanish. For other non-English speaking clients and communities, the project will utilize its partnerships with community-based service organizations.</p> <p>The project will offer all services in partnership with community based organizations in the communities it will serve. Services will be provided at community sites in Modesto, Stockton, Vallejo, Richmond and Oakland, both in person and via video conferencing.</p>  |  |
| <b>Evaluation Strategy</b>                         | As part of the reporting requirements, this project will collect the specified data required for performance measures. A process evaluation will document what happened during program implementation. This will include characteristics of all project-related activities carried on by program staff. The kind of data to be collected as part of the process evaluation will at a minimum include: 1) numbers and types of project services and activities; 2) numbers of   |  |

|  |  |
|--|--|
|  | <p>recipients of different services; 3) timeliness of producing project deliverables; 4) recipients/participants' demographics, cultural affiliations; 5) recipients/participants' experiences with project; 6) numbers and types of referrals to appropriate services; 7) documentation regarding ways the interventions are culturally based; and 8) recipients/participant perceptions regarding the project and the ways it is addressing the concerns of clients.</p> <p>An outcome evaluation will assess what changed as a result of the project. Using the project's objectives and expected outcomes as guide, the outcome evaluation will be designed to assess change for the following indicators: 1) increase in access to and use of coordinated services; 2) increase in knowledge and awareness about the rights and remedies available; and 3) increase in awareness about community resources available for addressing such needs; increase in foreclosure prevention; increase in housing stability. Selected clients and providers will be surveyed on a semi-annual basis. Questionnaires will be used to measure satisfaction with and impact of project presentations and activities. Review of data by project staff will be ongoing to evaluate case work, modify activities, and make service delivery improvements.</p> |
|--|--|

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

|                                       |   |  |
|---------------------------------------|---|--|
| <b>Organization Name</b>              | Bet Tzedek Legal Services (BetTzedek)   |  |
| <b>Project Name</b>                   | Estate Planning Program   |  |
|                                       | <b>Total Amount Requested</b>   | <b>Total Amount Sub-Granted</b>  |
|                                       | \$ 943644   | \$0  |
|                                       | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>   | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|                                       | 19  | 10   |
| <b>County(ies) Served</b>             | Los Angeles   |  |
| <b>Project Abstract</b>               | <p>Bet Tzedek seeks to establish Los Angeles County's first Estate Planning Program to help low-income Black and brown homeowners in East and South Los Angeles preserve their homes, the foundational asset for intergenerational wealth and financial security. Foreclosure prevention and related services are essential to preserve homeownership during the homeowner's lifetime. However, without access to estate planning, after the homeowner's death the home will often need to be sold to pay for probate costs and Medi-Cal recovery—effectively undoing prior work to retain the home, depriving the next generation the myriad benefits of homeownership, and perpetuating inequitable and declining homeownership in socially disadvantaged communities.</p> <p>People with disposable income maintain intergenerational wealth through private estate planning services, but these are unaffordable to low-income clients, and inexpensive alternatives such as online self-help programs are rife with potential for errors and fraud. By providing free estate planning, we can equalize access, proactively safeguard homes, and in the long-term reduce the scale of home loss in vulnerable communities.</p> <p>Bet Tzedek's project will provide estate planning education and legal assistance to Black and brown homeowners in East and South Los Angeles, communities with "High" and "Highest" Owner Vulnerability Index ratings, respectively, where homeownership has been shaped by a legacy of racist practices. By embedding in these communities, leveraging partnerships with trusted institutions, and engaging expert pro bono partners, we will provide direct services 700 community members during the three-year period, including legal screening, advice and counsel, and full-scope representation to create attorney-drafted wills and simple trusts.</p> |  |
| <b>Project Goals and Deliverables</b> | <p>With this funding Bet Tzedek will establish an Estate Planning Program focused on Black and brown low-income homeowners in the highly vulnerable communities of South and East Los Angeles. Our goals are to educate and serve these communities about the importance of estate planning and engage them in estate planning services to prevent home loss to fraud or probate, thereby preserving intergenerational wealth and improving the economic stability of households and neighborhoods. Staff will leverage and build partnerships with community institutions and pro bono firms, provide education about estate planning to the community, screen community members to identify their eligibility and needs, and provide advice and counsel and direct representation to create attorney drafted wills and simple trusts.</p> <p>Deliverables:</p> <ol style="list-style-type: none"> <li>1. Provide 10 educational and outreach events per year to increase awareness of and engagement in our services and educate the community about the need for estate planning.</li> <li>2. Provide direct services to at least 200 community members in year one, and 250 community members per year in years two and three. Direct services will include legal screenings, advice and counsel, and full scope representation.</li> <li>3. Establish a foothold in new neighborhoods within our target service areas through partnerships and outreach strategies, leading to increased referrals in these areas.</li> <li>4. Develop a replicable model for effective pro bono engagement in estate planning, which we will share with peer agencies who may be interested in developing estate planning programs.</li> </ol>  |  |
| <b>Outreach Strategy</b>              | Especially in the project's first year, our goal will be to build institutional relationships and credibility within our target communities. We will leverage our existing community partnerships and build new partnerships with community-based housing organizations. We   |  |

|  |   |
|--|---|
|  | <p>will use mainstay outreach strategies to make community members aware of our services, such as marketing in local publications and online, tabling in locations such as the local library, community fairs, and churches, and providing presentations at trusted partner institutions that serve people in our target population.</p> <p>We are also interested in learning from creative partnership models, such as that of Trap Medicine, a nonprofit that connects underserved black men with health care by leveraging the cultural capital of a uniquely trusted community institution: the barbershop. Lastly, we will endeavor to align with and build upon the momentum already created by housing organizations addressing similar issues in these communities. We know for example that in neighborhoods like Leimert Park and Boyle Heights, there are organizations already thinking about these issues, and we would capitalize on this by embedding ourselves in these communities and attempting to work in line with these partners.</p>  |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>East Los Angeles's OVI is "High," and the OVI of the communities comprising South Los Angeles is "Highest." East Los Angeles and South Los Angeles have comparable shares of owner-occupied housing (35% and 37%, respectively). Bet Tzedek identified these as our target service areas because they are highly vulnerable and historically underserved and because Bet Tzedek has existing partnerships and a growing track record of serving these communities.</p> <p>Effectively serving these communities will require Bet Tzedek to leverage our existing community partnerships and build meaningful new relationships with trusted community institutions to establish greater name recognition and credibility with residents. We already partner in these communities with East Los Angeles Community Corporation, Neighborhood Housing Services of LA, and the Urban League of Los Angeles. We will seek to partner with additional community organizations focused on housing and neighborhood preservation, such as LA Más and Community Coalition, to address issues of systemic racial inequities in homeownership and opportunities to build generational wealth. Our goal is to align with and build mutually supportive partnerships with organizations such as these; we will also conduct direct outreach to community members using mainstay outreach strategies and will explore creative community engagement approaches as well. Our outreach strategies are described in detail below under "Outreach Strategy."</p> |
| <b>Evaluation Strategy</b>                         | <p>Impact evaluation is more challenging in a project focused on preventing home loss and preserving intergenerational wealth via estate planning than in projects focused on foreclosure prevention or loan modifications. In the latter, the result and impact are relatively immediate, whereas the most important benefits of our services will usually occur many years from the date of service, when the property owner dies, probate is avoided, and the estate remains in the family. However, there are other ways we can evaluate our strategies and the effectiveness of our services, for example by surveying clients about their experiences and by quantifying the value of the assets protected and fees avoided. To address the unique evaluation challenges of this project, Bet Tzedek will work with a data science consultant to develop an evaluation plan that will employ best practices to measure outcomes and impact and refine our strategies accordingly. We have already met with a consultant (Mockingbird Analytics) regarding this project and obtained a quote.</p>  |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

|                                       |   |  |
|---------------------------------------|---|--|
| <b>Organization Name</b>              | California Advocates for Nursing Home Reform (CANHR)  |  |
| <b>Project Name</b>                   | Senior Home Protection Project  |  |
|                                       | <b>Total Amount Requested</b>   | <b>Total Amount Sub-Granted</b>  |
|                                       | \$ 451678   | \$0  |
|                                       | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>   | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|                                       | 10  | 7  |
| <b>County(ies) Served</b>             | Statewide   |  |
| <b>Project Abstract</b>               | <p>California Advocates for Nursing Home Reform (CANHR) proposes to increase available foreclosure prevention and home retention legal services through direct outreach to high risk homeowners, and through training and technical assistance for legal services providers. CANHR's Senior Home Protection Project (SHPP) will provide direct consumer education on avoiding Medi-Cal Recovery liens, and provide counseling on reverse mortgages, PACE loans, and estate planning strategies to avoid home loss. CANHR will conduct direct outreach to socially disadvantaged communities, with a special focus on homeowners who are over the age of 60, and individuals who are Spanish-speaking. As a legal services Support Center, CANHR will provide training and technical assistance to QLSP legal services programs throughout California on the project focus topics, increasing their capacity to support individuals in their communities with avoiding foreclosure and protecting home equity.</p>   |  |
| <b>Project Goals and Deliverables</b> | <p>CANHR's goals and deliverables for this proposal are:</p> <ol style="list-style-type: none"> <li>1. Conduct outreach to senior homeowners in high risk communities on the topics of Medi-Cal Recovery, reverse mortgages, PACE loans, and foreclosure assistance resources. <ol style="list-style-type: none"> <li>a. Attend or host at least 8 consumer outreach events per year (resource fairs or consumer presentations), providing education on project topics, in communities listed for targeted outreach.</li> <li>b. Host one virtual consumer education event per year on project topics, open to consumers from across California. This event will be simultaneously offered in Spanish with a live interpreter.</li> <li>c. Develop at least 2 consumer postcards in English and Spanish, mailed to senior homeowners in high risk communities. At least 6,000 postcards will be distributed per year (a total of 18,000) through either direct mail to high risk communities, or through partnership with QLSPs in areas not targeted by CANHR.</li> </ol> </li> <li>2. Provide phone-based consumer counseling on project topics to at least 300 consumers per year.</li> <li>3. Provide training QLSPs by hosting at least 2 webinars or in-person trainings per year for staff of QLSPs across California. Training topics will include information on predatory reverse mortgages and PACE loans, Medi-Cal Recovery, and proactive simple estate planning to avoid home loss. Provide technical assistance or training to specific QLSPs on project topics as requested.</li> <li>4. Disseminate consumer education materials to QLSPs across California.</li> <li>5. Conduct at least 2 educational trainings per year for social workers on project topics.</li> <li>6. Develop state policy proposals related to project topics, to improve consumer protections.</li> </ol> |  |
| <b>Outreach Strategy</b>              | <p>The target population for this grant are low-income seniors aged 55 and older, with a focus on Spanish-speaking homeowners in living in communities with high or very high ratings on the Owner Vulnerability Index (OVI). CANHR will develop consumer-friendly outreach postcards in English and Spanish, and will use homeowner lists to conduct targeted mailings and phone calls to consumers regarding reverse mortgages, PACE loans and Medi-Cal Recovery. Separate targeted outreach postcards on foreclosure resources will be geared toward seniors currently listed in foreclosure.</p> <p>CANHR will hold online and in-person trainings for staff of QLSP organizations throughout California on project topics, designed to increase their capacity to serve seniors in their local community. CANHR will additionally distribute educational postcards created to interested</p>   |  |

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|  | <p>QLSPs who wish to conduct their own local outreach campaigns, as a way of expanding the number of communities reached through this project.</p> <p>Working with local community organizations, CANHR will attend senior resource fairs and host consumer education workshops on the project topics in the communities identified, with the goal of increasing outreach to high risk senior homeowners. CANHR's Advocacy and Outreach Coordinator has established relationships with senior centers throughout South and Southeast Los Angeles, and will begin new outreach to programs in other communities identified for targeted outreach through this proposal. The Coordinator is bilingual in Spanish, and will attend resource fairs, offering printed material, and in person consumer education. He will also schedule consumer education presentations at locations serving seniors in the target communities.</p>  |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>While CANHR serves the entire state of California, this project will conduct outreach to specific communities identified as having high or very high ratings on the Owner Vulnerability Index (OVI) for California as defined by the UCLA Center for Neighborhood Knowledge. CANHR has offices in Berkeley and South Pasadena, close to several communities identified as having very high and high ratings on the OVI. This project will target the communities of South Los Angeles, unincorporated LA County areas of Florence-Graham and West Athens, East Los Angeles, Maywood, Bell, Bell Gardens, Compton, South Gate, Long Beach, Paramount, Lynwood, Norwalk, Pico Rivera, Santa Ana, Oakland, Richmond, and San Pablo.</p> <p>CANHR will use lists of homeowners acquired from Property Radar, specifically senior homeowners and seniors in foreclosure, to conduct targeted outreach by mail and phone to the communities listed, providing education on resources, reverse mortgages and PACE loans, and Medi-Cal Recovery. Staff will work with established social service partners in these communities to conduct outreach at senior centers through resource fairs and through hosted in person educational presentations.</p> |
| <b>Evaluation Strategy</b>                         | <p>For more than a decade, CANHR has conducted an annual needs survey of QLSPs to identify top needs for training, which helps drive the planning of training and monitor trends in the legal services field. In order to evaluate the effectiveness of training provided, legal services staff are asked to complete an evaluation of each session, including open ended questions on suggestions for improvement. Feedback is also sought from legal services during technical assistance calls from QLSP staff and email inquiries sent to project staff. The organization uses a Salesforce database to track consumer calls and individuals provided direct assistance with issues related to grant outcomes. For education trainings, CANHR will utilize a feedback survey for attendees, to gain insight on their understanding of the training topic, their satisfaction with the training, and their need for additional educational training.</p>  |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>              | California Rural Legal Assistance, Inc. (CRLA)   |  |
| <b>Project Name</b>                   | Stabilizing Rural Homeownership Project  |  |
|                                       | <b>Total Amount Requested</b>  | <b>Total Amount Sub-Granted</b>  |
|                                       | \$ 2400000   | \$0  |
|                                       | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>  | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|                                       | 10   | 16   |
| <b>County(ies) Served</b>             | Colusa, Fresno, Imperial, Kings, Kern, Madera, Merced, Monterey, Napa, Riverside, San Benito, San Joaquin, San Diego, San Luis Obispo, Santa Barbara, Santa Cruz, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yuba  |  |
| <b>Project Abstract</b>               | California Rural Legal Assistance, Inc. (CRLA) will leverage its years of experience and deep expertise in foreclosure prevention to expand existing efforts into a housing stabilization service model. In addition to providing traditional foreclosure intervention services for distressed homeowners to address the immediate problem and prevent loss of homes and home equity, CRLA will add critical ancillary legal services to preserve or obtain public benefits, recover wages illegally withheld, and prevent consumer debt and avoid bankruptcy. These additional legal services for homeowners in jeopardy of losing their homes will address upstream financial stressors and improve longer-term housing stability.   |  |
| <b>Project Goals and Deliverables</b> | <p>CRLA's overarching goal is to ensure homeownership retention for low-income households in rural California. CRLA will serve an additional 700 households over 36 months, impacting nearly 2,500 household members.</p> <p>Approximately 49% or 345 households will receive traditional foreclosure prevention services. Loan document review, modification and denial appeals assistance and tenancy defense for mobilehome owners will comprise the bulk of services. Distressed homeowners needing servicer violation and wrongful foreclosure issues addressed; debt collection defense, judgement lien avoidance through Chapter 7 and 13 bankruptcy; or property charge issues addressed (HOA or property tax delinquencies/foreclosures, assessed value/transfers) will be served as well. The objective is to close cases to the client's benefit in least 60% or 207 of the foreclosure-focused cases. Key performance indicators include: preventing loss of current housing, obtaining reasonable loans, obtaining relief from foreclosure, and obtaining federal bankruptcy protection. CRLA expects that the majority of matters closed to the clients' benefit will also protect home equity.</p> <p>Approximately 51% or 355 vulnerable households facing income disruption will receive income stabilizing legal assistance to ensure access to public benefits and recover illegally withheld wages. The objective is to close these cases to the client's benefit in over 65% or 240 of the income-maintenance focused cases. Key performance indicators include: obtaining, preserving or increasing veterans, disability, or age-related benefits, obtaining, preserving or increasing income maintenance and self-sufficiency benefits, and obtaining unpaid wages. CRLA expects that the majority of these matters will result in a financial recovery to clients as well.</p> |  |
| <b>Outreach Strategy</b>              | <p>CRLA will revise and update as needed its catalog of outreach community legal education materials to reflect services to vulnerable homeowners facing income disruption as an augment to our long-standing foreclosure prevention practice. CRLA will develop home retention materials to address financial assistance from the California Mortgage Relief Program, the foreclosure process, arrearage payments and other issues of concern to vulnerable homeowners and translate the materials into community-appropriate languages. CRLA will launch a social media campaign including these updated home retention materials on platforms including CRLA's website, Facebook, LinkedIn, and Twitter.</p> <p>Employing the Owner Vulnerability Index GIS mapping tool, CRLA will target distribution of new home retention and traditional foreclosure prevention materials to neighborhoods within CRLA's service areas of High and Highest Owner Vulnerability Index ratings. Many of CRLA's Central Valley field offices are located in the center of broad areas of homeowner vulnerability, but the Project Coordinator and grant funded staff members will also use the</p>  |  |



