



The State Bar of California

OPEN SESSION AGENDA ITEM 4.1 OCTOBER 2023 LSTFC BANK GRANTS COMMITTEE

DATE: October 30, 2023

TO: Members, Legal Services Trust Fund Commission Bank Grants Committee

FROM: Jennifer Zelnick, Senior Program Analyst, Office of Access & Inclusion

SUBJECT: Approve 2024–2025 Bank Grant Funding Recommendations

EXECUTIVE SUMMARY

In 2015 and 2016, the State Bar of California received over \$50 million from Bank of America and Citi in accordance with settlement proceeds known as Bank Community Stabilization and Reinvestment Grant (BCSR) funds. To date, the State Bar has allocated over \$46.96 million of these funds to foreclosure prevention and community redevelopment legal services (bank grants).

After allocating approximately five percent of the remaining funds (\$237,933) to the State Bar for grant administration, the remaining \$4,520,570 of BCSR funds will be distributed through a competitive request for proposals (RFP) process. On July 28, 2023, the Bank Grants Committee (Committee) approved the scoring rubric, RFP, and timeline for making 2024–2025 bank grants. This memo describes the scoring team’s recommendations for the 2024–2025 bank grant awards for the Committee meeting on October 30, 2023.

BACKGROUND

In 2015 and 2016, the State Bar of California received over \$50 million from Bank of America and Citi in accordance with settlements with the U.S. Department of Justice. These national settlements provided funds to Interest on Lawyers’ Trust Accounts (IOLTA) organizations in every state for “foreclosure prevention legal assistance and community redevelopment legal assistance.” The State Bar, through the Legal Services Trust Fund Commission (LSTFC),

previously allocated over \$46.96 million to fund 123 awards through several rounds of competitive and formula grants, as well as 74 planning grants.

The most recent bank grants ended on December 31, 2022. After allocating approximately five percent of the remaining funds (\$237,933) to the State Bar for grant administration, the remaining \$4,520,570 of BCSR funds will be distributed through a competitive RFP process. On March 24, 2023, the LSTFC delegated authority to the Committee approval of the scoring rubric, RFP, and timeline for making 2024–2025 bank grants.

The State Bar received 29 2024–2025 bank grant applications from 22 qualified legal services projects (QLSPs) and seven support centers, requesting \$14,388,163 total. Six projects proposed foreclosure prevention legal services and 23 proposed community redevelopment legal services. While some applicants proposed new projects, others proposed expanding services into new counties or extending or restarting current or previous bank grant projects. Please see Attachment D for profile sheets detailing each application.

DISCUSSION

SCORING CRITERIA

On July 28, 2023, the Committee adopted the following rubric for the 2024–2025 bank grant awards:

Category	Exceeds Expectation	Meets Expectation	Below Expectation	Not Addressed
Project impact and strategies: The applicant proposes a project that significantly and directly addresses or will address a compelling need for the particular foreclosure prevention or community redevelopment intervention(s).				
Number of points	X25 points	X19 points	X11 points	X0 points
Administration: The applicant demonstrates that it has the organizational capacity (e.g., supervision structure and resources) that it needs to meet the proposal objectives. The applicant also demonstrates that it has the qualifications (e.g., supervision knowledge, experience, and				

Category	Exceeds Expectation	Meets Expectation	Below Expectation	Not Addressed
relationships), resources, and/or partners that it needs to meet the proposal objectives.				
Project evaluation: The applicant details how it will acquire and use data to measure the effectiveness in its services and meet reporting requirements.				
Serves rural populations: The applicant presents a strategy to meet the foreclosure prevention or community redevelopment legal needs of specific rural or frontier communities.				
Partnerships and/or subgrants: The applicant would leverage partnerships with and/or subgrants to community-based organizations or local jurisdictions.				
Number of check marks	X15 points	X10 points	X5 points	X0 points
Subtotal				
Total				

The request for proposals (Attachment A) notes that the rubric is a tool to guide Committee discussion of projects. A comparatively high score does not guarantee funding. The Committee may still exercise discretion to make awards that best accomplish the statewide goals of this funding. This could happen, for instance, if they find that a project would provide high-quality and badly-needed services to communities—geographic or otherwise—that 2024–2025 bank grants funding would otherwise struggle to reach.

The following explanations accompany the rubric:

- **Project impact and strategies:** Applicants should explain how the project’s strategies and goals—activities, partnerships, outputs, outcomes, etc.—will directly and significantly prevent foreclosure or redevelop communities. 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 to implement and manage the project. Signs of strong administration include sufficient staffing, leadership, project monitoring, outreach, and resources. An applicant's history of achieving deliverables and complying with the requirements—including deadlines—for other grants is relevant to this criterion.
- **Project evaluation:** Applicants should describe a strategy—frequency, diversity of approaches, etc.—to assess the effectiveness of project services. The project should gather and analyze data in time to inform services strategy during the grant period. Dedicating financial and other resources to evaluation is relevant to this criterion.
- **Serves rural populations:** Applicants should describe the extent to which they would serve rural communities. The more the project would concentrate its efforts on rural populations, the more likely it will score a meets or exceeds expectations in this category.

Applicants should also detail their strategy for serving rural Californians. The strategy should consider the challenges they face—economic, geographic, political, and otherwise—to safe and reliable housing. Likewise, it should address the likely challenges to providing services. Proposals ought to explain how the project will prioritize outreach and services to rural areas rather than just affirm their eligibility.