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|  | mapping tool to plan for and facilitate outreach within designated areas of high vulnerability across the counties.   |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>CRLA provides services in over 20 counties from 16 field offices – 6 of which are located in the Central Valley, 5 on the Central Coast, and 3 in the Border Region. Severe housing cost burden is endemic in many of our service areas. On average, up to 1.5 times the number of residents of 3 of the 8 Central Valley counties, all 5 Central Coast counties, and 2 of the 3 Border Region counties are more severely cost burdened than the statewide average. CRLA's service population is low-income and homeownership households typically have little income left after making mortgage payments. CRLA has found that high interest rate subprime loans are commonplace among low-income homeowners with no other means to access credit and little understanding of the mechanics of high interest loans, particularly among for LEP borrowers. We have seen first-hand that many of our service areas experienced high foreclosure rates during the previous foreclosure crisis of the Great Recession.</p> <p>CRLA's rural service areas and client base naturally overlap with the criteria that define socially disadvantaged communities. CRLA will use UCLA's Owner Vulnerability Index (OVI) to help identify and target neighborhoods in our service areas with the most at-risk homeowners for outreach, education and direct services. In the OVI's companion report, The COVID-19 Pandemic Housing Crisis, the authors indicate that "the OVI is a good predictor of identifying neighborhoods with a disproportionate number of homeowners that are financially struggling and may be at risk of losing their home."</p>   |
| <b>Evaluation Strategy</b>                         | <p>CRLA's project evaluation process includes: (1) review and revision of evaluation tools developed to track activities and outcomes; (2) continued collection, analysis, and interpretation of data by the project leads; and (3) utilization of results to improve program performance and ensure effective program management. Demonstrating effective elements of the project, determining necessary improvements in program delivery and client services, and implementing necessary improvements to enhance achievement of outcomes and objectives are the primary goals of our evaluation process.</p> <p>CRLA's evaluation system is designed to provide broad indicators of project success. Key performance indicators of improved housing stability through successfully combating foreclosure and stabilizing income for vulnerable households include preventing loss of housing/obtaining and preserving access to housing, foreclosure prevention, and preservation of home equity. Progress on the goal of improved housing stability will be tracked and reported through CRLA's outcome/main benefit data and economic benefit data captured at case closing in its client management database.</p> <p>CRLA is committed to reporting case outcomes to analyze program performance and ensure that our advocacy strategies are producing the intended results. Case outcomes are comprised of an outcome/main benefit and, in some cases, an economic benefit. The Project Coordinator will be responsible for analyzing these data points quarterly and presenting their analysis at quarterly project meetings between CRLA's Foreclosure Prevention and Rural Justice teams, allowing for timely discussion and adjustment of strategies to meet annual goals and objectives.</p> |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>              | Community Legal Aid SoCal (CLASC)  |  |
| <b>Project Name</b>                   | CalHFA Foreclosure Prevention  |  |
|                                       | <b>Total Amount Requested</b>  | <b>Total Amount Sub-Granted</b>  |
|                                       | \$ 668981  | \$0  |
|                                       | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>  | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|                                       | 2  | 9  |
| <b>County(ies) Served</b>             | Los Angeles, Orange  |  |
| <b>Project Abstract</b>               | <p>Community Legal Aid SoCal (CLA SoCal) proposes to expand its foreclosure prevention services by leveraging our consumer debt practice and bankruptcy clinic to serve hundreds of clients at risk of foreclosure over the next three years. This project envisions a wide-scale screening system for all homeowners who reach out for help, regardless of their legal problem. Clients eligible for services will receive a package of resources and services ranging from brief service to extended service, depending on the severity of their case. Funding will allow us to add a foreclosure lens into our work in order to help clients in economic distress as early as possible in the foreclosure process, which is when they have the most options for a positive outcome. Our CalHFA staff will work closely with other CLA SoCal units that serve clients whose homes are at risk and develop new community partners to create cross-referral systems.</p>   |  |
| <b>Project Goals and Deliverables</b> | <p>Goal: Use consumer tools to reduce foreclosures and other loss of homeownership in vulnerable communities.</p> <p>Objective 1: Expand our existing economic stability program to address foreclosure and other issues affecting housing stability for homeowners. Provide direct consumer/foreclosure mitigation services at brief service and above to 281 clients facing pre-foreclosure, foreclosure, or potential default.</p> <ul style="list-style-type: none"> <li>+ Screen 100% of homeowners who seek CLA SoCal assistance for economic distress that could lead to housing instability.</li> <li>+ Provide 100% of interested homeowners with Homeowner's Bill of Rights.</li> <li>+ Provide 260 clients in economic distress with a "legal checkup for homeowners".</li> <li>+ Provide 60 clients with brief services, 100 clients with extended services, and 121 clients with bankruptcy clinic appointments, and provide 100% of interested homeowners with homestead declarations.</li> </ul> <p>Objective 2: Expand provision of affirmative defense to five clients threatened with foreclosure due to fraud or predatory lending practices.</p> <ul style="list-style-type: none"> <li>+ Provide affirmative extended services on 5 cases for clients who have been impacted by scams or fraud, including PACE, fraudulent inducement to sell, and/or quiet title. CLA SoCal will work to recruit pro bono volunteers to assist with these cases.</li> </ul> <p>Objective 3: Expand community knowledge about homeownership challenges and legal solutions through quarterly KYR workshops, social media messaging, and 3-4 new community partnerships.</p> <ul style="list-style-type: none"> <li>+ Hold 10 Know Your Rights events for populations that are most likely to be victimized by homeowner fraud and predatory lending practices.</li> <li>+ Build cross-referral partnerships with 3-4 reputable organizations assisting with foreclosure counseling such as Compton Advocates, Lutheran Social Service, and the United Way.</li> </ul> |  |
| <b>Outreach Strategy</b>              | <p>One of CLA SoCal's strategic goals for 2022 is expanding our work with community-based organizations in our service area in order to facilitate outreach and ultimately provide more homelessness prevention services to homeowners in our region. Our existing partnerships with senior centers and seniors' services providers, as well as groups that work with families who face medical debt, are an excellent starting point to begin networking on homeownership/foreclosure issues. We also will leverage the work of our Community Engagement Liaisons and Case Managers to reach out to partners they are cultivating under their respective grants.</p>  |  |

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|  | <p>In addition, we will reach out to organizations in Orange and Los Angeles Counties who already are providing foreclosure counseling; we will seek ways to cross-refer clients who can benefit from complementary services from both our organizations.</p> <p>As we build these partnerships, we will seek to hold Know Your Rights events at our partners' sites, getting outreach support/publicity from them, building referral pathways wherein clients can be referred between agencies, and soliciting their help in building additional relationships in their communities.</p>  |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>Of the eighteen cities that CLA SoCal serves in southeast Los Angeles County, more than half fall under the "Highest Vulnerability" classification as defined by the UCLA Owner Vulnerability Index: Compton, East Dominguez Hills, Paramount, Lynwood, South Gate, Huntington Park, Bell, Bell Gardens, Norwalk, and Hawaiian Gardens, while Downey and Bellflower are classified as "High Vulnerability". In Orange County, Santa Ana is classified as Highest Vulnerability, and portions of Brea, Anaheim, Stanton, Westminster, Costa Mesa, Garden Grove, and Fountain Valley qualify as "High Vulnerability." Community Legal Aid SoCal's mission is to fight injustice and advocate for social, economic, and racial equity by providing compassionate, holistic, and impactful legal services. We envision a world where equity and justice are not a goal, but a given. To that end, we strive to focus our services on socially disadvantaged communities.</p> <p>In 2021-22, 53% of our clients resided in the Highest or High Vulnerability cities. 82% of LA Co. homeowners served by CLA SoCal in 2021-22 have been BIPOC (Black, Indigenous, People of Color) as have 41% of Orange County homeowner clients.[5]</p> <p>Our offices are located in Anaheim, Compton, Norwalk, and Santa Ana; these are racially and linguistically diverse cities with high percentages of families who are affected by poverty. We partner with community partners and government agencies that operate in these communities, including senior centers, community centers, domestic violence shelters, Superior Court self-help centers and clinic sites, family justice centers, social welfare organizations, and housing advocacy organizations.</p> |
| <b>Evaluation Strategy</b>                         | <p>CLA SoCal will utilize quantitative and qualitative data to evaluate the success of this program. The Grants and Evaluation Manager and Director of Legal Services will work closely with Supervising Attorney and Directing Attorney to assess the grant-funded work and the efficacy of the program, particularly as the project is initiated, with formal quarterly meetings. Data will come from our case management system, client surveys, and anecdotal evidence brought by our project team. The team will meet to chart progress, but also to identify any problems and discuss the need for course correction or systemic changes. CLA SoCal staff often utilize the "good story" checkbox in our LegalServer case management system, which will help us to gather the stories that will show the impact of this work. CLA SoCal will also make use of its trove of quantitative data, including tracking case demographics, outputs, and main and economic benefits. CLA SoCal is training its staff to track main and economic outcomes more accurately in LegalServer. Data visualization tools help our organization better compare case demographics with regional demographics, spot service deserts, and identify trends. If CLA SoCal pursues impact litigation that affects housing stability or income maintenance, we will include it in our annual report to the State Bar.</p>   |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>              | Housing and Economic Rights Advocates (HERA)   |  |
| <b>Project Name</b>                   | Cal Foreclosure Prevention Project - HERA  |  |
|                                       | <b>Total Amount Requested</b>  | <b>Total Amount Sub-Granted</b>  |
|                                       | \$ 2400000   | \$0  |
|                                       | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>  | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|                                       | 6  | 3  |
| <b>County(ies) Served</b>             | Butte, Colusa, Contra Costa, Fresno, Glenn, Imperial, Kern, Lake, Los Angeles, Madera, Merced, Monterey, Riverside, Sacramento, San Bernardino, San Joaquin, San Luis Obispo, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo   |  |
| <b>Project Abstract</b>               | Housing and Economic Rights Advocates proposes over the course of three years to serve 900 vulnerable, eligible California homeowners living in highest and/or high homeowner vulnerability locations per the UCLA Owner Vulnerability Index (OVI). Our services will include legal services to prevent foreclosure, address successor in interest issues including proactive estate planning, as well as reverse mortgage concerns, PACE program abuses, property charge issues (HOA, property taxes, et cetera), loan modification counsel and assistance, litigation to address servicer, PACE and other abuses, legal services to address consumer debt and credit issues affecting the ability to keep the family home, and outreach and education related to these issues. HERA outreach will focus on the top 20 locations statewide that rank the highest in terms of the OVI.   |  |
| <b>Project Goals and Deliverables</b> | <p>HERA proposes to provide in-depth, multilingual legal assistance annually to 900 vulnerable, income eligible homeowners in our target geographies one-on-one over the course of three years. We will serve approximately 90 under the project in year one, and the other 810 over the next two years. HERA will provide legal assistance, advice and counsel, advocacy and/or litigation each eligible homeowner with one or more of the following:</p> <ul style="list-style-type: none"> <li>- the viability of and accessing loan modification</li> <li>- HOA delinquencies and foreclosures</li> <li>- force-placed insurance, property tax delinquencies, and other entities threatening foreclosure.</li> <li>- mortgage servicer violations and wrongful foreclosures.</li> <li>- reverse mortgages and other financing options, and legal rights to avoid foreclosure - estate planning legal services to eligible, target households for free under this project, to protect the family home.</li> <li>- non-mortgage debt and credit problems threatening the ability of eligible homeowners to keep the family home, for example addressing judgment liens on non-mortgage consumer debts through debt collection lawsuit defense, and addressing existing judgment liens through set aside litigation.</li> <li>- financial help from the California Mortgage Relief Program, and any other reputable grant or financial relief programs</li> <li>- successor-in-interest issues, including proactive estate planning work to avoid home loss - equity stripping schemes and scams (e.g., PACE, title theft, fraudulent inducement to sell) and foreclosure rescue scams, and other litigation to restore homeowner title.</li> </ul> <p>HERA will have prevented foreclosure and/or created an estate plan, and/or stopped non-mortgage debt collection, equity stripping or other scams for 75% of the homeowners whom we serve under this project.</p> |  |
| <b>Outreach Strategy</b>              | HERA proposes to use snail mail and social media outreach to target program eligible households. We will focus both on the underserved California counties listed in question 2 with homeowners living in Highest and High vulnerability locations per the UCLA modeling at <a href="https://knowledge.luskin.ucla.edu/ca-covid-19-owner-vulnerability/">https://knowledge.luskin.ucla.edu/ca-covid-19-owner-vulnerability/</a> In addition, we will target outreach in the top 5 languages to homeowners in the Highest and High OVI locations listed in our application who are delinquent on their mortgage, or have higher cost mortgages, Limited English Proficiency, or are seniors (using a data service for this extra layer of targeting). These communities have high numbers of residents hit particularly hard by the   |  |

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|  | <p>pandemic (discussed in question #1). Property Radar and our direct mail services provider is able to target for the additional characteristics listed above. We also have a mailing list of over 5000 of our former clients and service provider partners to outreach to which gives us a leg up in initial outreach. HERA will also hold at least one ethnic media news briefing to promote project services to communities of color and immigrants in our state.</p>  |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>To target our services to and prioritize Socially Disadvantaged Communities, we will use the UCLA OVI, directing outreach in the top five languages of residents in the top 20 of the Highest and High OVI locations listed in our application, most of which are in the Central Valley and Inland Empire. Within those top 20 locations, we will first target homeowners who are delinquent, or have higher cost mortgages, have Limited English Proficiency, or are seniors (using a data service for this extra layer of targeting). These communities have high numbers of residents hit particularly hard by the pandemic (discussed in question #1). In addition to snail mail to target homeowners, HERA will reach out via email and phone to local community centers, churches, community based organizations, local government including services agencies, to share project information with residents.</p> <p>We are used to providing services remotely via phone, email, text and fax to residents across California (even from pre-pandemic), and we will continue those methods of service. We will offer in-person legal rights workshops when the path of the pandemic permits (probably year two), and based on the ability of local entities in the target locations to host gatherings. One-on-one legal services are our priority, however. Workshops/in-service trainings for CBOs will serve as education and outreach.</p> |
| <b>Evaluation Strategy</b>                         | <p>Through a monthly pull of data from our AbacusLaw system, we can quickly identify where project clients are coming from, and their demographics, to determine whether our strategies are working. We can then quickly adjust outreach efforts. The initial effort will be to roll-out/outreach in swathes (not every location all at once), so that we can evaluate response rates and give ourselves a chance to complete new attorney hiring and training to be able to respond to incoming requests for help from eligible residents.</p>  |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>                           | Inland Counties Legal Services (ICLS)  |  |
| <b>Project Name</b>                                | HOME Protection (Home Ownership, Mortgage & Equity)  |  |
|  | <b>Total Amount Requested</b>  | <b>Total Amount Sub-Granted</b>  |
|  | \$ 1288350   | \$600000   |
|  | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>  | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|  | 8  | 7  |
| <b>County(ies) Served</b>                          | Riverside, San Bernardino  |  |
| <b>Project Abstract</b>                            | ICLS's foreclosure prevention project will assist homeowners living in disadvantaged communities by delivering foreclosure prevention services and ancillary legal services that will assist homeowners in keeping their homes and mitigate the adverse effects of the COVID-19 pandemic. The Project will strategically partner with Inland Fair Housing and Mediation Board (IFHMB) and Fair Housing Council of Riverside County (FHCRC) to provide comprehensive services that include legal services, outreach and education along with foreclosure mitigation counseling. The three organizations will provide services to cities in both San Bernardino and Riverside Counties focusing on socially disadvantage communities (with high to highest homeowner vulnerability) which includes most of the cities currently served by ICLS. Three of the cities in ICLS's service area are in the top 20 most vulnerable neighborhoods in California (Coachella, Adelanto and Indio) with Coachella being rated the most vulnerable neighborhood in California.  |  |
| <b>Project Goals and Deliverables</b>              | <ol style="list-style-type: none"> <li>1. Community Education and Outreach</li> <li>2. Legal Counsel and Advice, Document Preparation</li> <li>3. Negotiation, Direct Representation and Extended Services</li> <li>3.</li> </ol>  |  |
| <b>Outreach Strategy</b>                           | <p>ICLS's outreach strategy will include in-person and virtual outreach and a marketing campaign. ICLS will conduct presentations to program-eligible homeowners in areas where they are likely to congregate such as at government buildings, church gatherings, and community centers. ICLS will set up booths at events such as job fairs and community festivals to inform potential target audiences of our services and specifically of our abilities to assist via this grant. ICLS would also distribute and post fliers in the above identified areas to ensure that people can learn about the program without having to attend a presentation. ICLS would work closely with its partner organizations, Fair Housing Council of Riverside County and Inland Fair Housing and Mediation Board to identify areas where the target population congregates and coordinate meetings either virtual or in-person at available locations throughout the Inland Empire to meet the target population where they live. Additionally, ICLS will create a targeted marketing campaign via radio, social media banners and a search engine campaign by advertising with Google Adwords to target zip codes with high homeowner vulnerability. The radio announcements will play in areas such as the High Desert and Coachella Valley.</p> |  |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>As the largest provider of legal services to low-income communities in the Inland Empire, ICLS has decades of expertise in identifying social disadvantaged communities and prioritizing their needs in when assisting clients with their legal matters. Most of the cities located in the Inland Empire are identified by the UCLA Center for Neighborhood Knowledge as having high and highest owner vulnerability.</p> <p>ICLS will identify in its case management data base the communities having high and highest owner vulnerability. Since those communities cover the majority of the cities that ICLS currently serves, ICLS will ensure that socially disadvantaged households are served through its eligibility screening process, which ensures that only those that are income qualified will receive services.</p> <p>ICLS will target its outreach efforts, as described in Question 9, to tailor it to socially disadvantaged communities. Lastly, ICLS's funding guidelines ensure that ICLS prioritizes vulnerable households in its service community.</p>  |  |

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| <b>Evaluation Strategy</b> | <p>A survey will be prepared and distributed to all clients served by this project when their case is closed. Additionally the case management system (CMS) will be used to run reports on case outcomes as well as “socially disadvantaged” identified cases that will provide valuable information in meeting organizational goals of expanding services to disproportionately underserved communities and making a more equitable advancement in homeownership security. GIS mapping (currently in development) will be used to overlay with qualified census tract information to ensure project goals are met in targeting socially disadvantaged communities.</p> <p>Both partner agencies will also have a survey prepared and distributed to all clients served by them. These surveys will be reviewed at the quarterly meetings to evaluate and identify any issues or concerns that may require adjustment to the project structure.</p> |
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**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>              | Law Foundation of Silicon Valley (LFSV)  |  |
| <b>Project Name</b>                   | Mobile Home Park Preservation and Foreclosure Assistance   |  |
|                                       | <b>Total Amount Requested</b>  | <b>Total Amount Sub-Granted</b>  |
|                                       | \$ 720000  | \$0  |
|                                       | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>  | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|                                       | 17   | 18   |
| <b>County(ies) Served</b>             | Santa Clara  |  |
| <b>Project Abstract</b>               | <p>Funding from the CalHFA will be used to primarily support tenants in mobile home parks, with issues related to preservation, and secondarily, to support low-income homeowners facing foreclosure.</p> <p><b>Mobile Home Park Preservation</b><br/>The Law Foundation of Silicon Valley has been a statewide leader of mobile home park preservation. From 2012 to 2019, we were involved in a long process involving community lawyering, administrative hearings, and ultimately a writ in Superior Court to save Palo Alto's only mobile home park, Buena Vista. The Park was 90% Latinx, and its closure would have meant a loss of 10% of the Latinx population in Palo Alto. Subsequent to that victory, we engaged in a multi-year process to amend the City of San Jose's conversion policy to promote preservation. We also engaged in a groundbreaking settlement agreement between residents at Winchester Ranch Mobile Home Park in San Jose and Pulte Homes, the developer, to keep residents in San Jose. Our team provided legal assistance to other mobile home residents facing closure, as well as supporting efforts related to rent control in cities such as Mountain View and Sunnyvale.</p> <p>With this expertise, we are planning to scale our outreach efforts to other mobile home parks, working with residents who are facing eviction and other issues, and advocate for the preservation of mobile home parks through both community organizing and policy efforts. Additionally, we will assist homeowners with other issues such as habitability, bad management practices, and rent and utility increases which could ultimately lead to displacement.</p> <p><b>Foreclosure</b><br/>During the foreclosure crisis and prior to that, the Law Foundation was one of the leading legal services agencies working on predatory lending and foreclosure prevention litigation and policy. We would like to work to provide outreach and education about the foreclosure process, and provide legal assistance to low-income homeowners facing foreclosure. While we have not seen many foreclosure cases in the past few years, we plan on providing legal services to those clients who may face such issues.</p> |  |
| <b>Project Goals and Deliverables</b> | <p>Continue to work with the residents of current mobile home parks.</p> <p>This work includes following up on the Winchester Ranch agreement, working with residents at Buena Vista Mobile Home Park in advocating for better conditions, and monitoring developments at Westwinds Mobile Home Park.</p> <p>Outreach and organizing efforts in at least 3 mobile home parks annually.</p> <p>This work can include know your rights events at the park or via zoom, and door knocking where information is distributed to the Park. This work can also include organizing residents of mobile home parks into associations, and providing legal assistance so that homeowners can form homeowner's associations from which to build power.</p> <p>Represent at least one mobile home park association in a legal demand annually. The legal demand will be shaped by the demands of the members of the organization.</p> <p>Provide advice and counsel, and if appropriate, legal assistance, to any homeowners who are facing foreclosures who come into the Law Foundation's intake. As stated above, we have not seen a lot of foreclosure intakes in the past few years but want to be prepared to meet this need if there are such demands.</p> <p>Based on our past experience, much of this work requires long-term engagement, and can evolve and change based on the needs of the community. While we have identified mobile</p>   |  |



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|  | home parks that are at risk of closure or have substantial issue that need to be addressed, there could be other parks that become at risk during this time.   |
| <b>Outreach Strategy</b>                           | <p>Due to the Law Foundation's strong reputation in the community, we receive many intakes directly to our office or through community-based organizations. For example, when Westwinds Mobile Home Park, the largest mobile home park in San Jose, was threatened with closure, we immediately received calls from residents at the Park because of our reputation in working with other mobile home park closures. Eventually, we received a call from the attorney for the Park wanting to talk about potential solutions. Additionally, we do outreach through our website and social media, and post written documents as well as short videos where we inform homeowners about their rights.</p> <p>Our Community Housing Advocate team is involved in organizing and outreach, which includes door knocking and organizing know your rights at various properties. Much of our outreach and advocacy occurs after hours and in multiple languages. For example, we used to meet monthly on a Friday evening at Buena Vista Mobile Home Park for seven years, and conducted the meeting in both English and Spanish. We also do outreach and engagement with partner community-based organizations who work also with our client groups.</p> |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>The Law Foundation's housing team only serves families who meet the definition of socially disadvantaged. We only serve households who are at 80% of Area Median Income. Additionally over 50% of the families that we serve are Latinix, and around 75% are people of color.</p>   |
| <b>Evaluation Strategy</b>                         | <p>When we close a case, we assign a main benefit and we routinely analyze data about our cases. We are currently working with a consultant to develop an impact strategy and have hired a Director of Impact &amp; Evaluation to collect data and assess the impact of our work. Additionally, we do a qualitative analysis of our cases through a post-mortem evaluation of longer-term cases and organizing efforts.</p>  |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>              | Legal Access Alameda (LAA)  |  |
| <b>Project Name</b>                   | Title Clearing Project  |  |
|                                       | <b>Total Amount Requested</b>   | <b>Total Amount Sub-Granted</b>  |
|                                       | \$ 752475   | \$0  |
|                                       | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>   | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|                                       | 12  | 0  |
| <b>County(ies) Served</b>             | Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Mono, Monterey, Napa, Nevada, Plumas, Sacramento, San Benito, San Franci   |  |
| <b>Project Abstract</b>               | <p>With the funds from CalFHA, we plan to implement a title clearing project aimed at disaster survivors in Northern California. The need behind this project was realized through Legal Access' disaster legal services work and the Disaster Legal Assistance Collaborative (DLAC). DLAC is a statewide collaborative that works to provide free legal assistance to disaster victims, like wildfire survivors and those impacted by COVID-19. As a disaster survivor and homeowner, having a clear title is essential when applying for public benefits post-disaster. Our goal is to educate survivors and those at risk of a disaster on the importance of title clearance as a part of preparedness and recovery work. This will be done by educational seminars both in-person and online. To assist clients with the title clearing process, we will develop accessible self-help curriculum and limited scope clinics. The overarching goal of the project is to fill the gap in legal services for those most at risk in Northern California.</p>   |  |
| <b>Project Goals and Deliverables</b> | <p>To assist disaster survivors and those at risk, we aim to focus the project deliverables on education and self-help. The attorneys hired for the project will create educational outreach seminars. We plan to present these seminars at community spaces like town halls, webinars, COAD (Community Organizations Active in Disasters) and VOAD (Volunteer Organizations Active in Disasters) meetings, and Cal-OES clinics, both remotely and in-person. In addition to education, the attorneys will create self-help resources - creating a self-help packet that would streamline and simplify the title clearing process. We will offer workshops and presentations (both remote and in person) to community groups. We will work with our community partners who are providing information about other kinds of disaster preparation, joining presentations by community partners including COADs/VOADs, the Red Cross, social and community groups, libraries, NERTs/CERTs (Neighborhood Emergency Response Teams/ Community Emergency Response Teams), religious institutions, and schools. At these workshops, we will provide both group and individual advice and assistance. We will also offer brief assistance and referrals for those facing other legal issues (landlord/tenant, family law, immigration, etc.) to mitigate other problems that make disaster recovery that much more challenging. We also will conduct presentations to social services organizations, helping key workers to understand the importance of legal preparation, as well as legal issues and responses after a disaster. This project will expand the tools on our website provided for social services providers to recognize legal issues and find free help for their clients.</p> |  |
| <b>Outreach Strategy</b>              | <p>To find our target communities, attorneys on the project will reach out to communities impacted by disasters in Northern California. We will work to make connections with community partners to disseminate information on the available resources. We will create outreach materials that are culturally and linguistically relevant to the targeted communities. Developing key partnerships with housing counseling agencies, food banks, libraries, and local government will help us to share the outreach materials with the public. This program will include working closely with our partners at Legal Services of Northern California. Legal Access has an active partnership with the Alameda County Recorder's Office and will work with this agency to reach clients. We will contact similar offices in other counties – especially those impacted by fires – to develop similar referral networks. Staff also will</p>   |  |

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|  | compare wildfire disaster areas with maps of underserved communities to ensure that 40% of the clients served are from designated underserved community areas.  |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>We plan expand our outreach efforts to ensure the public knows about DLAC's services. We will distribute outreach materials by collaborating with food banks, libraries, government offices, churches, and synagogues. In the event of a new disaster, or if impacted by a current disaster, clients will know where and how to find help.</p> <p>We plan to coordinate with other agencies to serve as tech-hubs for clients with limited internet access, increasing the number of clients attending remote clinics, and assisting with document review. Our disaster legal services are available via remote platforms, due to COVID-19 restrictions. DLAC is a collaborative, with partners located across the state, so we have partners throughout California. Our goal is to create a service delivery model aimed at vulnerable communities in Northern California. The attorneys hired will begin their work by researching the communities that are deemed qualified as "socially disadvantage communities" by the Qualified Census Tracts and areas of "high" or "highest" vulnerability ratings on the California Owner Vulnerability Index maps. Our target counties are: Alameda, Alpine, Amador, Butte, Calavera, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Madera, Mariposa, Marin, Mendocino, Merced, Mono, Monterey, Napa, Nevada, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, Santa Clara, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yuba</p> <p>By building partnerships with community-based organizations, non-profits and government agencies in the areas listed above, we will be able to target our outreach to vulnerable communities.</p> |
| <b>Evaluation Strategy</b>                         | <p>We will provide surveys to clients. We will use the completed surveys to refine our services when needed. Our paralegal will contact clients four to six months after they receive services to ask whether our services were helpful and for an update on the clients' issue.</p> <p>We will use the expertise of our DLAC members - a cross section of the legal community – to tailor our project to meet the needs of Northern Californians. This project's attorneys will consult with DLAC members at least twice per month at our regularly scheduled meetings and will request feedback and assistance from these partners with deep roots in the communities we will serve.</p>  |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>                           | Legal Aid Foundation of Santa Barbara County (LAFSBC)   |  |
| <b>Project Name</b>                                | Foreclosure Prevention Program  |  |
|  | <b>Total Amount Requested</b>   | <b>Total Amount Sub-Granted</b>  |
|  | \$ 544181   | \$0  |
|  | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>   | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|  | 10  | 22   |
| <b>County(ies) Served</b>                          | Santa Barbara   |  |
| <b>Project Abstract</b>                            | <p>The Legal Aid Foundation of Santa Barbara County (LAFSBC) seeks to continue providing foreclosure prevention and home retention services through the CalFHA Foreclosure Prevention grant. LAFSBC has operated a foreclosure prevention program since 2013 and already serves socially disadvantaged communities through its offices in Santa Maria, Lompoc, and Santa Barbara. LAFSBC will provide full scope legal services to income-eligible Santa Barbara County residents, with targeted outreach to monolingual Spanish speaking communities. LAFSBC will also coordinate the federal Bankruptcy Clinic and conduct community outreach and education as part of the program. When factoring in cost of living, Santa Barbara County has the third highest rate of poverty out of all counties in the State of California (PPIC). LAFSBC is one of only two civil legal aid organizations with a physical presence in Santa Barbara County.</p> |  |
| <b>Project Goals and Deliverables</b>              | <ul style="list-style-type: none"> <li>- Advise or represent clients in at least 120 cases on home retention or foreclosure prevention matters. Of these, at least 40% of clients will live in socially disadvantaged communities. Clients will be residents of Santa Barbara County who are income eligible for program services.</li> <li>- Assist 450 customers through the bankruptcy clinic.</li> <li>- Conduct at least 4 community education or outreach events targeting socially disadvantaged communities.</li> <li>- Put out at least 10 radio PSAs, print advertisements, or other advertisements, with an emphasis on year-1.</li> </ul>   |  |
| <b>Outreach Strategy</b>                           | <p>LAFSBC will leverage existing community partners to target program-eligible homeowners. LAFSBC receives referrals from the District Attorney's office, the court self-help centers, other legal aid organizations, other non-profits, the bankruptcy clinic, and more. Moreover, our program includes budget for Spanish/English language radio PSAs and print advertisements. In addition, LAFSBC will conduct 4 community outreach/education activities over the course of the grant period to raise awareness about the availability of the program.</p>  |  |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>Santa Barbara County includes Qualified Census Tracts in each of the cities where LAFSBC has long-established offices: Santa Maria, Lompoc, and Santa Barbara. These are communities that we already serve through various programs and collaborations with local non-profits. Areas listed as Moderate or High on the OVI index includes much of Lompoc, Santa Maria, and the unincorporated region of New Cuyama. The program's advertising budget will be used to target Spanish speaking residents of these areas. LAFSBC will also leverage its existing relationships with non-profits serving New Cuyama to improve its connection to the remote and rural community and foster program referrals. LAFSBC will also use relevant technology, including phone and video conferencing services, to serve our large service area which spans 75 miles and includes many rural areas.</p>   |  |
| <b>Evaluation Strategy</b>                         | <p>All clients served at a level above advice and counsel will receive Client Satisfaction surveys that are focused on program goals. At the end of year one, the program attorney will seek survey feedback from community partners regarding program awareness, service, and goals. Finally, the program staff and the Executive Director will review case data and program activities at least annual and make adjustments as needed.</p>  |  |