The California Commission on Access to Justice recommends defining “rural” as areas that meet the medical service study area (MSSA) standard for “rural” or “frontier.” The California Office of Statewide Health Planning and Development identifies MSSAs using sub-county clusters of census tracts. The California Commission on Access to Justice argues that MSSA categories of rural and frontier—as opposed to urban—are better suited than counties to classify rural areas. Rural MSSAs have 50,000 or fewer residents and population densities below 250 people per square mile. “Frontier” MSSAs have population densities of fewer than 11 people per square mile.⁵ Applicants must use the MSSA categories of rural and frontier to earn preference points for this rubric category.

- **Partnerships and/or subgrants:** Applicants should describe their partnerships with and/or subgrants to community-based organizations and/or local jurisdictions. Scores in this category may reflect, among other things, the strength to the project of the partnership(s) or subgrant(s), and effectively demonstrating that these relationships may enable applicants to expand service provisions and/or populations reached. Applicants who propose strategic subgrants that enhance the project will score better than partnerships alone.

The following provide guidance for “not addressed,” “below expectations,” “meets expectations,” and “exceeds expectations”:

- **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 articulates only a vague intention to do so.
- **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.” For example, the proposal might lack sufficient detail, explanation, or basis in fact to demonstrate its contours or likelihood of success. Since such a proposal might still articulate a feasible project, this score confers some points.
- **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.
- **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. Or the proposal might be exceptionally detailed, thorough, evidence-driven, or otherwise well-conceived and convincing.

REVIEW PROCESS

Given the short timeline to review submissions, the LSTFC delegated authority to staff to score the 2024–2025 bank grant applications in consultation with the Committee. The Committee identified at least two ways that it would advise staff:

- (During scoring) Two commissioners, including the Chair, would participate in all scoring sessions.
- (After scoring) The Committee would discuss the scoring team’s results and adjust awards as appropriate.

The scoring team consisted of two commissioners and two staff members from the Office of Access & Inclusion. The team evaluated all 29 applications using the rubric and definitions above.¹

SCORES

The four-member scoring team arrived at unified scores and funding figures for every proposal. The highest score was 75 out of 85 points. The lowest score was 26 points. Given the small

¹ See “Scoring Criteria,” *supra*.

amount of funding available, the scoring team recommends funding the 10 highest-scoring proposals—those with 75 to 59 points:

Recommended Proposals
(From High Score to Low Score)

Applicant	Total Score
Bet Tzedek Legal Services	75
San Diego Volunteer Lawyer Program	75
East Bay Community Law Center	70
Central California Legal Services	64
OneJustice	64
Public Advocates Inc.	64
Riverside Legal Aid	64
Legal Aid Foundation of Santa Barbara County	60
Family Violence Appellate Project	59
Inner City Law Center	59

These 10 proposals include two support centers and eight QLSPs. Two proposals address foreclosure prevention and the other eight address community redevelopment. All ten proposals include subgrants. Seven of these proposals (70 percent) scored “exceeds expectations” in two or more categories. All but one of them (90 percent) scored points for serving rural populations. The recommended proposal without points in this category nonetheless scored an “exceeds expectations” for all other rubric criteria. Attachment C provides a detailed breakdown of the scores for all proposals.

FUNDING LEVELS

The scoring team allocated the \$4,520,570 available for 2024–2025 bank grant awards starting with the highest scoring application. It then proceeded to the second-highest scoring proposal and so on until it had exhausted the pool of funds.

In determining the appropriate amount of funding to award, the scoring team considered, among other factors:

- The proportionality of the project deliverables to the funding request;
- The need to cut \$847,349 from the combined asks of these 10 applications;
- The degree of fiscal conservatism in the budget, given the narrative explanations;
- The applicant’s capacity to implement an impactful project with less than the full amount requested; and
- The sufficiency of the budget narrative and other explanations.

Award Recommendations
(From High Score to Low Score)

Applicant	Score	Request	Recommend
Bet Tzedek Legal Services	75	\$500,000	\$475,000
San Diego Volunteer Lawyer Program	75	\$600,000	\$570,000
East Bay Community Law Center	70	\$402,657	\$362,000
Central California Legal Services	64	\$500,000	\$425,000
OneJustice	64	\$400,000	\$340,000
Public Advocates Inc.	64	\$600,000	\$510,000
Riverside Legal Aid	64	\$500,000	\$425,000
Legal Aid Foundation of Santa Barbara County	60	\$222,760	\$200,570
Family Violence Appellate Project	59	\$892,502	\$660,000
Inner City Law Center	59	\$750,000	\$553,000
Total			\$4,520,570

The above organizations would receive, on average, 86 percent of their combined budget request (\$5,367,919). Staff followed up with each program to confirm that they would either not adjust their deliverables, or would adjust their deliverables proportionately, if they received the recommended amount of funding. Attachment B compares each proposal's funding request to the scoring team's funding recommendation.

CONCLUSION

Funding the recommended proposals would achieve the settlement agreement's policy goals. These applicants have proposed high-impact projects throughout the state. Every one of them describes a compelling foreclosure prevention or community redevelopment legal services intervention. Foreclosure prevention projects would provide legal services to rural homeowners who are often non-English speaking persons of color as well as to rural seniors. Community redevelopment projects would provide legal services to low income, Black, Indigenous, and women-led microbusinesses; advocate for housing stability for survivors of gender-based violence; build capacity for impacted communities to advocate for social housing and renter protections; and assess and develop a new training program for pro bono management to improve outcomes for low-income Californians. Nine out of ten proposals would serve rural communities. Excluding four projects that propose to serve the entire state, the recommended organizations would serve nine counties.² All 10 projects include strategic subgrants to enhance their efficacy.