**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>              | Legal Aid of Sonoma County (LASC)  |  |
| <b>Project Name</b>                   | Home Keep - Foreclosure Prevention Grants  |  |
|                                       | <b>Total Amount Requested</b>  | <b>Total Amount Sub-Granted</b>  |
|                                       | \$ 1102500   | \$0  |
|                                       | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>  | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|                                       | 15   | 6  |
| <b>County(ies) Served</b>             | Sonoma   |  |
| <b>Project Abstract</b>               | <p>The Home Keep Foreclosure Prevention Program (HKP) will help homeowners keep their homes and prevent foreclosures in Sonoma County by offering specific at-risk communities a range of legal services. Services will include focused outreach and education, know your rights presentations, counsel and advice, and where necessary, representation. Topics will include estate planning, debtor creditor legal services, and support for mobile homeowners. Home Keep will focus on serving two communities in Sonoma County most impacted by both prior disasters (fires) and the pandemic: Senior and Latinx homeowners.</p>  |  |
| <b>Project Goals and Deliverables</b> | <p>Home Keep will help socially disadvantaged communities in Sonoma County to preserve their homes. Home retention activities will include know your rights (KYR) presentations, community outreach and education and production of informational materials to educate homeowners about strategies they can employ to proactively protect their homes. The project will provide a range of legal services including estate planning, mobile home park advocacy, assistance with liens, homestead declarations, debt negotiation, and if necessary, bankruptcy. Home Keep will focus on low- and moderate-income seniors and the Latinx community but will also serve other at-risk homeowners.</p> <p>Quantitative Outcomes:</p> <p>Educate at least 300 homeowners about legal issues that can help them avoid foreclosures through community outreach events and KYR's presentations.</p> <p>Hold 10 Know Your Rights presentations on debtor creditor issues (for example liens, bankruptcy options) affecting home ownership.</p> <p>Help 20 project clients with consumer debt issues that threaten their home ownership, resolve their creditor issues.</p> <p>Provide individual legal services to at least 50 seniors and 100 Latinx homeowners.</p> <p>Help 30 mobile homeowners preserve their home ownership.</p> <p>Help 20 seniors with estate planning documents that will help protect them from losing their homes.</p>  |  |
| <b>Outreach Strategy</b>              | <p>Legal Aid of Sonoma County has an extensive network of community partners who work with low-income seniors and the Latinx community, including senior centers where we already do regular intake, senior organizations that provide financial counseling, our county's elder abuse coalition, Latino focused family resource centers, Latinx small business support organizations and organizations with roots in the targeted geographic areas. The Project will leverage these relationships to ensure we reach the vulnerable homeowners we aim to serve. We will provide mobile legal services, sending our staff to these homeowners where they reside, rather than expecting them to come to our offices. We will hold off site KYR's clinics and we will train staff at our community partner agencies around Home Keep services and how to spot legal issues the project can assist with.</p> <p>Outreach will include distributing informational flyers Home Keep services and KYR's presentations. We believe the Latinx and senior communities respond best to in person outreach. Flyers will be hand delivered to small businesses in the Roseland/West Santa Rosa area. We will utilize our senior service partners to help distribute project information to those populations. We will hand deliver outreach materials at low income mobile home parks throughout the county. All materials will be translated into Spanish and other languages as necessary.</p> |  |

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| <b>Focus on Socially Disadvantaged Communities</b> | <p>HKP will focus on homeowners in west Santa Rosa and in the mobile home parks located within the 5 QCT's in Sonoma County. Using the OVI, western Santa Rosa, including Roseland, has a high incidence of risk combined with a demographic that is particularly disadvantaged. This is one of the most diverse and lowest income areas of Sonoma County, and there are more homes in foreclosure proceedings in this area than anywhere else in the County.</p> <p>We will obtain data from the Economic Development Board and Hispanic Chamber of Commerce to help identify potential homeowners in west Santa Rosa/Roseland who may need assistance. We will also use realtrak.com to identify properties in pre-foreclosure. We will provide monthly on-site intake and outreach in Roseland, and we will personally deliver project informational materials to local Latinx owned businesses there.</p> <p>There are mobile home parks in all the QCT's in the county. We will prioritize older adults and people with disabilities who live in these mobile home parks. Through our prior work with mobile home parks, we have a network of contacts in the mobile home community including through GSMOL, and other associations.</p> |
| <b>Evaluation Strategy</b>                         | <p>Home Keep will engage in a variety of evaluation techniques. All client demographics and outcomes are tracked in our client database. In addition, the program will maintain robust spreadsheets to ensure we capture all outcomes related to each client. The project will conduct surveys at the conclusion of each client matter to monitor whether clients still have remaining unmet legal needs. Home Keep will seek to adapt services and outreach strategies accordingly. We will collect narratives from willing Home Keep clients demonstrating how the project impacted their understanding of their legal rights and their ability to keep their homes. At the conclusion of years one and two of the project, we will engage a third-party contractor to assist in further program evaluation.</p>  |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>              | Legal Aid Society of San Bernardino (LASSB)  |  |
| <b>Project Name</b>                   | Foreclosure Prevention Education and Advocacy (FPEAA)  |  |
|                                       | <b>Total Amount Requested</b>  | <b>Total Amount Sub-Granted</b>  |
|                                       | \$ 1000005   | \$0  |
|                                       | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>  | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|                                       | 20   | 9  |
| <b>County(ies) Served</b>             | Riverside, San Bernardino  |  |
| <b>Project Abstract</b>               | <p>Legal Aid Society of San Bernardino (LASSB) will provide direct legal services as well as outreach and education to homeowners and seniors to prevent foreclosures. LASSB will use the grant funds to prevent instability created by foreclosures, pandemics, and ill-advised reverse mortgages.</p> <p>Informal negotiation will be sought in an effort to resolve the issues as efficiently as possible. As a last resort, if litigation is required LASSB intends to seek appropriate injunctive relief so that any sought-after judicial relief can be obtained in a timely fashion thus obtaining meaningful relief for the client.</p>  |  |
| <b>Project Goals and Deliverables</b> | <ol style="list-style-type: none"> <li>1. Evaluate clients' housing situation by reviewing the clients' lease agreements, modification agreement, mortgage contracts, promissory notes, grant deeds, a notice of defaults, a notice of trustee's sale, loan modification applications, and other relevant documents. —estimated at 10-14 clients per month.</li> <li>2. Upon reviewing the client's documents, the advocate will provide the applicant a verbal assessment of the client's housing &amp; bankruptcy issues, explicitly identifying those instances in which there have been a violation of a foreclosure statute and/or homeowners' bill rights—estimated at 10-14 clients per month.</li> <li>3. The staff will assist with demand letters, modification assistance, homestead declaration, reverse mortgage review and equity stripping scams at 5-10 clients per month.</li> <li>4. The advocate will follow up the demand letter with telephone calls to resolve issues informally - estimated at 5-10 clients per month.</li> <li>5. If the issues cannot be resolved informally, the appropriate litigation will be reviewed with the Executive Director to determine the best course of action - dependent on need.</li> <li>6. LASSB intends to target areas of high or very high ratings on the Owner Vulnerability Index. As LASSB pulls reports and if clients served are less than 40% from the areas of high or very high vulnerability areas, LASSB will design an outreach campaign, which will focus on high and very high socially disadvantaged communities. The outreach will consist of virtual/in-person presentations and collaborations with local nonprofits. The outreach will focus on the hardest hit areas.</li> </ol> <p>There may also be instances in which eviction cases are defended and consolidated.</p> |  |
| <b>Outreach Strategy</b>              | <p>The community education component of this project will provide the target population with a broader and more meaningful understanding of homeownership rights and responsibilities by providing an awareness of the protections afforded and/or lending standards that must be maintained. Through the education and outreach efforts of LASSB, the general public understanding will be significantly enhanced and enable segments of the community to act proactively. Victims of past or future illegal housing practices and scams (e.g., predatory lending) will be empowered to assert their rights.</p> <p>LASSB intends to produce an informational flyer. LASSB will distribute the flyer through established community education programs to ensure widespread dissemination. LASSB intends to provide clients with informative material available through HUD and/or LAW HELP CA on reverse mortgages for seniors. LASSB further intends to reach out to organizations that focus on fair housing and other legal service organizations to partner and work together to prepare presentations, client education materials and to conduct know your rights seminars. As LASSB partners with other nonprofits, it is hoped that a boots on the ground approach will allow LASSB to reach a larger population. Currently 88% of LASSB clients consist of high and very high vulnerability areas. However, LASSB believes that by</p>  |  |



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|  | collaborating with other nonprofits, posting on LASSB website, posting on listservs and utilizing current social media to reach larger population, the number has a potential of increasing.  |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>LASSB is committed to serving socially disadvantaged communities. In 2021, LASSB served 3555 clients, of which 88% or 3107 of the clients lived in the highest or high vulnerability communities. According to California COVID-19 Owner Vulnerability, 70% or 2474 clients (7969 household members) lived in the highest vulnerability area. Of which, 36% were Hispanic, 19% were black, 12% were white, and 3% were other/unknown. 18% or 633 clients (1823 household members) lived in the high vulnerability area. Of which, 9% were Hispanic, 4% were white, 4% were black, and 1% were other or unknown. The remainder of 12% of clients lived in low-to-moderate communities.</p> <p>LASSB utilizes a comprehensive case management system (CMS) that can be tailored to meet the demands of any project. Specifically, with this project, LASSB intends to tailor the CMS to require staff members to (1) access the California COVID-19 Owner Vulnerability and (2) require staff members to enter the results of the Owner Vulnerability Index. The CMS will prevent staff members from moving forward without entering the required information. LASSB will review data every month to ensure that high and highest vulnerable areas are serviced. If LASSB determines that socially disadvantaged areas are not being served, LASSB will course-correct by expanding its outreach efforts to the highest vulnerable regions. The outreach would include local collaborations with fair housing or other nonprofits, increased presentations, and partnerships with agencies in the heaviest impacted areas.</p> |
| <b>Evaluation Strategy</b>                         | <p>LASSB utilizes LegalServer, a comprehensive case management system (CMS) that can be tailored to meet the demands of any project. LegalServer is effortlessly configurable and allows remote tracking and customizable filters to remove the human error component. LASSB will track the project client cases by a case number, type of legal problem, the case outcome, and the number of case hours.</p> <p>The CMS will be customized to require each client contain a QCT. Thus, it will also allow LASSB to accurately track and report the number of clients served to qualify as socially disadvantaged communities based upon the criteria defined by the Qualified Census Tracts or Owner Vulnerability Index (OVI). It will also allow accurate tracking of client demographics. Statistical data will ensure that the most disadvantaged communities are being served by refining and redirecting efforts based on statistical data.</p> <p>Specifically, with this project, the type of case would be identified as the Foreclosure Defense problem code and identified by a unique funding code. The CMS will specify the specific types of assistance through various problem codes related to foreclosure defense. Lastly, the advanced grants management module will ensure that only eligible cases are funded for this grant. The required fields will prevent staff members from proceeding without entering the required data.</p> <p>All relevant fields will be available for statistical reporting.</p>   |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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|---------------------------------------|--|--|
| <b>Organization Name</b>              | Legal Aid Society of San Diego (LASSD)   |  |
| <b>Project Name</b>                   | Foreclosure Prevention Project   |  |
|                                       | <b>Total Amount Requested</b>  | <b>Total Amount Sub-Granted</b>  |
|                                       | \$ 2400000   | \$0  |
|                                       | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>  | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|                                       | 33   | 11   |
| <b>County(ies) Served</b>             | San Diego  |  |
| <b>Project Abstract</b>               | <p>Despite the waning of the COVID-19 pandemic, distressed homeowners find themselves confronting soaring home prices, low housing stock, rising interest rates, and a historic surge in inflation. In a high cost area like San Diego County, the problems are even more acute. While there has been a degree of economic recovery (unemployment rates are decreasing), that economic recovery has been uneven, and some socially disadvantaged groups have not been able to recover fully. As banks warn of a coming recession, it will be increasingly important to aid vulnerable homeowners who may find themselves at risk of foreclosure in the next few years.</p> <p>To combat the impending housing foreclosure crisis, the Legal Aid Society of San Diego, Inc. (LASSD) has 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>Specifically, LASSD will use the funds to provide:</p> <ul style="list-style-type: none"> <li>• Legal assistance and representation in negotiation, arbitration, litigation, and appeals to prevent foreclosure;</li> <li>• A monthly loan modification assistance clinic;</li> <li>• Loss mitigation assistance;</li> <li>• Reverse mortgage assistance;</li> <li>• Public outreach and education efforts using online and/or in-person workshops and videos; and,</li> <li>• Assistance with ancillary issues such as debt collection and bankruptcy.</li> </ul> <p>LASSD will leverage its mortgage foreclosure experience and its partnerships with other community organizations to provide well-rounded and comprehensive foreclosure prevention services. Through its current mortgage litigation cases, and work during the previous foreclosure crisis, LASSD has developed the expertise necessary to provide legal assistance efficiently and effectively to struggling homeowners.</p> <p>LASSD also will use the techniques and strategies learned from launching and operating its successful debt defense and bankruptcy clinics to create a loan modification clinic. Utilizing LASSD's extensive network of community partners, LASSD will provide foreclosure-related education to homeowners throughout San Diego County through virtual and in-person presentations to community groups, videos, and information sheets.</p> <p>Finally, LASSD 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 and protect homeowners from predatory lending schemes, consumer fraud, and unfair and deceptive business practices, by sharing data on trends and patterns and sharing client stories.</p> <p>Through the FPP, LASSD aims to create a multi-faceted approach to help distressed homeowners, particularly those in socially disadvantaged communities, avoid foreclosure.</p> |  |
| <b>Project Goals and Deliverables</b> | <p>Goal 1: Prevent foreclosures through Direct Legal Assistance:</p> <p>Deliverables during the grant period:</p> <ul style="list-style-type: none"> <li>• Provide direct legal services ranging from advice and counsel to full scope representation to approximately 140 homeowners confronted with foreclosure and foreclosure-related issues;</li> </ul>   |  |