RECOMMENDATIONS

² The 12 counties served are: Alameda, Kings, Los Angeles, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, and Tulare. As Attachment E illustrates, the recommended projects pay careful attention to rural California.

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

RESOLVED, that the Legal Services Trust Fund Commission Bank Grants Committee recommends the 2024–2025 bank grant recipients and amounts as described herein.

ATTACHMENTS LIST

- A.** 2024–2025 Bank Community Stabilization and Reinvestment (Bank Grant) Grant Request for Proposals (RFP)
- B.** Scores and Funding Recommendations for the 2024–2025 Bank Grant Applications
- C.** Breakdown of Scores for the 2024–2025 Bank Grant Applications
- D.** Profile Sheets of the 2024–2025 Bank Grant Applications
- E.** Map of Recommended 2024–2025 Bank Grant Projects



The State Bar of California

2024–2025 Bank Community Stabilization and Reinvestment (Bank Grant) Grant Request for Proposals

BACKGROUND

In 2015 and 2016, the State Bar of California received over \$50 million from Bank of America and Citi in accordance with bank settlements with the U.S. Department of Justice (U.S. DOJ). These national settlements provided funds to Interest on Lawyers' Trust Accounts (IOLTA) organizations in every state for "foreclosure prevention legal assistance and community redevelopment legal assistance." The Legal Services Trust Fund Commission (LSTFC) has since allocated about \$49.96 million to fund 123 awards through several rounds of competitive and formula grants, as well as 74 planning grants.

On March 24, 2023, the LSTFC approved the distribution of \$4,758,503—the remaining Bank Community Stabilization and Reinvestment Grant (BCSR) funds—for 2024–2025 bank community stabilization and reinvestment grants (2024–2025 bank grants). After administrative costs of approximately five percent (\$237,933), the amount available for 2024-2025 bank grants is \$4,520,570 as described below. 2024–2025 bank grant applications are due on August 30, 2023, at 5:00 p.m. (PDT).

ELIGIBILITY TO APPLY

Eligibility to apply for a 2024-2025 bank grant is restricted to qualified legal services projects (QLSPs) or support centers as defined in Business and Professions Code section 6213. Applicants must have received an IOLTA grant from the LSTFC for 2023. Projects must provide legal assistance in either foreclosure prevention or community redevelopment as defined below. Projects must include a minimum of one partnership or subgrant. Partners and subgrant recipients need not be current QLSPs or support centers and may also be community-based organizations or local jurisdictions. Funding caps are based on the total number of organizations collaborating on the project.

GRANT PARAMETERS

The Bank Grants Committee (Committee) has approved the following grant parameters for making 2024 – 2025 bank grant awards:

1. 2024–2025 bank grants may only fund work in foreclosure prevention or community redevelopment legal assistance:
 - **Foreclosure prevention legal assistance:** Proposals should describe how grant funds will prevent foreclosure in the communities served. Applicants should discuss specifically which foreclosure trends and ongoing borrower needs the project seeks to address, and how the proposed services will meet those needs. Strategies may be across a broad range of options including but not limited to advice and counsel, representation, mediation programs, or policy and impact work. Regardless of strategy, projects should reflect an understanding of the current needs and challenges within the communities to be served, knowledge of successful models, flexibility and creativity, and necessary collaborations to achieve stated goals.

Examples of legal assistance for foreclosure prevention include:

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

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

Proposals that include work that is clearly not qualifying—such as eviction defense for individual tenants in already foreclosed properties—will likely not

receive funding. Applications will be reviewed based on the information provided and it is the applicant's responsibility to establish, in the original application, the connection to qualified purposes.

Alternatively, applicants may propose:

- **Community redevelopment legal assistance:** Proposals should describe how grant funds would be used for community redevelopment legal services. Proposed projects should promote economic development by providing legal services that revitalize or stabilize low-income communities. Strategies may include counseling advocacy groups, transactional law, representation, or policy and impact work. Regardless of strategy, proposals should reflect an understanding of the current needs and challenges within the communities to be served, and the knowledge of successful models for meeting those needs. The applicant should have established partnerships that advance the stated goals.

Applicants should present projects that will have lasting impact on communities. For this grant, community redevelopment legal assistance is different than legal aid to specific individuals. **For individual services to qualify as community redevelopment work, the services must be tied to broader systemic work that benefits the community.**

Examples of community redevelopment legal assistance include:

- Transactional support such as developing the capacity of nonprofit organizations that serve low-income communities; supporting projects typically considered community development such as development and preservation of affordable housing, childcare, senior centers, job training centers, day labor centers, etc.; or support for micro-businesses and low-income entrepreneurs, or other local and community-owned services (e.g., childcare and credit unions);
- Developing the capacity of low-income community members to advocate on behalf of their community with respect to proposed laws or legislative action, whether by representing a nonprofit organization or a community group;
- Representation of low-income communities with respect to community conditions (e.g., with respect to environmental justice, equity in transit-oriented development, prevention and elimination of homelessness, inclusion of affordable housing, and other matters that protect the healthy development of communities);
- Legal assistance that is transformative to a community, promotes systemic change, promotes economic security, and/or has broad impact;
- Redevelopment assistance to cities and counties (e.g., ensuring that localities and developers meet their obligations to provide adequate relocation assistance and replacement housing for families displaced by

redevelopment);

- Devising program, policy, and legislative solutions to the loss of affordable housing, other affordable housing advocacy to combat displacement and enforce redevelopment law;
- Developing anti-displacement and gentrification-prevention strategies;
- Strategies to eliminate and prevent conditions of blight; and
- Legislative or administrative advocacy.

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

2. **Partnerships and/or subgrants:** Projects must be proposed by a QLSP or support center partnering with or subgranting to at least one other organization. There is not a specific date by which partnerships and/or subgrant relationships must have been established, however, the proposal should describe how the partnership(s) and/or subgrant(s) strengthen the project. If applicable, the application must also describe how these collaborations will enable applicants to expand services and/or populations reached. **Applicants may receive a higher score in this category if they subgrant to—rather than simply partner with—the other organization(s).**
3. **Preference for serving rural populations:** Applicants may receive points if they establish that their services will benefit rural Californians. The California Commission on Access to Justice recommends defining “rural” as areas that meet the medical service study area (MSSA) standard for “rural” or “frontier.” The California Office of Statewide Health Planning and Development identifies MSSAs using sub-county clusters of census tracts. The California Commission on Access to Justice argues that MSSA categories of rural and frontier—as opposed to urban—are better suited than counties to classify rural areas. Rural MSSAs have 50,000 or fewer residents and population densities below 250 people per square mile. Frontier MSSAs have population densities of fewer than 11 people per square mile.¹
4. **Funding Caps:** There is no minimum amount of funding that projects may request. The maximum that an applicant may request is determined by the total number of partnerships and/or subgrants involved in the project. Each project must consist of one QLSP or support center applying for the 2024-2025 bank grant and at least one partnership and/or subgrant.

Applicants may propose to partner with or subgrant to both IOLTA and non-IOLTA providers. Subgrants do not change a project’s funding cap. If a QLSP or support center

¹ MSSA data is available on the California State Geoportal at <https://gis.data.ca.gov/datasets/CHHSAgency::medical-service-study-areas/explore?filters=eyJERUZJTklUSU90IjpbIjJ1cmFslwiRnJvbnRpZXIiXX0%3D&location=36.206796%2C-118.684374%2C7.63>. This link provides data with the following filters for definition: “Rural” and “Frontier.”

applies for a grant and is also a subgrantee for another project, the subgrant amount will not count towards the funding cap in their application. However, the total amount requested per organization (as an applicant and subgrantee) may be taken into consideration when determining grant awards. QLSPs and support centers that both apply for a grant and are listed as a subgrantee must demonstrate that the separate grants will not fund the same activities.

The funding caps will be:

- Two organizations (including the applicant) may apply for up to \$250,000 per year for a total of \$500,000 over two years;
- Three organizations (including the applicant) may apply for up to \$300,000 per year for a total of \$600,000 over two years;
- Four organizations (including the applicant) may apply for up to \$375,000 per year for a total of \$750,000 over two years; and
- Five or more organizations (including the applicant) may apply for up to \$450,000 per year for a total of \$900,000 over two years.

The Committee seeks to fund high-impact projects that, within the scope of U.S. DOJ settlement parameters, provide foreclosure prevention or community redevelopment legal assistance. The Committee also seeks to fund a diversity of projects throughout the state.

SCORING CRITERIA

LSTFC award decisions are final and without appeal. A successful proposal will persuasively describe the applicant's ability to perform the proposed work, including, among other factors:

- Identifying how the proposed project aligns with scope of foreclosure prevention or community redevelopment legal assistance as this RFP describes above.
- Articulating the needs of a defined target population(s), with consideration to indigency, and to other particularly underserved communities, such as those of persons with limited-English language proficiency, immigrant populations, or persons with disabilities. While there are no income-eligibility requirements for this funding, proposals must demonstrate what income levels the project will serve. Income eligibility might be, for example, service to persons at 400 percent of the federal poverty threshold, or 80 percent of the Home Affordable Modification Program level for the county, particularly if the target population is an underserved community.
- Describing the anticipated outcomes of the services, including the number of people that will be served, and the nature of the impact on the targeted population(s). Applicants should identify goals of specific partnerships/subgrants, activities, and deliverables they seek to achieve with this grant. Grant deliverables must be achievable within the period of the proposed grant. While funding a portion of a project (e.g., impact litigation) coupled with other funding as a bigger project, or over a longer term,

will be considered, the proposal should articulate the specific deliverables that will be achieved with this grant funding during the grant period.

- Explaining the extent to which an applicant already has developed necessary relationships or has demonstrated the ability to collaborate with community organizations, local jurisdictions, or other stakeholders to accomplish their goals.
- Detailing the value added to the project through strategic subgrants (if any).
- Identifying the applicant's qualifications and ability to perform the proposed work, as well as how the proposed project fits within the applicant's current programming.
- Highlighting how (if at all) the project would serve clients in rural communities.

Additionally, the Committee seeks to fund a diversity of projects and will take into consideration various factors such as geographic region, program size, and project type.

The Committee has adopted the following rubric to guide its deliberations:

Category	Exceeds expectation	Meets expectation	Below expectation	Not addressed
Project impact and strategies: The applicant proposes a project that significantly and directly addresses or will address a compelling need for the particular foreclosure prevention or community redevelopment intervention(s).				
Number of points	X25 points	X19 points	X11 points	X0 points
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Project evaluation: The applicant details how it will acquire and use data to measure the effectiveness in its				

Category	Exceeds expectation	Meets expectation	Below expectation	Not addressed
services and meet reporting requirements.				
Serves rural populations: The applicant presents a strategy to meet the foreclosure prevention or community redevelopment legal needs of specific rural or frontier communities.				
Partnerships and/or subgrants: The applicant would leverage partnerships with and/or subgrants to community-based organizations or local jurisdictions.				
Number of check marks	X15 points	X10 points	X5 points	X0 points
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The rubric is a tool to guide Committee discussion of proposals. A comparatively high score does not guarantee funding. The Committee may still exercise discretion to make awards that best accomplish the statewide goals of this funding. This could happen, for instance, if they find that a project would provide high-quality and badly-needed services to communities—geographic or otherwise—that 2024–2025 bank grants funding would otherwise struggle to reach.