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|  | <ul style="list-style-type: none"> <li>• Provide loss mitigation legal assistance to approximately 15 of these homeowners, including evaluation, counsel, and advice regarding loss mitigation options of loan modifications, short sales, refinance, short refinance, deeds-in-lieu, cash-for-keys, forbearance, and partial claims; and,</li> <li>• To save their homes from foreclosure threats, at least 60 of these distressed homeowners will receive extended services and representation, which may include assistance in negotiation, litigation, trial, arbitration, and/or bankruptcy;</li> <li>• Provide reverse mortgage counsel and assistance and debt defense and bankruptcy assistance to distressed homeowners.</li> </ul> <p>Goal 2: Increase knowledge of grant services and foreclosure prevention options through Outreach and Education:</p> <p>Deliverables:</p> <ul style="list-style-type: none"> <li>• Hold a monthly loan modification clinic, offering self-help resources to homeowners needing assistance;</li> <li>• Conduct at least 4 workshops each year, for the purpose of disseminating information about foreclosure prevention, loss mitigation options, and predatory lending issues;</li> <li>• Produce six short “public service announcement” videos on the loan modification process, mortgage assistance programs, and how to avoid foreclosure from PACE and home improvement schemes, three of which will be in Spanish; LASSD will work with the local partners to disseminate them to the public;</li> <li>• Draft a one-page information sheet on foreclosure avoidance that will be updated every six months, or more frequently as needed;</li> <li>• Participate in coalition meetings.</li> </ul>  |
| <b>Outreach Strategy</b>                           | <p>To ensure the target demographic is served, LASSD will take several steps to focus its outreach efforts. While LASSD already serves many members of the target demographic, the FPP will seek to reach more eligible homeowners by leveraging our strong partnerships with local community-based organizations, holding community workshops, and attending community outreach events. Informational materials will be made available in several languages at various free legal clinics, law libraries, courthouses, and public libraries, as well as on LASSD’s website. FPP will concentrate its outreach efforts on community gathering spots in socially disadvantaged communities, such as public libraries, law libraries, local churches, and schools.</p> <p>To reach more homeowners, LASSD will notify its community partners regarding the new loan modification clinic and its foreclosure prevention related services and accept referrals for distressed homeowners who appear to qualify for services. LASSD will also identify eligible homeowners through its existing debt collection defense and bankruptcy clinics and refer them for additional services. LASSD will track the demographics of those who receive direct legal services and will conduct internal quarterly meetings to review the effectiveness of outreach strategies.</p> <p>FPP will conduct at least 4 workshops each year, in English and Spanish, for the purpose of disseminating information about foreclosure prevention (including bankruptcy), loss mitigation options, and predatory lending issues. FPP will also create a series of six public service announcement videos, 3 in English and 3 in Spanish. The public service announcement videos and other materials to other legal services organizations and community partners.</p> |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>LASSD has three offices in San Diego County and has been providing legal services to indigent people for over 100 years. In 2021, LASSD provided legal services to 7,386 people. LASSD’s client population are approximately 63% people of color, approximately 47% of which are Black or Hispanic. Many of our clients live in socially disadvantaged communities and our average client’s income is around 30% of AMI.</p> <p>Over the years, LASSD has built strong relationships with community partners who work with individuals from socially disadvantaged communities, including other local non-profit organizations, law school clinics, local libraries, and the courts. FPP will leverage these existing connections to distribute information about services to low- and middle-income individuals, elderly, LEP, and communities of color, and to obtain referrals of qualifying homeowners.</p>  |

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|                            | <p>FPP will advertise with local entities such as community-based organizations, public libraries, public schools, and churches. Special emphasis will be placed on holding community workshops, both virtual and in-person, and attending community outreach events located in the areas identified as socially disadvantaged communities in San Diego, such as the southeastern region. Informational materials will be made available in threshold languages at various locations in the targeted areas, as well as on our website and to community partners. LASSD will track the demographics of those who receive project services and will prioritize providing extensive legal services to clients living in socially disadvantaged communities. In addition, LASSD will conduct internal quarterly meetings with grant staff and management to review the effectiveness of outreach strategies.</p>  |
| <b>Evaluation Strategy</b> | <p>LASSD's staff will carefully track baseline and outcome data to evaluate project successes and challenges, make necessary changes to elements that pose challenges, and share the data in order to scale impact to other networks and regions. Baseline data will be gathered to include demographics such as household income, age, race, gender identity, and ethnicity, education level, languages spoken and preferred, military status, and household size. Data will also track the number of seniors, children, and veterans served.</p> <p>LASSD staff and volunteers will utilize their JusticeServer Database to track legal case activity and outcomes. Legal assistance milestones will be determined by: the number of cases; the results of court cases; the descriptions of positive outcomes, including quantifying money saved, money received, and debt avoided; and, the quantity of debt resolved. Activity and outcomes that will be captured include but are not limited to: resolution of consumer issues; attorney work product; counseling, credit rebuilding/debt management, and legal assistance activities and service points; and, confidential client notes.</p> <p>FPP will also track information gathered from outreach events, such as the number of people, location, feedback, and follow-up requests for assistance.</p> <p>Information that indicates patterns of predatory or malicious lending and debt collection behavior will be documented and reported to the appropriate law enforcement and regulatory agencies. Client consent will be obtained if sharing information about individual cases.</p> <p>Finally, LASSD will collect client stories that highlight the housing crisis and the value and impact of foreclosure prevention on their lives to inform regulatory agencies.</p> |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>              | Legal Assistance to the Elderly (LAE)   |  |
| <b>Project Name</b>                   | Foreclosure Prevention for Seniors and Adults with Disabilities   |  |
|                                       | <b>Total Amount Requested</b>   | <b>Total Amount Sub-Granted</b>  |
|                                       | \$ 902791   | \$0  |
|                                       | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>   | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|                                       | 13  | 13   |
| <b>County(ies) Served</b>             | San Francisco   |  |
| <b>Project Abstract</b>               | <p>This project will address the needs of seniors and adults with disabilities at risk of foreclosure in San Francisco. We will reach clients who reside in Qualified Census Tracts (QCTs) by making use of our robust network of legal aid and community-based organizations to reach those most affected by the economic ramifications of the COVID-19 pandemic, including BIPOC and low-income community members and families. In these QCT neighborhoods we will also represent non-disabled adults with incomes below 150% of AMI, prioritizing those who have a senior or disabled adult in the home. Our goal is to keep families and communities together and preserve our City's neighborhoods.</p>  |  |
| <b>Project Goals and Deliverables</b> | <p>This project will provide foreclosure prevention legal services that range from giving legal advice to full scope representation. This work will include defending against wrongful foreclosures, assisting with homestead declarations, estate planning, defending against financial abuse that could result in foreclosure, and other related consumer debt defense. We expect that this project will provide support on 75 matters over the course of one year. We plan to provide multiple levels of service, including:</p> <p>20 clients will receive Advice and Counsel on foreclosure prevention, consumer debt, financial elder abuse or estate planning in those matters where the client's issue is very easily addressed, advice is provided, and the case is closed.</p> <p>20 clients will receive Brief Services on foreclosure prevention, consumer debt, financial elder abuse or estate planning in those matters where the client needs assistance to prepare legal correspondence, fill out an official form, or review legal documents, for example preparing homestead declarations.</p> <p>10 clients will receive Estate Plans</p> <p>25 will receive Case Acceptance: full scope representation in foreclosure prevention, consumer debt defense or financial elder abuse in cases that warrant more extensive legal representation</p>   |  |
| <b>Outreach Strategy</b>              | <p>Our detailed outreach plan includes:</p> <p>We will develop a brief brochure describing this project's services and how to access them. Homeownership SF, a citywide collaboration of experienced, nonprofit housing agencies that serves as a centralized hub for foreclosure prevention counseling and advocacy, will assist us in publicizing this project and will serve as a primary referral resource for clients who need legal interventions, counseling and/or representation. This will be a "warm referral" system: Homeownership SF will, with the client's permission, share case information and documents and make an appointment for the client with an LAE attorney.</p> <p>Through ELC, we will conduct outreach to community partners in southeast neighborhoods of San Francisco to promote this project and distribute our brochure. The ELC outreach workers will also distribute information about this project directly to community members at community centers, schools, churches and in the neighborhoods.</p> <p>We will conduct outreach to our extensive network of partner senior centers, such as IT Bookman Community Center or Bernal Heights Neighborhood Center Senior program, and community-based social service agencies, such as Self-Help to the Elderly.</p> <p>We will conduct outreach to city agencies, such as Adult Protective Services and Department of Disability and Aging Services' community programs staff.</p> <p>We will conduct outreach to District Supervisors' staff.</p> <p>We conduct outreach to San Francisco Legal Services Organizations and inform them of these services.</p> |  |

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|  | This will facilitate “warm-referrals” for clients who are partner agencies are not able to assist.   |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>Our project will target the socially disadvantaged communities in QCTs in San Francisco that overlap with higher homeownership rates in the southeast San Francisco neighborhoods of Excelsior, Bayview, Mission, Excelsior, Portola and the OMI. We will target these neighborhoods through:</p> <p>1) Excelsior Legal Collaborative (ELC) which is a partnership between LAE, Asian Law Caucus, Jubilee Immigration Advocates and community based organizations Excelsior Works!, and PODER. ELC. With offices in the Excelsior, ELC provides services including eviction defense/housing preservation in these southeast QCT neighborhoods. Neighborhood residents are linked to ELC’s services by on the ground outreach workers who live in these communities and reach out to community members at community events, schools, churches. Outreach workers also work with community-based organizations to reach those most isolated community members. This collaboration also provides services to non-disabled adults, primarily BIPOC and/or immigrants. This project will provide services to non-disabled adults below 150% AMI through this collaboration, prioritizing households with seniors and/or adults with disabilities.</p> <p>2) Working relationships with other community service providers and San Francisco District Supervisors’ offices in these neighborhoods. Our ties to these providers were strengthened during the pandemic, when LAE/ELC provided eviction defense legal services at the Latino Task Force’s COVID Response hubs in the Mission, the Excelsior and the Bayview.</p> <p>3) Working relationships with community-based social service organizations, senior centers and City agencies such as Adult Protective Services, established through LAE’s 40+ year history of serving the City’s seniors., that are in these communities and work with them extensively.</p> |
| <b>Evaluation Strategy</b>                         | <p>LAE evaluates our programs by reviewing quantitative data from our program outcomes and service objectives, as well as client input, to improve program design and delivery. On a monthly basis, we prepare deliverable reports for each program, which are reviewed by program leads. Quarterly, program leads and management meet to evaluate the effectiveness of our programs and our progress towards achieving our goals and objectives. We look at how many unduplicated clients we served, who they are; whether we are meeting our deliverables; and which program areas new clients are using. We assess whether we have sufficient capacity to serve all those in need.</p> <p>We also look at outcomes: did we achieve the client’s goals? Were those goals realistic? Did we meet our own expectations? Additionally, we look at our approach: how can we do our jobs better? Are there new legal approaches we can use, or more efficient staffing models? Are there seniors in need who are not able to access legal services?</p> <p>We review completed Client Comment Forms, which ask how we can improve our services, and if the services rendered appropriately and accurately reflected the consumer’s desires. We incorporate client comments into our evaluation.</p>   |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>                           | National Housing Law Project (NHLP)  |  |
| <b>Project Name</b>                                | NHLP Foreclosure Prevention Project  |  |
|  | <b>Total Amount Requested</b>  | <b>Total Amount Sub-Granted</b>  |
|  | \$ 807750  | \$0  |
|  | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>  | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|  | 13   | 13   |
| <b>County(ies) Served</b>                          | Statewide  |  |
| <b>Project Abstract</b>                            | NHLP will increase the capacity of legal services organizations and housing counselors to assist low-income homeowners that are at risk of home loss or displacement. NHLP will provide advocates with trainings, publications, technical assistance and litigation support on loss mitigation, the Homeowner Assistance Fund, predatory lending and real estate scams. Drawing on deep expertise in homeownership preservation and foreclosure prevention, NHLP will train advocates on strategies to reach the most vulnerable and disadvantaged homeowners, and on how to access the programs and tools that can preserve homeownership and stabilize communities.  |  |
| <b>Project Goals and Deliverables</b>              | <p>I. Increase the capacity of legal services organizations and housing counselors to assist low-income homeowners and families at risk of home loss or displacement. The skills developed and resources provided will include the following topics:</p> <ul style="list-style-type: none"> <li>a. Assessing options for a homeowner at risk of home loss</li> <li>b. Resolving delinquencies in mortgages and property charges through loss mitigation and HAF assistance</li> <li>c. Conducting outreach to and working with especially vulnerable homeowners, including seniors, homeowners of color, and other socially disadvantaged individuals</li> <li>d. Understanding the foreclosure process, including borrower's rights under the California Homeowner Bill of Rights and the federal Real Estate Settlement and Procedures Act/Regulation X</li> <li>e. Advising and representing borrowers with reverse mortgages</li> <li>f. Identifying and addressing equity stripping schemes and scams (e.g., title theft, fraudulent inducement to sell, and predatory home-secured financing such as PACE)</li> </ul> <p>II. Improve the implementation of the Homeowner Assistance Fund by communicating the experiences of advocates to California's HAF administrator and to the Treasury Department.</p> <p>III. Build collaborative working relationships between legal services organizations and housing counseling agencies to better serve homeowners.</p> <p>IV. Bring attention to the threats facing low-income homeowners</p> <ul style="list-style-type: none"> <li>a. collaborate with partners to gather and analyze data and information and generate articles/commentary/white papers about threats to homeownership for low-income and socially disadvantaged homeowners and their families,</li> <li>b. Focus on PACE lending, reverse mortgages and newly-emerging shared equity financing products.</li> </ul> |  |
| <b>Outreach Strategy</b>                           | NHLP's outreach will be conducted on two levels- we will draw from our email lists of CA QLSPs, CA based members of our Housing Justice Network (which totals over 1,000 contacts), will post the availability of our services in the LAAC directory and on our website. We will ask our working partner organizations to also forward announcements of NHLP's project, as well as training notifications and the availability of resources. A second level of outreach will involve outreach to homeowners who are at risk of foreclosure and we will draw on our partnership with Sierra Health Foundation to reach those contacts.  |  |
| <b>Focus on Socially Disadvantaged Communities</b> | As a support center, NHLP will be serving other grantees that are subject to this requirement. We rely in part on the targeting of the legal aid agencies that we support. NHLP will also provide technical assistance and support to help these agencies reach homeowners in socially disadvantaged communities. In addition, the focus on the project on the most at-risk homeowners and geographic areas targeted by predatory lending and scams will ensure that grant activities meet the 40 percent guideline.   |  |

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| <b>Evaluation Strategy</b> | <p>Our evaluations will attempt to determine NHLP's effectiveness in the following areas:</p> <ul style="list-style-type: none"> <li>• Building the capacity of legal services and other allied organizations to understand the new programs and interface of federal and state laws targeted at foreclosure prevention in order to effectively preserve client's homes;</li> <li>• Educating advocates, housing counselors and homeowners and providing resources;</li> <li>• Helping attorneys create effective strategies for individual client cases, and</li> <li>• Successful litigation to enforce homeowners' rights and defend predatory lending practices.</li> </ul> <p>The tools we employ to acquire evaluation data include:</p> <ol style="list-style-type: none"> <li>1.) Surveys to those organizations and individuals who have utilized our services to find out how our services have impacted or benefited them.</li> <li>2.) Soliciting feedback from participants in our trainings and teleconferences through evaluation forms.</li> <li>3.) Ongoing informal feedback from those to whom we have provided legal and technical assistance.</li> <li>4.) Monitoring local, regional, and national policy changes and their impact on housing opportunities for low- income households.</li> <li>5.) Collecting quantitative activity data such as training attendance and participants, numbers of resources distributed, surveying advocates and residents for the effectiveness of the materials and training, and documenting successes of the activities and outcomes of any litigation.</li> </ol> <p>Additionally, NHLP has budgeted for an annual foreclosure database and analysis and will use this quantitative data both to guide our efforts, and where possible, review progress.</p> |
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**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>              | Neighborhood Legal Services (NLS)  |  |
| <b>Project Name</b>                   | Preventing Foreclosures and Home Loss Through Advance Planning and Debt Relief   |  |
|                                       | <b>Total Amount Requested</b>  | <b>Total Amount Sub-Granted</b>  |
|                                       | \$ 1350000   | \$0  |
|                                       | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>  | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|                                       | 11   | 13   |
| <b>County(ies) Served</b>             | Los Angeles  |  |
| <b>Project Abstract</b>               | <p>NLSLA will take an innovative approach to prevent foreclosure and home loss for Los Angeles County homeowners by creating a project that collaborates between estate planning and debt relief advocacy. Through direct representation, community clinics and community education events, NLSLA will assist on a range of legal issues to preserve the home. The advocacy includes, but is not limited to, proactive estate planning services, such as the drafting of wills, trusts, financial powers of attorney and advanced healthcare directives; counseling on the probate specific implications of inheriting a property already in or on the verge of foreclosure; providing Chapter 7 assistance to prevent foreclosure on homes where the equity is less than the homestead exemption; and providing consumer debt legal advocacy to allow homeowners to potentially avoid judgment liens being recorded against the home through debt collection lawsuit defense and addressing existing judgment liens through set aside litigation.</p>   |  |
| <b>Project Goals and Deliverables</b> | <p>The project will serve Los Angeles County homeowners to prevent foreclosure and home loss through the collaboration between estate planning and debt relief advocacy. It will target the geographical areas of the Antelope, San Fernando, San Gabriel and Pomona Valleys, and underserved homeowners who are people of color, people who are disabled, older adults and/or limited English proficient. Through direct representation, community clinics and community education events, NLSLA will assist on a range of legal issues to preserve the home. The advocacy includes proactive estate planning, such as drafting wills, trusts, financial powers of attorney and advanced healthcare directives; counseling on probate specific implications of inheriting a property already in or on the verge of foreclosure; providing Chapter 7 assistance; and providing consumer debt legal advocacy to allow homeowners to avoid judgment liens being recorded against the home through debt collection lawsuit defense and addressing existing judgment liens through set aside litigation. The project will conduct monthly clinics and engage in at least one community education event per quarter and reach 1,000+ individuals. The project will provide legal representation in at least 15 bankruptcy and/or consumer debt cases the first year and increase to at least 24 per year in the subsequent years. It will assist with at least 450 non-representation extended services, brief services and/or counsel and advice matters per year, which may include, but is not limited to, drafting estate planning documents, probate counsel and advice, and services in Chapter 7 proceedings, consumer litigation defense and set aside.</p> |  |
| <b>Outreach Strategy</b>              | <p>The project will engage in community education and community clinics. It will partner with local community-based organizations and trust centers to help with cross-referrals, as well as promote or cosponsor the community education events and/or clinics. Outreach efforts will include Senior Centers, offices of elected officials in the relevant service areas (including socially disadvantaged communities), pro bono partners, and referral partners (such as Little Tokyo Service Center, Chinatown Service Center, Thai Community Service Center, other legal aids, and local bar associations - including specific substantive sections such as trusts and estates, consumer and bankruptcy). The project will also leverage established relationships with the Courts to promote the project. Additionally, NLSLA's Development and Marketing department will be available as needed to support outreach to targeted homeowners under this project through its various social media platforms, as well as the development of outreach materials.</p>   |  |

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| <b>Focus on Socially Disadvantaged Communities</b> | <p>NLSLA serves all of Los Angeles County with a special emphasis on the poverty communities of the Antelope, San Fernando, San Gabriel and Pomona Valleys, including the central cities of Glendale, Burbank and Pasadena. NLSLA staff members are housed in four regional offices located in Pacoima, El Monte, Boyle Heights and Glendale. In addition, NLSLA advocates are co-located in courthouses in Van Nuys, Lancaster, Chatsworth, Pomona, Pasadena and Downtown Los Angeles, as well as hospitals and health centers in Sylmar, Van Nuys, North Hollywood and El Monte. NLSLA's traditional service areas already encompass socially disadvantaged communities as defined by the grant guidelines. Nevertheless, the project will ensure that at least 40% of grant funds are used to serve homeowners from socially disadvantaged communities by engaging in targeted outreach, including conducting community education events, partnering with local community-based organizations and trust centers to help with cross-referrals, as well as providing services through community clinics. The project will also leverage NLSLA's Development and Marketing department as needed to support outreach to targeted homeowners under this project through its various social media platforms, as well as the development of outreach materials. The project will regularly monitor the data of the clients served under the project by running reports on its case management system, LegalServer, to ensure that at least 40% of grant funds are used to serve socially disadvantaged communities.</p>   |
| <b>Evaluation Strategy</b>                         | <p>NLSLA includes an evaluation and outcome component for all of its projects. The evaluation plan helps the supervisor determine what data should be collected and monitored through NLSLA's case management system, LegalServer. A project management report will be created to track any data points that will effectively inform project staff of the overall status of the project outcomes. The supervisor of this project, Ms. Garcia, in collaboration with Mr. Koenig, will regularly review the data, assess progress and make adjustments as necessary to ensure the project is operating in an efficient and effective manner and meeting the project's goals. The data points include case outcome, level of service, demographic information and monetary benefits. For example, the estate planning work saves litigants approximately \$2,500 per person or \$3,400 per couple in legal fees and an average of \$20,000 to \$40,000 per family by avoiding probate.</p> <p>NLSLA has over 50 years of experience in managing complex grants and leveraging technology to track multiple funding sources and expenditures. LegalServer also supports fiscal oversight of the project to ensure compliance and efficient use of program funds. A unique funding code is created for each new project or funding source. Each time slip is associated with the appropriate funding source for that activity. Management utilizes LegalServer to produce detailed reports on all time and cases billed to a project and reviews the time slips to ensure appropriate billing.</p> <p>Additionally, the project will use anonymous surveys sent to clients served under the project for evaluation purposes.</p> |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>                           | Neighborhood Legal Services (NLS)  |  |
| <b>Project Name</b>                                | Home Preservation Through Mobile Home Advocacy   |  |
|  | <b>Total Amount Requested</b>  | <b>Total Amount Sub-Granted</b>  |
|  | \$ 795000  | \$0  |
|  | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>  | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|  | 11   | 13   |
| <b>County(ies) Served</b>                          | Los Angeles  |  |
| <b>Project Abstract</b>                            | <p>Mobile homes are the last form of affordable housing in California, where home values have skyrocketed in the last two years, amid the Covid-19 pandemic. Through this project, NLSLA will serve mobile home owners in Los Angeles County to preserve their housing. It will target the geographical areas of the Antelope Valley and San Gabriel Valley, and underserved mobile home owners who are older adults, people who are disabled, people of color and/or limited English proficient. Through direct representation and community outreach and education, NLSLA will assist on a range of legal issues to preserve the home. The legal issues to be addressed include laws and protections available to mobile home owners in preserving their home, including rent control laws for their space rent, tenancies in mobile home parks that threaten homeownership, park and mobile home conditions, and representation in park closure or change of use cases.</p>   |  |
| <b>Project Goals and Deliverables</b>              | <p>The project will serve mobile home owners in Los Angeles County to preserve their affordable housing. It will target the geographical areas of the Antelope Valley and San Gabriel Valley, and underserved mobile home owners who are older adults, people who are disabled, people of color and/or limited English proficient. Through direct representation and community outreach and education, NLSLA will assist on a range of legal issues to preserve the home. The legal issues to be addressed include laws and protections available to mobile home owners in preserving their home, including rent control laws for their space rent, tenancies in mobile home parks that threaten homeownership, park and mobile home conditions, and representation in park closure or change of use cases. The project will conduct at least one community outreach and education event per quarter, reaching at least 400 mobile home owners per year. The project will also provide legal representation, brief services and/or counsel and advice on 250 matters per year in the area of mobile home preservation.</p>   |  |
| <b>Outreach Strategy</b>                           | <p>The project will engage in community education and outreach. It will partner with local community-based organizations and trust centers to help with cross-referrals, as well as promote or co-sponsor the community education events, including Coalition for Economic Survival, Inland Communities Organizing Network (ICON) in Pomona, Antelope Valley Partners for Health and El Nido. Additionally, NLSLA's Development and Marketing department will be available as needed to support outreach to targeted homeowners through its various social media platforms, as well as the development of outreach materials.</p>  |  |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>NLSLA serves all of Los Angeles County with a special emphasis on the poverty communities of the Antelope, San Fernando, San Gabriel and Pomona Valleys, including the central cities of Glendale, Burbank and Pasadena. NLSLA staff members are housed in four regional offices located in Pacoima, El Monte, Boyle Heights and Glendale. Additionally, NLSLA advocates are co-located in courthouses in Van Nuys, Lancaster, Chatsworth, Pomona, Pasadena and Downtown Los Angeles, as well as hospitals and health centers in Sylmar, Van Nuys, North Hollywood and El Monte. NLSLA's traditional service areas already encompass socially disadvantaged communities as defined by the grant guidelines. Moreover, this project will specifically target the Antelope and San Gabriel Valleys – both of which encompass areas that fall within socially disadvantaged communities. Nevertheless, the project will ensure that at least 40% of grant funds are used to serve mobile home owners from socially disadvantaged communities by engaging in targeted outreach, including conducting community education events, and partnering with local community-based organizations and trust centers to help with cross-referrals. The project will</p> |  |

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|                            | leverage NLSLA's Development and Marketing department as needed to support outreach to targeted homeowners under this project through its various social media platforms, as well as the development of outreach materials. The project will regularly monitor the data of the clients served under this project by running reports on its case management system, LegalServer, to ensure that at least 40% of grant funds are used to serve socially disadvantaged communities.  |
| <b>Evaluation Strategy</b> | <p>NLSLA includes an evaluation and outcome component for all of its projects. The evaluation plan helps the supervisor determine what data should be collected and monitored through NLSLA's case management system, LegalServer. A project management report will be created to track any data points that will effectively inform project staff of the overall status of the project outcomes. The supervisor of this project, Ms. Ocampo, will regularly review the data, assess progress and make adjustments as necessary to ensure the project is operating in an efficient and effective manner and meeting the project's goals. The data points include case outcome, level of service, demographic information and monetary benefits.</p> <p>NLSLA has over 50 years of experience in managing complex grants and leveraging technology to track multiple funding sources and expenditures. LegalServer also supports fiscal oversight of the project to ensure compliance and efficient use of program funds. A unique funding code is created for each new project or funding source. Each time slip is associated with the appropriate funding source for that activity. Management utilizes LegalServer to produce detailed reports on all time and cases billed to the project and reviews the time slips to ensure appropriate billing.</p> <p>Additionally, the project will distribute and collect surveys during the outreach and community education events to obtain feedback about the services provided and effectiveness of the information shared.</p> |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>                           | Open Door Legal (ODL)   |  |
| <b>Project Name</b>                                | Preventing Foreclosures in San Francisco's Low-Income Communities   |  |
|  | <b>Total Amount Requested</b>   | <b>Total Amount Sub-Granted</b>  |
|  | \$ 2000000  | \$0  |
|  | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>   | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|  | 20  | 15   |
| <b>County(ies) Served</b>                          | San Francisco   |  |
| <b>Project Abstract</b>                            | <p>This project aims to prevent the displacement of homeowners and Successors In Interest due to foreclosure in our low-income priority areas. These people often encounter steep barriers in accessing help when their homes are foreclosed upon, and their foreclosures are often caused by several compounding factors.</p> <p>We at Open Door Legal provide legal support in multiple areas, ensuring that we can tackle even the most complicated foreclosure cases. We can prevent home loss using legal work to stop foreclosures, assistance around refinancing mortgages, and the creation of estate plans that prevent our clients' families from having to go through the probate process.</p> <p>We can help anyone who walks in our doors with a foreclosure looming as a result of a judgment against them. We do this holistically, providing legal support in multiple areas like family law, employment law, and more, because foreclosure cases are often legally complex. With the support of CalHFA, we will be able to offer our services to more clients than ever before.</p>                                |  |
| <b>Project Goals and Deliverables</b>              | <p>In the first year, we will focus on hiring, training and onboarding our new Financial Paralegal, Senior Foreclosure Attorney, and Estate Planning attorney. In the first year we also aim to complete 50 advice only intakes and work on 50 cases for homeowners and Successors In Interest. We believe that we will execute 20 trusts and close one case in which we save a home from foreclosure.</p> <p>In the second year we aim to complete 70 advice-only intakes and work on 80 cases for homeowners and Successors In Interest. We believe that we will execute 40 trusts and close three cases in which we save a home from foreclosure.</p> <p>In the third year we aim to complete 70 advice only intakes, and work on 90 cases for homeowners and Successors In Interest. We believe that we will execute 40 trusts and close 6 cases in which we save a home from foreclosure.</p>  |  |
| <b>Outreach Strategy</b>                           | <p>In our outreach work, we will focus on connecting with social workers and financial counseling groups so they know to refer clients in need to us. This is historically our most successful outreach method. In 2021, we worked closely with another group called Daybreak that did door knocking, flyering, and calling to reach out to renters and tell them about our eviction defense services and rental assistance. We reached over 4,600 households and identified hundreds of people in need, many of whom came in for brief services, clinics, or intakes that resulted in open cases. We plan to do this kind of outreach again, only this time, targeting homeowners.</p>   |  |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>Our team is especially focused on serving the Bayview, a socially disadvantaged community in San Francisco which also happens to be where we opened our first office. In 2020, The Bayview had the second-highest homeless population in San Francisco and had the highest percentage increase in neighborhood housing values. According to both HUD and the UCLA Center for Neighborhood Knowledge, the Bayview has been determined to be a QCT and has a high OVI rating.</p> <p>Open Door Legal started in Bayview in 2013 and has continued to serve as a pillar in the community as an advocate for justice. Through our relationship with the San Francisco Housing Development Corporation we are already participating in city efforts to financially support people who can't pay their mortgage, by providing free estate planning services. While we have recently expanded our reach into other low-income neighborhoods of San Francisco, such as the Excelsior and Western Addition Neighborhoods, a majority of our casework still takes place in the Bayview. We are already familiar with the needs of this</p> |  |