The following explanations accompany the rubric:

- **Project impact and strategies:** Applicants should explain how the project’s strategies and goals—activities, partnerships, outputs, outcomes, etc.—will directly and significantly prevent foreclosure or redevelop communities. 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 to implement and manage the project. Signs of strong administration include sufficient staffing, leadership, project monitoring, outreach, and resources. An applicant’s history of achieving deliverables and complying with the requirements—including deadlines—for other grants is relevant to this criterion.
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gather and analyze data in time to inform services strategy during the grant period. Dededicating financial and other resources to evaluation is relevant to this criterion.

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- **Partnerships and/or subgrants:** Applicants should describe their partnerships with and/or subgrants to community-based organizations and/or local jurisdictions. Scores in this category may reflect, among other things, the strength to the project of the partnership(s) or subgrant(s), and effectively demonstrating that these relationships may enable applicants to expand service provisions and/or populations reached. Applicants who propose strategic subgrants that enhance the project will score better than partnerships alone.

The following provide guidance for “not addressed,” “below expectations,” “meets expectations,” and “exceeds expectations”:

- **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 articulates only a vague intention to do so.
- **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.” For example, the proposal might lack sufficient detail,

² MSSA data is available on the California State Geoportal at <https://gis.data.ca.gov/datasets/CHHSAgency::medical-service-study-areas/explore?filters=eyJERUZJTklUSU90IjpbIjJ1cmFslwiRnJvbnRpZXliXX0%3D&location=36.206796%2C-118.684374%2C7.63>. This link provides data with the following filters for definition: “Rural” and “Frontier.”

explanation, or basis in fact to demonstrate its contours or likelihood of success. Since such a proposal might still articulate a feasible project, this score confers some points.

- **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.
- **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. Or the proposal might be exceptionally detailed, thorough, evidence-driven, or otherwise well-conceived and convincing.

GRANTMAKING TIMELINE

The Committee has approved the following timeline for making 2024–2025 bank grant awards:

Table 1: 2024–2025 Bank Grant Timeline

Date(s)*	Activity
July 28, 2023	Committee approves the timeline, RFP, scoring rubric, and reporting requirements
August 2, 2023	Staff releases the application
August 30, 2023	Applications are due
September 11, 2023	Committee advises the scoring team/calibrates the rubric
September 12-October 13, 2023	Commissioner-staff team scores applications
October 27, 2023	Committee recommends awards
November 9, 2023	LSTFC approves awards
January 1, 2024	Grant period starts

*Some dates are approximate to accommodate applicant, commissioner, and staff availability and needs.

THE APPLICATION

A complete 2024–2025 bank grants application will include the components below. Please see the application instructions for detailed guidance.

1. Project Profile

The project profile will include high-level information about the project such as its award request, other funding (if any), and abstract.

2. Project Description

The project description will include detailed information about the project. This includes, for instance, the project's need, clients, partnerships/subgrants, goals, activities, deliverables, and strategies for outreach, accessibility, and evaluation. It will also ask for detailed narratives about the applicant's qualifications and resources to perform the work effectively.

3. **Project Budget**

The budget will include information on how the applicant proposes to allocate 2024-2025 bank grant funds to the project for two years. Applicants will need to identify staff by their role (e.g., "Managing attorney" or "Legal assistant") and estimate the amount of time that these roles would spend on the project. The project staff, budget, and description should be consistent with one another.

4. **Budget Narrative**

The budget narrative will include 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. **Project Assurances**

The application will include project assurances applicants must acknowledge.

REPORTING REQUIREMENTS

Grantees must report quantitative and qualitative data describing their clients and activities. Additionally, they must agree to provide any additional information required by Bank of America and Citi, their settlement monitors, regulators, or the State Bar. As such, some requirements might become known to the State Bar at a later date.

Reporting requirements will include:

1. **Annual evaluations**

Grantees will submit annual evaluations about outputs and outcomes such as:

- A. Expense Reports: Compare expenditures to the approved budget. Grantees will have to report budget variances exceeding 10 percent to the State Bar as soon as possible.
- B. Services Reports: Annual reports will include data on:
 - i. Main benefits for all cases according to those codes and definitions in the *California Legal Aid Reporting Handbook*.
 - ii. (To the extent possible) Economic benefits for cases that resulted in an award for or savings to the client.
 - iii. For foreclosure prevention legal assistance: total individual served (and how many served were seniors, children, and veterans), and how many foreclosures were prevented.
 - iv. For community redevelopment legal assistance: total individuals,

- nonprofits, and small businesses benefited from these services.
- v. Evaluation of whether project deliverables were met, changes made to work plans, materials produced, and evaluation tools and reports.
- vi. Whether there were unanticipated results, and whether the project helped identify areas of particular need.
- vii. Community impact and response to the services provided.
- viii. (For support centers only) Quantitative and qualitative data about trainings, convenings, research, and other support for qualified legal services projects (QLSPs).
- ix. Any other data necessary to comply with state or settlement reporting requirements.

2. **A Final Evaluation**

Grantees will submit a final evaluation about outputs and outcomes such as:

- A. Service population: How did this project help the people it served? What changed for them, or what negative outcomes were prevented?
- B. Community impact: Describe whether and how this project has helped 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 test 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 already 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 also participating.

- Overview of public policy advocacy activities: Describe any grant-funded public policy advocacy activities, such as regulatory advocacy, your organization engaged in during the grant period.
- Training and support activities: Describe any grant-funded training or other support activities not identified above. For support centers, use this space to provide qualitative data about trainings, convenings, research, and other support for QLSPs.

FOR QUESTIONS

For questions about the 2024 – 2025 bank grants, please contact Jennifer Zelnick, Senior Program Analyst, at (213) 765-1210 or jennifer.zelnick@calbar.ca.gov.

ATTACHMENT B

Scores and Funding Recommendations for the 2024–2025 Bank Grant Applications

Organization	County(ies) served	# of partners	# of subgrants	Amount requested	Proposed sub-grant(s)	Score	Funding recomm.
Bet Tzedek Legal Services	Los Angeles, Riverside, San Bernardino	1	1	\$ 500,000	\$ 200,000	75	\$ 475,000
San Diego Volunteer Lawyer Program	San Diego	3	2	\$ 600,000	\$ 220,000	75	\$ 570,000
East Bay Community Law Center	Alameda	1	1	\$ 402,657	\$ 125,348	70	\$ 362,000
Central California Legal Services	Kings, Tulare	1	1	\$ 500,000	\$ 140,000	64	\$ 425,000
OneJustice	Statewide	1	1	\$ 400,000	\$ 60,000	64	\$ 340,000
Public Advocates	Statewide	2	2	\$ 600,000	\$ 300,000	64	\$ 510,000
Riverside Legal Aid	Riverside	5	1	\$ 500,000	\$ 200,000	64	\$ 425,000
Legal Aid Foundation of Santa Barbara County	San Luis Obispo, Santa Barbara	1	1	\$ 222,760	\$ 61,000	60	\$ 200,570
Family Violence Appellate Project	Statewide	4	4	\$ 892,502	\$ 80,000	59	\$ 660,000
Inner City Law Center	Statewide	3	3	\$ 750,000	\$ 450,000	59	\$ 553,000
Total				\$ 5,367,919	\$ 1,836,348		\$ 4,520,570

ATTACHMENT C

Breakdown of Scores for the 2024–2025 Bank Grant Applications

Organization	Project impact and strategies	Administrati on	Project evaluation	Serves rural populations	Partnerships and/or subgrants	Total score	Funding recomm.
Bet Tzedek Legal Services	25	15	10	15	10	75	\$ 475,000
San Diego Volunteer Lawyer Program	25	15	15	10	10	75	\$ 570,000
East Bay Community Law Center	25	15	15	0	15	70	\$ 362,000
Central California Legal Services	19	10	10	15	10	64	\$ 425,000
OneJustice	19	15	10	10	10	64	\$ 340,000
Public Advocates Inc.	19	10	15	5	15	64	\$ 510,000
Riverside Legal Aid	19	10	10	15	10	64	\$ 425,000
Legal Aid Foundation of Santa Barbara County	25	10	5	10	10	60	\$ 200,570
Family Violence Appellate Project	19	10	10	10	10	59	\$ 660,000
Inner City Law Center	19	10	5	10	15	59	\$ 553,000
Community Legal Services in East Palo Alto	19	10	5	10	10	54	
Elder Law & Advocacy	19	10	0	15	10	54	
Housing and Economic Rights Advocates	19	10	5	15	5	54	
Lawyers' Committee for Civil Rights	19	10	10	5	10	54	
Legal Aid at Work	19	10	10	5	10	54	
Immigrant Legal Resource Center	11	10	5	15	10	51	
La Raza Centro Legal	11	10	10	15	5	51	

Organization	Project impact and strategies	Administrati on	Project evaluation	Serves rural populations	Partnerships and/or subgrants	Total score	Funding recomm.
California Rural Legal Assistance, Inc.	19	5	10	10	5	49	
Family Violence Law Center	19	10	10	0	10	49	
National Housing Law Project	19	10	0	5	10	44	
Public Counsel	19	10	5	0	10	44	
California Rural Legal Assistance Foundation	11	10	0	10	10	41	
Justice & Diversity Center of the Bar Association of San Francisco	11	10	10	0	10	41	
Asian Pacific Islander Legal Outreach	19	5	0	5	10	39	
Child Care Law Center	19	5	0	5	10	39	
Worksafe, Inc.	19	10	0	0	10	39	
Center for Gender and Refugee Studies - California	11	10	0	5	10	36	
Law Foundation of Silicon Valley	19	10	0	0	5	34	
Inland Counties Legal Services	11	5	0	10	0	26	

Total \$ 4,520,570

Rubric Points Awarded

	Project impact and strategies	Administrati on	Project evaluation	Serves rural populations	Partnerships and/or subgrants
Exceeds Expectations	25	15	15	15	15
Meets Expectations	19	10	10	10	10
Below Expectations	11	5	5	5	5
Not Addressed	0	0	0	0	0