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|                            | community, and have built trust with its members so much so that Open Door Legal can show that we have served a neighbor on every residential block of the neighborhood in some capacity.   |
| <b>Evaluation Strategy</b> | We will use several metrics in order to evaluate the effectiveness of our program. First, we systematically collect client feedback. 30 days after a case is opened and 7 days after a case is closed we survey clients using a text message method. For clients who do not respond, we have volunteers who call to collect feedback. The answers to several questions are benchmarked, including our client net promoter score and the % of clients that we've made an "extreme" difference in their lives. Additionally, we directly track outcomes such as number of homes preserved, estate plans completed, and amount of debt canceled - all in our custom-build case management system. When you combine this data with data on throughput and time, we can build a full picture of our effectiveness. |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

|                                       |   |  |
|---------------------------------------|---|--|
| <b>Organization Name</b>              | Public Counsel (PublicCounsel)  |  |
| <b>Project Name</b>                   | CalHFA Foreclosure Prevention Grant   |  |
|                                       | <b>Total Amount Requested</b>   | <b>Total Amount Sub-Granted</b>  |
|                                       | \$ 1800000  | \$537000   |
|                                       | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>   | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|                                       | 23  | 13   |
| <b>County(ies) Served</b>             | Los Angeles   |  |
| <b>Project Abstract</b>               | <p>This proposal consists of four components: outreach, community legal education and empowerment, direct legal services, and social work support for low-income homeowners dealing with the panoply of issues that affect housing security. We will leverage the longstanding relationships with community groups and well-established track record of organizing homeowners of our subgrantee partner, the Alliance of Californians for Community Empowerment (ACCE), in tandem with Public Counsel's experience of providing legal services and case management support to low-income consumers, homeowners, and debtors to serve community members in neighborhoods at risk of foreclosure in Los Angeles County.</p> <p>In addition to a massive outreach campaign, we will provide community presentations and workshops on a range of topics, including applying for the Homeowner Assistance Fund, the foreclosure process, homeowners' options for addressing mortgage arrears, avoiding scams, bankruptcy, reverse mortgages, student loan counseling, and consumer debt defense. We will hold these events in neighborhoods that have been identified as having increased foreclosure risk. Presentations will be given by attorneys, organizers, and/or social workers as appropriate.</p> <p>The goal of these events will be to proactively educate homeowners about their rights and ways to avoid common issues (e.g., title or equity-stripping scams) and to empower homeowners to protect their interests in their homes.</p> <p>Homeowners with specific legal issues that are affecting or have the potential to affect their home will be eligible to receive individual legal assistance. The legal issues we can address include foreclosure prevention (including for reverse mortgages), real estate fraud (including title and equity-stripping schemes), Property Assessed Clean Energy (PACE) lien issues, debt collection defense against judgment liens on property, and financial elder abuse. In addition, Public Counsel attorneys will advise and assist with bankruptcy-related matters for homeowners as they arise. Legal assistance may include counsel and advice, advocacy with mortgage servicers (including addressing servicer errors), negotiations, provision of pro per materials and assistance with litigation in pro per, and representation in litigation.</p> |  |
| <b>Project Goals and Deliverables</b> | <p>Available data suggests that there are many homeowners with mortgage arrears, but we have not yet seen a large influx of clients nor have substantial numbers sought assistance through California's mortgage assistance project. This suggests many homeowners do not know the options available to them.</p> <p>This project will complement Public Counsel's HPIII Homeownership Preservation grant by implementing a large outreach and community education component, which will in turn help us identify homeowners with specific legal needs. By partnering with ACCE, we will engage in direct community outreach and establish connections with homeowners, community centers, and other local organizations, to educate homeowners and decrease the displacement of vulnerable communities.</p> <p>Specifically, we will:</p> <ul style="list-style-type: none"> <li>• Reach 2,000 at-risk homeowners via direct community outreach with ACCE;</li> <li>• Conduct 1-3 community presentations monthly on the topics of applying for the Homeowner Assistance Fund, the foreclosure process, homeowners' options for addressing mortgage arrears, avoiding scams, bankruptcy, reverse mortgages, and consumer debt defense—beginning in the second quarter of the grant</li> </ul>  |  |

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|  | <ul style="list-style-type: none"> <li>• Conduct 3 large-scale community education presentations yearly to educate homeowners about their rights and ways to avoid common issues and to empower homeowners to protect their interests in their homes, beginning in the second quarter of the grant;</li> <li>• Provide social work services at all community presentations and workshops; and</li> <li>• Provide direct legal services to at least 100 clients and social work services to at least 50 clients to improve or maintain their ability to preserve their home.</li> </ul>   |
| <b>Outreach Strategy</b>                           | <p>We will conduct outreach to low-income homeowners in historically underserved neighborhoods at high risk of foreclosure, as identified on the Owner Vulnerability Index. We will do outreach through both digital methods and door-to-door canvassing. ACCE has experience using these strategies, and intends to deploy at least two community organizers to conduct outreach year-round. In addition, in the weeks leading up to one of the larger-scale community education events held through this grant, ACCE will deploy an additional canvass team to engage in concentrated outreach for the event and to staff the event. ACCE will leverage its existing internal groups, including its Education Chapter, which is comprised of parents, some of whom are homeowners. ACCE's organizers and canvass teams operate non-traditional hours to ensure they can meet homeowners when they are at home on evenings and on weekends. Public Counsel will complement ACCE's outreach efforts through its relationships with other community institutions, such as the Los Angeles Public Libraries.</p> <p>All staff will have resources to provide to homeowners on the spot about further legal assistance they can access.</p> <p>We also will utilize digital tools, including databases listing properties in the foreclosure process so that we can specifically target resources to homeowners who are most at risk of losing their homes at a foreclosure sale in the near future. By affirmatively contacting homeowners who may recently have received a notice of default, we hope to educate them about the legitimate options available to them and help them avoid scams.</p> |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>Public Counsel and ACCE will conduct targeted outreach to low-income homeowners in historically underserved neighborhoods and neighborhoods at high risk of foreclosure, as identified on the Owner Vulnerability Index. We will conduct this outreach through both digital methods (including access to a database that will allow us to identify specific properties in foreclosure) and door to door canvassing. ACCE has experience conducting outreach using these strategies, and intends to deploy at least two community organizers to conduct outreach year-round. In addition, in the weeks leading up to one of the larger-scale community education events held through this grant, ACCE will deploy an additional canvass team to engage in concentrated outreach for and staff the event. Finally, ACCE will use its established home defender group to reach homeowners in their own communities, particularly in South and Southeast Los Angeles. Special emphasis will be placed on reaching homeowners with limited English proficiency, homeowners who are elders, and homeowners with disabilities in socially disadvantaged communities.</p> <p>Community presentations and workshops provided under this grant will be targeted to these socially disadvantaged homeowners as well. By holding events in places these homeowners already visit or are familiar with (e.g., nonprofits, churches, senior centers), we can encourage engagement and attendance.</p>   |
| <b>Evaluation Strategy</b>                         | <p>Public Counsel will track the number of clients served, client demographic data, and main and economic benefits achieved. Routine review of this data will ensure the efficacy of our legal services model and allow us to adjust our program plan as necessary to ensure the quality of legal services for homeowners facing foreclosure. All partners will track the number of participants in attendance at workshops, clinics, and community outreach events. In addition to the service and outcome data described above, we will remain in regular contact with ACCE and gather written and oral feedback from them at the project's monthly meetings to ensure that community needs are addressed and to identify any emerging issue impacting homeowners facing foreclosure in Los Angeles County.</p>  |



**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>                           | Public Law Center (PLC)  |  |
| <b>Project Name</b>                                | Orange County Foreclosure Prevention Project   |  |
|  | <b>Total Amount Requested</b>  | <b>Total Amount Sub-Granted</b>  |
|  | \$ 961500  | \$120000   |
|  | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>  | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|  | 6  | 4  |
| <b>County(ies) Served</b>                          | Orange   |  |
| <b>Project Abstract</b>                            | Public Law Center's Orange County Foreclosure Prevention Project builds upon our Affordable Housing and Homelessness Prevention Unit and our Consumer Law Unit to provide increased and expanded services to homeowners facing housing insecurity due to consumer debt and related legal issues. The project will support homeowners across Orange County, and will include a special outreach program for low-income Korean American homeowners and other socially disadvantaged communities.   |  |
| <b>Project Goals and Deliverables</b>              | Project goals will be to provide low-income homeowners in Orange County with assistance with maintaining their housing. This will primarily be accomplished by defending debt collection lawsuits (that could threaten someone's home with a lien), assisting homeowners with home equity and home improvement scams, assisting with HOA issues, and advising on bankruptcy issues. We expect we will screen 100 people over the course of the year, assisting at least 50 with some level of assistance, and taking on 25 for some level of representation. PLC and KCS will provide six know-your-rights presentations per year. We expect three to five referrals per month from KCS to PLC for legal assistance.   |  |
| <b>Outreach Strategy</b>                           | In addition to our over 40 years of experience with and engagement of Orange County low-income communities, we will conduct ongoing outreach at headquarter, clinic and community partner-based spaces, with traditional, ethnic, digital and social media outlets, and through targeted event-based outreach in key socially disadvantaged areas. We will conduct outreach through various sources, but will prioritize our partnership with KCS by coordinating know your rights presentations to KCS constituents (six per year with KCS). We expect three to five referrals per month from KCS to PLC for legal assistance.  |  |
| <b>Focus on Socially Disadvantaged Communities</b> | PLC's existing client population distribution already tracks within both Qualified Census Tracts and High and Highest Owner Vulnerability areas within Orange County. For the proposed project, our outreach and engagement starts with the are immediately surrounding our headquarters in Santa Ana (both a QCT and Highest OV area) and extends northwestward toward Buena Park. While Santa Ana and its surrounding areas have a high population of Latinx community members, Buena Park and its surrounding areas include a high population of Korean Americans. While PLC also serves socially disadvantaged members of the Vietnamese American community residing in and around Little Saigon, this community will not be a primary target for this project. Due to PLC's extensive connection to and outreach to socially disadvantaged Latinx communities throughout Orange County and especially in Santa Ana, we are confident at least 40 percent of grant funds will serve socially disadvantaged communities. Furthermore, PLC designed this project with an expanded role for a longstanding community partner in mind and secured the commitment of Korean Community Service (KCS), which is headquartered in and serves large numbers of clients in Buena Park. |  |
| <b>Evaluation Strategy</b>                         | The Director of Legal Services, a Directing Attorney or a Supervising Attorney review all closed cases to ensure compliance with project goals and PLC policies. The Director of Legal Services meets at least weekly with the Executive Director as an additional layer of supervision and evaluation. PLC's staff will have grant-funded objectives built into their work plans and tied to their performance evaluations. In addition to regularly reviewing advocates work, PLC will regularly review data in PLC's case management system to determine the demographic information of those served by the project. This information from our case management system will be reviewed at monthly check-in meetings of staff on this project, including the Executive Director. To the extent we learn through these regular reviews that   |  |

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|  | <p>we need to adjust our efforts to ensure we are achieving the goals and objectives stated above, we will be able to develop a corrective plan in these meetings and monitor that plan's success.</p> |
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|  | <p>Subgranted project activities will be evaluated during regular check-ins with Project and Organizational leads. Outreach and training materials will also be reviewed by PLC staff with relevant legal, programmatic, and language skills. Formal and informal training participant evaluations may also be utilized depending on initial stakeholder and staff feedback. Due to historically low rates of responses for formal surveys for consumer cases, PLC does not anticipate utilizing surveys. However, case data, including monetary results, will provide a very effective evaluative tool.</p> |
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**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>              | Senior Advocacy Network (SAN)  |  |
| <b>Project Name</b>                   | CALHFA Mortgage Assistance for Central Valley Older Adults   |  |
|                                       | <b>Total Amount Requested</b>  | <b>Total Amount Sub-Granted</b>  |
|                                       | \$ 750000  | \$0  |
|                                       | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>  | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|                                       | 14   | 0  |
| <b>County(ies) Served</b>             | Merced, Stanislaus   |  |
| <b>Project Abstract</b>               | <p>Senior Advocacy Network (SAN) will assist older adult (OA) home owners with information and legal advice on issues regarding home retention. This will include helping them preserve their homes after loss of income caused by unemployment or loss of a spouse, especially those affected by Covid-19.</p> <p>We will provide counseling and advice on reverse mortgages, and review and provide advice on loan modifications. We will prepare title transfers and assist with homestead declarations to protect the OA's equity against future judgments.</p> <p>We will provide assistance with affirmative actions to restore homeowner titles, assist with mortgage relief applications and provide related ancillary legal services such as consumer debt and bankruptcy legal assistance. This advocacy and assistance will allow us to help our most vulnerable and needy OAs retain and remain in their homes as long as they are able to.</p>  |  |
| <b>Project Goals and Deliverables</b> | <ol style="list-style-type: none"> <li>1. Conduct total of 8 or more outreach events annually in Stanislaus and Merced Counties in settings where OAs frequent to increase awareness of the California Mortgage Relief program AND the legal services provided by SAN.</li> <li>2. Improve collaboration among OA providers/legal partners and facilitate a minimum of 3 learning collaboratives and/or trainings annually to increase capacity and skills re legal housing issues in Stanislaus and Merced Counties among OA providers.</li> <li>3. Develop and maintain a bilingual, bicultural SAN CALHFA web page on the existing SAN-SLP website for potential clients and provider organizations that will track the number of visitors to the site. Aim is for 100 views per month.</li> <li>4. Develop informational hand-outs/brochures to disseminate at all outreach, educational and legal clinic events and hand out 500 informational packets per year.</li> <li>5. Provide confidential legal intake clinics in remote areas of counties to meet the client in their home by scheduling 8 intake clinics per quarter at churches, senior centers, restaurant meeting rooms.</li> <li>6. Accept at least 20 new clients per month with foreclosure/home retention services.</li> <li>7. Close at least 50% of all cases per year with a 60% positive resolution rate the first year, increasing to 70% in years 2 and 3.</li> </ol>  |  |
| <b>Outreach Strategy</b>              | <p>SAN has provided legal services in Stanislaus County for 12 years. Merced County is a new geographic area for SAN but the targeted population of both counties is basically the same. (see 2. Target Population discussion). Central California Legal Services staff has agreed to support SAN by referring OAs to us who may benefit from these services. They also agreed to distribute informational/educational resources through their regular channels and we will seek their assistance in finding suitable locations for our presentations.</p> <p>Outreach will begin with press releases to local Spanish and English news media and Radio stations broadcasting in both counties. We will continue our regular outreach through promoting our OA services through community engagement with churches senior centers and at OA events. We will provide OAs with promotional material we have developed. We will visit local flea markets and farmers' markets to hand out presentation announcements and post announcements in neighborhood grocery stores.</p> <p>We will provide information to leaders in communities with people of color to endorse our program and encourage their constituents to attend our presentations in their neighborhoods. We will ask these leaders and elected officials of color to attend these meetings and support us to help us gain the trust of communities who are not aware of our services or our new program that may help them retain their homes.</p> |  |

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|  | However, word of mouth is the best endorsement: we will reach out to past clients to spread the word and bring a friend to our events.  |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>SAN will target populations in Stanislaus and Merced Counties which are smack in the middle of the Central Valley and contain the highest numbers of socially disadvantaged communities (SDC). According to the COVID-19 Pandemic Housing Crisis: Identifying Owner Vulnerable Neighborhoods in California, UCLA May, 2021, geographic areas with the highest OVI are in the agriculture counties, including Stanislaus and Merced Counties. In their study, UCLA researchers identified the Top 20 Most Vulnerable Neighborhoods in California by the OVI. Empire, CA which is in Stanislaus County, was number 5 of 20 of those neighborhoods and is only a few miles from SAN's office. SAN will utilize the QCT and OVI databases to reach out to eligible OAs and to verify they are members of a SDC.</p> <p>Many OAs facing loss of their homes have barriers to obtaining help: language, education, transportation, understanding and lack of knowledge of available resources are all reasons why many OAs of color do not seek legal help and end up losing their homes. Through outreach, education, community forums, bilingual-publications, SAN's web page, podcasts, local newspapers and radio programs, we will target those areas in those counties to inform the population of the services we will provide them to help them retain their homes.</p> <p>Stanislaus County's senior centers in the heart of these mainly rural, socially disadvantaged communities will serve as our primary outreach locations to provide education on the offered services. Enhancing home retention services will offer more hope for those facing loss of their homes.</p> |
| <b>Evaluation Strategy</b>                         | <p>SAN must hold educational presentations to the targeted populations for the program's success. At the end of each presentation, attendees are given a questionnaire/evaluation form which holds a 2-fold purpose: the short questionnaire asks 4 questions to test their understanding of the information we provided. The evaluation form asks about the usefulness of the presentation itself and whether they will seek our assistance. It may also provide a space for them to leave their name and phone number for a follow-up intake. The information provided on these forms is valuable as it will allow us to evaluate the information we provide, the way we present it, the effectiveness of the presenter and whether the client will seek further assistance from our program. Based on the responses, we can revise the information and its delivery so we can assist more OAs.</p> <p>In addition to these forms, SAN will closely monitor goals and deliverables throughout the project to insure the program is on-track. We will use both quantitative and qualitative methods to evaluate project objectives and use the information to make any changes that are necessary.</p> <p>For instance if we receive feedback for housing assistance for a service we are not providing, e.g., litigation against MH parks, we will decide whether it makes sense to add those services to the program, possibly involving private attorneys to co-counsel with SAN.</p>   |