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Asian Pacific Islander Legal Outreach		
Project Name	East Bay-Central Valley Homeowner Assistance Project		
Total Amount Requested	\$600,000	Total Amount Subgranted	\$0
Counties Served	Alameda Contra Costa Merced San Joaquin Solano Stanislaus		
Project Abstract	<p>The Homeowner Assistance Program will provide legal services, education, and outreach to LEP homeowners at risk of foreclosure. Bringing together the experience of Asian Pacific Islander Legal Outreach, Filipino Advocates for Justice, and the Southeast Development Center, the CV-EBHAP will focus on immigrant, elder, and limited-English speaking homeowners, who have been underserved and disproportionately impacted by the foreclosure crisis. The project will provide foreclosure prevention legal services with issues including, but not limited to:</p> <ul style="list-style-type: none"> • Outreach and education on the foreclosure process and legal options • Review of loan documents and counseling regarding loan modifications, and triage for state or federal violations, including HBOR violations • Loan modification assistance, including all consumer options • Negotiation, mediation, and litigation • Loan modification and denial appeals • Reverse mortgage advice to older adults • Pursuing affirmative actions to restore title in other contexts, such as consumer fraud, predatory lending, or financial abuse • Policy advocacy and support services to increase capacity and foster collaborations <p>Culturally competent services will be provided in the language of the client's choice in over 15 languages by project staff. The project will offer all services at community sites in Modesto, Stockton, and Oakland.</p>		
Project Goals and Deliverables	<ol style="list-style-type: none"> 1) Increase in access to and use of coordinated services in at least 70% of project's consumers; 2) Increase in knowledge and awareness about the rights and remedies available to prevent foreclosure in at least 80% of project's consumers; 3) Increase in awareness about community resources available for addressing such needs in at least 80% of project's consumers; 4) Increase in foreclosure prevention in at least 70% of clients; and 5) Increase in housing stability in at least 70% of clients. <p>Deliverables Individuals served: 600 per year Foreclosures prevented: 60 per year Foreclosure clients who benefitted in other ways: 540 per year</p>		

	<p>Following APILO's comprehensive services strategy, project services will include all types of legal assistance that a client may need in relation to foreclosure prevention. CV-EBHA will employ a "housing plus" approach by holistically addressing each client's needs.</p> <p>Community education workshops will be held at senior centers, churches/temples, schools, or other community centers, targeting under-served and LEP residents. Media, especially Asian and Spanish language print and electronic media, as well as the a specially designed multilingual CV-EBHA website, plus websites of partner agencies will be used to promote both public education and CV-EBHA services. The project will provide trainings to staff of community-based organizations in the targeted communities to expand the reach of project.</p>		
Rural Communities Yes/No	Yes	<p>Rural areas of San Joaquin, Merced, Stanislaus counties will be focus of not only direct legal services through in person and zoom clinics sponsored by local community based organizations but also culturally competent and linguistically appropriate community education workshops, staff trainings, and know your rights presentations in partnership with local community based organizations.</p>	
Number of Partners	2	Number of Subgrants	2

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Bet Tzedek Legal Services		
Project Name	Small Business Resource Development and Supports		
Total Amount Requested	\$500,000	Total Amount Subgranted	\$200,000
Counties Served	Los Angeles Riverside San Bernardino		
Project Abstract	<p>Bet Tzedek proposes a community redevelopment project to subgrant and collaborate with Inland Counties Legal Services (ICLS). The project will develop the capacity of both organizations to support micro-businesses and low- and moderate-income entrepreneurs affected by the pandemic and those located in rural, isolated areas throughout Los Angeles, Riverside, and San Bernardino Counties, with a focus on women, disabled, Veteran, immigrant, limited English speaking, LGBTQ, and BIPOC business owners. Through the sharing of resources, volunteers, information, and partnerships, the organizations will expand outreach and education, and improve the deployment of legal services to rural, isolated communities and those most impacted by the pandemic.</p> <p>Having previously partnered under a State Bar grant led by OneJustice, the two organizations will collaborate on a new effort to build the infrastructure necessary to effectively address the specific legal needs of the target population of small business owners. Infrastructure building will include resource development, including the design and deployment of educational presentations and substantive templates such as intake documents and sample agreements. Bet Tzedek will collaborate with ICLS to build strategic collaborations with entities and individuals already working with small businesses, such as community-based organizations and elected officials, to build referral pipelines. Bet Tzedek and ICLS will also undertake an outreach and education strategy to increase small business owners’ awareness of available services and inform them of their rights and responsibilities. Finally, the partner organizations will provide direct services to small businesses, maximizing the delivery of services through the collaborative deployment of law firm volunteers.</p>		
Project Goals and Deliverables	<p>To build the infrastructure necessary to connect with target small business owners, a primary goal will be establishing strategic partnerships, which will facilitate the successful deployment of an aggressive outreach and education campaign and the subsequent delivery of direct representation services, including pro bono services, that will support micro-businesses and low-income entrepreneurs.</p> <p>Goal 1: Create program and community infrastructure for successful delivery of services. Annual Deliverables:</p> <p>1. Develop, tailor, and deploy program infrastructure resources (intake templates, model surveys and outcome measurement rubrics) and substantive resources (model service agreements, NDAs, employee handbooks, etc.) designed to address the needs of rural and underserved areas.</p>		