**2022-2025 CALHFA FORECLOSURE PREVENTION GRANT  
PROJECT PROFILE**

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| <b>Organization Name</b>                           | USD School of Law Legal Clinics (USD)   |  |
| <b>Project Name</b>                                | Housing Rights Project - Foreclosure  |  |
|  | <b>Total Amount Requested</b>   | <b>Total Amount Sub-Granted</b>  |
|  | \$ 1174896  | \$0  |
|  | <b>Percent of Total Amount Requested Budgeted for Non-Personnel Costs</b>   | <b>Percent of Total Amount Requested Budget for Administrative Costs</b> |
|  | 21  | 3  |
| <b>County(ies) Served</b>                          | San Diego   |  |
| <b>Project Abstract</b>                            | <p>The University of San Diego's Housing Rights Project—Foreclosure ("HRPF") helps homeowners save their homes and avoid foreclosure through a three-pronged approach. First, the HRPF will assist homeowners avail themselves of COVID-related relief and loss mitigation assistance. Second, HRPF will focus on outreach and education regarding housing retention strategies and foreclosure prevention. Third, HRPF will provide direct legal representation to low-income homeowners in socially disadvantaged communities.</p>  |  |
| <b>Project Goals and Deliverables</b>              | <p>The HRPF's key goals include: (1) educating and training certified law students to assist homeowners in socially disadvantaged communities avoid foreclosure; (2) help struggling homeowners obtain COVID-19 related relief and loss mitigation assistance; and, (3) provide direct legal assistance to homeowners to defend against foreclosure and enforce their housing rights.</p> <p>The HRPF will strive for the following outcomes during the grant term:</p> <p>COVID-19 Relief and Loss Mitigation Assistance: During the grant term, will assist homeowners apply for COVID-19 relief available and loss mitigation assistance to 71 homeowners.</p> <p>Outreach and Education: The HRPF will participate in at least 4 presentations each year to homeowners, offered in English and Spanish, about COVID-19-related assistance and loss mitigation options, predatory lending and fraud issues related to housing, and foreclosure defense and prevention. There will be a total of 12 presentations over the duration of the project. The HRPF will track legislative updates and activities impacting housing retention and foreclosure prevention and provide updates to homeowners.</p> <p>Legal Assistance: Over the course of three years, the HRPF will provide legal services, including legal advice and counsel, to 30 of these distressed homeowners.</p> |  |
| <b>Outreach Strategy</b>                           | <p>USD's outreach strategy to identify, target, and educate eligible homeowners about HRPF's legal services starts with mapping the Qualified Census Tracts within San Diego County. USD will overlay that map with community- and faith-based organizations that have a presence in those communities. USD will then reach out and coordinate with those groups to present to homeowners regarding loss mitigation assistance and foreclosure prevention. Intake will also screen and prioritize people in socially disadvantaged communities and those of low income.</p> <p>In addition to targeting socially disadvantaged communities and indigent clients, the information, presentations, and services will be available in Spanish, as well. As the Hispanic population is the majority in these tracts, all presentations and materials will be available in Spanish and English.</p>  |  |
| <b>Focus on Socially Disadvantaged Communities</b> | <p>HRPF will target and prioritize delivery of services to socially disadvantaged communities in San Diego County. To intentionally provide services to these regions, HRPF will: (1) partner with other organizations in the targeted areas to conduct outreach and education; (2) provide services in Spanish; and, (3) prioritize intakes from these areas.</p> <p>HRPF will also leverage and build relationships with community- and faith-based organizations, local libraries, and real estate professionals within these targeted areas. Together, HRPF and these organizations will provide both virtual and in-person outreach and education to the community within the Qualified Census Tract areas.</p> <p>A critical component of delivering services to people within the Qualified Census Tracts is the provision of assistance in Spanish. In California, Hispanic/Latino households make up just over 60 percent of the Qualified Census Tract and around 57 percent of the Owner</p>   |  |

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|                            | <p>Vulnerability Index. Hispanic families are overrepresented in socially disadvantaged communities. For this reason, the project will hire Spanish speaking staff, conduct outreach and education in Spanish, and provide legal services in Spanish. Materials will be available in English and Spanish, as well.</p> <p>Finally, the project will prioritize intakes from people living within the Qualified Census Tracts. As potential clients call in for legal assistance, the project will collect address information and identify whether the potential client lives within the targeted areas. If the potential client is within a Qualified Census Tract, then that application for services will be given priority for legal services.</p>   |
| <b>Evaluation Strategy</b> | <p>The Housing Rights Project will create customized surveys and case evaluations for closed cases to refine the project's strategies to increase its effectiveness in addressing foreclosure prevention. The surveys will be sent electronically as emails or text messages using Legal Server, the Legal Clinics' cloud-based case management software. The Legal Clinics' staff members will also conduct telephone follow up surveys with former clients to complete any outstanding surveys and obtain additional data as needed. The telephone survey information will also be input into the Legal Server case management system, which has advanced reporting capabilities to generate regular and ad hoc reports for the Project's professors of practice and the Legal Clinics' administrative &amp; faculty directors to determine the effectiveness of the program</p> |

**The State Bar of California  
Grant Management Assessment  
for 2022 CalHFA Foreclosure Prevention Applicants**

**Name of Organization**

**Name of Person Completing the Form**

**Date Form is Completed**

Per Title 2 CFR § 200.332, The State Bar of California is required to evaluate the risk of noncompliance with federal statutes, regulations and grant terms and conditions posed by each subrecipient of pass-through funding. This assessment is made in order to determine and provide an appropriate level of technical assistance, training, and grant oversight. The following are questions related to your organization's experience in the management of federal grant awards.

For purposes of completing this questionnaire, executive leadership means the individual(s) who has primary responsibility for the organization as a whole, grant manager is the individual who has primary responsibility for day-to-day administration of the grant, bookkeeper/accounting staff means the individual who has responsibility for reviewing and determining expenditures to be charged to the grant award, and organization refers to the subrecipient applying for the award.

| <b>Assessment Factors</b> |   | <b>Assessment Response</b> |
|---------------------------|---|----------------------------|
| 1                         | Has the organization had a change in executive leadership in the last three years?                              |                            |
| 2                         | How many years of experience does the current grant manager have managing grants?                               |                            |
| 3                         | How many years of experience does the current bookkeeper/accounting staff have managing grants?                 |                            |
| 4                         | Are individual staff members assigned to work on multiple grants?   |                            |
| 5                         | How many federal grants does the organization currently receive?  |                            |
| 6                         | What is the approximate total dollar amount of all grants the organization receives?                            |                            |
| 7                         | What is the approximate total dollar amount of all grants the organization receives from federal grant sources? |                            |
| 8                         | Does the organization receive any funding directly from the federal government?                                 |                            |
| 9                         | Does the organization use timesheets to track the time staff spend working on specific activities/projects?     |                            |
| 10                        | How often does the organization have a financial audit?   |                            |

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| 11  | Has the organization received any audit findings in the last three years?  |                     |
| 12  | How many Single Audits has the organization had in the last 5 years?   |                     |
| 13  | Does the organization maintain policies which include procedures for assuring compliance with the terms of grant awards?                               |                     |
| 14  | Does the organization have a written policy to charge costs to grants?   |                     |
| 15  | Does the organization have an accounting system that will allow it to completely and accurately track the receipt and disbursements of funds by award? |                     |
| 16  | Does the organization have written procurement policies?   |                     |
| 17  | Does the organization get multiple quotes or bids when buying items or services?   |                     |
| 18  | Does the organization maintain policies which include segregation of fiscal duties?  |                     |
| 19  | Does the organization have a whistle blower policy?  |                     |
| 20  | How many years does the organization maintain receipts, deposits, cancelled checks, invoices, etc.?  |                     |
| 21  | Does the organization have procedures to monitor sub-grants to other entities?   |                     |
| <b>Certification:</b> This is to certify that, to the best of our knowledge and belief, the data furnished above is accurate, complete and current. |  |                     |
| <b>Signature: (Authorized Agent)</b>  |  | <b>Date</b>         |
|   |  |                     |
| <b>Print Name and Title</b>   |  | <b>Phone Number</b> |
|   |  |                     |

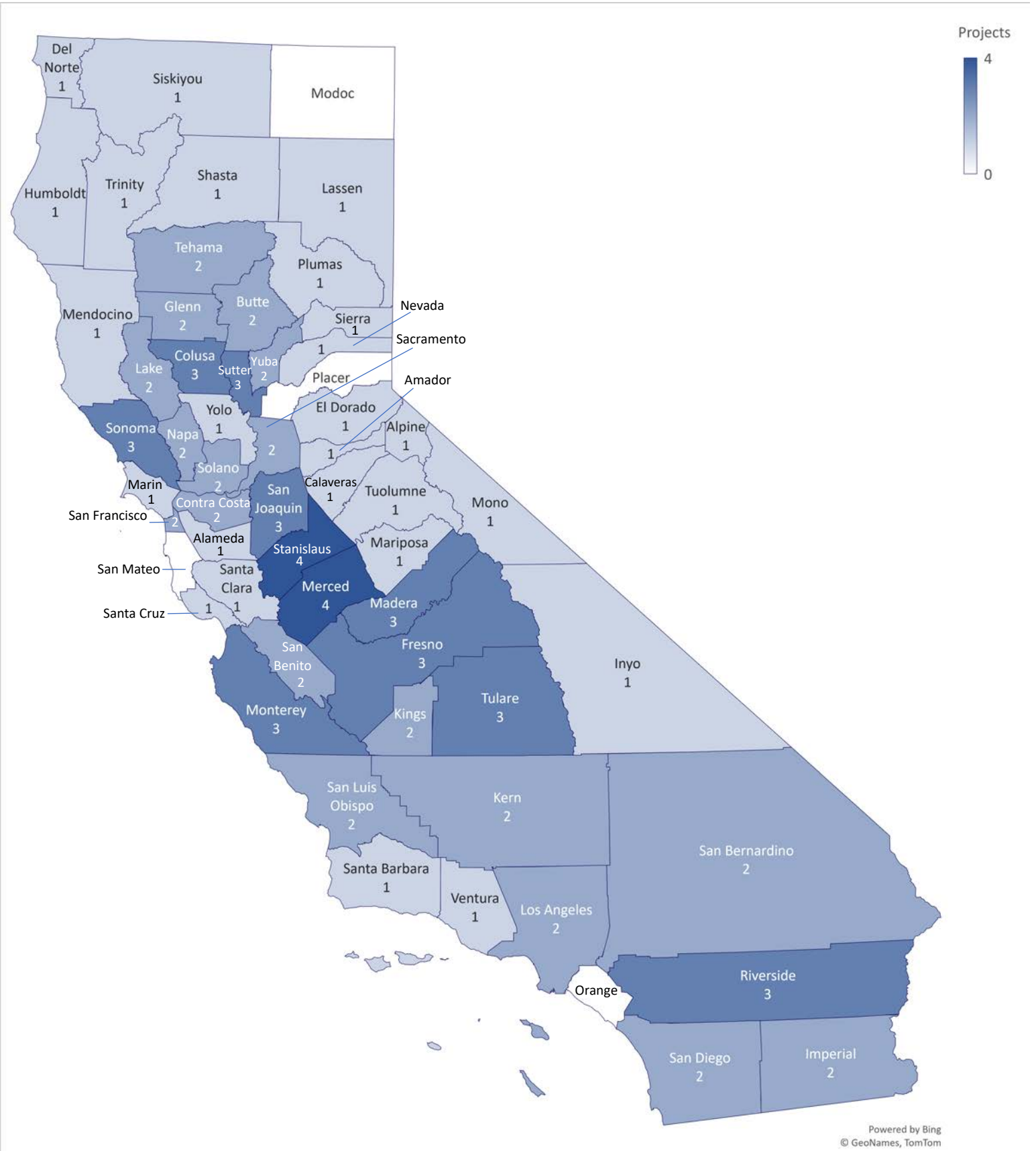
| Part 2 - State Bar Staff Assessment  |  |          |
|--------------------------------------|--|----------|
| State Bar Risk Assessment of Grantee |  | Response |
| 1                                    | Number of times the to organization has had late audit submissions in the last 3 years                             |          |
| 2                                    | Number of times the organization has had late report submissions in the last 3 years.                              |          |
| 3                                    | Number of times the organization requested a budget revision or carryover over 50% during the last 3 years.        |          |
| 4                                    | Did the grantee have any program findings from their last State Bar monitoring visit.                              |          |
| 5                                    | How many fiscal findings did the grantee have at their last State Bar monitoring visit with the State Bar?         |          |
| 6                                    | How long has the organization been a State Bar grantee?  |          |
| 7                                    | Has the organization experienced a substantial increase (25%) in qualified expenditures over the last fiscal year? |          |
| 8                                    | Has the organization been asked to appear before LSTFC   |          |



|   |   |  |
|---|---|--|
| 9                                       | Has the organization been asked to appear before the Eligibility and Budget Review Committee?                   |  |
| 10                                      | Has the organization been asked to appear before the Eligibility Review Conference during the past three years? |  |
| 11                                      | Are there any other factors that would indicate the organization may be a high risk organization?               |  |
| <b>Total State Bar Assessment Score</b> |   |  |

### Map of Recommended CalHFA Proposals: Number of Projects that Would Serve Each County

In addition to the organizations represented on this map, two of the recommended proposals would serve the entire state. Therefore, every county stands to benefit from the 11 organizations that the scoring team has recommended to receive funding. The map below, however, plots the 9 organizations that would focus their services on particular counties.



**Organizations that Propose to Serve Specific Counties:**

| Organization                            | Counties Served   | Score | Funding Requested | Funding Recommended |
|---|---|-------|-------------------|---------------------|
| Housing and Economic Rights Advocates   | Butte, Colusa, Contra Costa, Fresno, Glenn, Imperial, Kern, Lake, Los Angeles, Madera, Merced, Monterey, Riverside, Sacramento, San Bernardino, San Joaquin, San Luis Obispo, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo  | 88    | \$2,400,000       | \$2,000,000         |
| Legal Access Alameda                    | Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Mono, Monterey, Napa, Nevada, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, Santa Clara, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yuba | 87    | \$752,475         | \$700,000           |
| Public Counsel                          | Los Angeles   | 87    | \$1,850,579       | \$1,190,000         |
| California Rural Legal Assistance, Inc. | Colusa, Fresno, Imperial, Kings, Kern, Madera, Merced, Monterey, Napa, Riverside, San Benito, San Joaquin, San Diego, San Luis Obispo, Santa Barbara, Santa Cruz, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yuba   | 83    | \$2,400,000       | \$1,900,000         |
| Legal Aid of Sonoma County              | Sonoma  | 83    | \$1,102,500       | \$800,000           |
| Senior Advocacy Network                 | Merced, Stanislaus  | 83    | \$750,000         | \$750,000           |
| Legal Assistance to the Elderly         | San Francisco   | 82    | \$902,791         | \$900,000           |
| Legal Aid Society of San Diego          | San Diego   | 77    | \$2,400,000       | \$800,000           |
| Legal Aid Society of San Bernardino     | Riverside, San Bernardino   | 70    | \$1,000,005       | \$800,000           |

**Organizations that Propose to Offer Statewide Services:**

|  |           |    |           |           |
|--|-----------|----|-----------|-----------|
| California Advocates for Nursing Home Reform | Statewide | 82 | \$451,678 | \$450,000 |
| National Housing Law Project                 | Statewide | 82 | \$807,750 | \$750,000 |