	<p>2. Establish strategic partnerships with local elected officials and CBOs to develop and deploy referral pipelines and an outreach plan to increase awareness of the program in target communities.</p> <p>3. Conduct 1 roundtable conversation with small business development centers, chambers of commerce, and elected officials to build program/service awareness and develop an understanding of community challenges/needs.</p> <p>Goal 2: Provide education and training to small businesses in targeted communities.</p> <p>Annual Deliverables:</p> <p>1. Conduct 6 webinars in target communities.</p> <p>2. Conduct 2 Small Business Legal Academies (day of programming that combines “Know Your Rights” presentations with on-site intake) in targeted communities.</p> <p>Goal 3: Expand reach of legal services.</p> <p>Annual Deliverables:</p> <p>1. Conduct 150 intakes in targeted communities and assist eligible small businesses with limited action or extended services.</p> <p>2. Deploy law firm and corporate legal department volunteers to represent a minimum of 50 small businesses in addressing legal needs.</p>		
Rural Communities Yes/No	Yes	The project will address community redevelopment by developing the capacity of each partner organization to support micro-businesses and low- and moderate-income entrepreneurs in the following MSSA rural communities: Argus/Borosalvay/Trona; Baker/Harvard/Newberry Springs; Big River/Needles; Barstow/Daggett/Lenwood/Nebo Center/Oro Grande/Yermo; Adelanto/Phelan/Pinon Hills/Victorville Northwest; Lucerne Valley; Joshua Tree/Landers/Morongo Valley/Rimrock/Yucca Valley; Cadiz/Twenty-nine Palms; Big River/Needles; Big Bear Lake/Fawnskin/Moorridge/Running Springs/Sugarloaf; Blue Jay/Crestline/Lake Arrowhead/Skyforest/Twin Peaks; Lytle Creek/Wrightwood; Glen Valley/Mead Valley; Idyllwild/Pine Cove; Chiriaco Summit/Desert Center/Eagle Mountain; and Blythe.	
Number of Partners	1	Number of Subgrants	1

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	California Rural Legal Assistance Foundation		
Project Name	California Housing Equity and Inclusion Initiative		
Total Amount Requested	\$500,000	Total Amount Subgranted	\$200,000
Counties Served	Statewide		
Project Abstract	<p>The grant will support the California Housing Equity and Inclusion Initiative, an innovative project to combat displacement in low-income communities and expand affordable housing for California families, with a particular focus on the needs of low-income renters, owners of manufactured-housing (or “mobile homes”), and rural communities.</p> <p>This proposal will build upon the long-standing partnership between the California Rural Legal Assistance Foundation (CRLAF) and Housing California (Housing CA) to advance racial and economic justice by protecting and expanding access to safe, accessible and affordable housing and preventing displacement of vulnerable communities. The two organizations have worked together to develop and advance policy solutions at the state level that protect renters, establish equitable development policies and address and prevent gentrification and displacement. This includes work to improve, maintain, protect and preserve manufactured housing communities, engage and empower renters living in affordable housing, and expand other low-income tenants’ rights through policy advocacy, direct community engagement, and the continued training of legal aid providers to identify and address threats to affordable housing. The project will help establish legal and policy responses to displacement and the loss of affordable housing, including mobile homes, will increase the capacity of legal services attorneys to combat displacement and loss of affordable rural housing and build the capacity of renters to advocate for solutions to the housing affordability crisis.</p>		
Project Goals and Deliverables	<p>Overarching goal – to prevent anti-displacement, and maintain access to affordable, safe, and decent housing among California’s rural and lowest-income communities.</p> <p>Proposed Goals and Deliverables:</p> <p>Increase capacity of legal services attorneys, legal aid, and other community-based organizations.</p> <p>-Provide 500+ community leaders annually with updates on housing policy developments through state and local task force meetings, webinars, trainings, and conference workshops.</p> <p>-Provide support to legal services attorneys and community organizations seeking assistance on legal rights and strategies to protect low-income tenants and enforce housing laws.</p> <p>-Where appropriate, CRLAF will partner with QLSPs and other legal services organizations to pursue litigation strategies that support and advance project goals.</p> <p>Build the capacity of renters to advocate for solutions to the housing affordability crisis.</p> <p>-Educate 650+ low-income tenants annually on relevant housing law and supportive programs, and how to best advocate for their legal rights.</p> <p>-Provide training, coaching, and consultation to renter coalitions to deepen their engagement in state policy discussions.</p>		

ATTACHMENT D

	<p>Advance statewide policies that expand access to safe, stable, affordable housing and prevent displacement of marginalized people.</p> <ul style="list-style-type: none"> -Establish and advance a shared platform of 2-5 legal and policy responses over the grant period to expand access to affordable housing and prevent displacement. -Host 3-5 coverings over the grant period with community partners working on equitable development and preventing displacement to deepen alignment, develop shared policy priorities, and coordinate statewide advocacy. -Engage in defensive policy advocacy to protect existing, successful programs and fight against the passage of policies that fail to protect low-income residents. 		
Rural Communities Yes/No	Yes	<p>CRLAF serves all rural California counties and regions identified as MSSAs, as one of only two statewide organizations with a primary focus on the housing needs of rural communities. Housing CA also works in isolated regions throughout the state, including each of those identified as MSSAs, whose members include nonprofit affordable housing developers, and community organizations serving rural communities. The community redevelopment work funded under this grant would help ensure that rural community residents—including farmworkers and mobile home owners—are protected from displacement and have access to affordable and accessible housing.</p>	
Number of Partners	10	Number of Subgrants	1

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	California Rural Legal Assistance, Inc.		
Project Name	Foreclosure Prevention		
Total Amount Requested	\$276,238	Total Amount Subgranted	\$0
Counties Served	Fresno Imperial Kern Kings Madera Merced Monterey Napa Riverside San Benito San Bernardino San Diego San Joaquin San Luis Obispo Santa Barbara Santa Clara Santa Cruz Sonoma Stanislaus Sutter Tulare Ventura Yuba		
Project Abstract	<p>Burdened by rising amounts of both mortgage and non-mortgage debt, low-income homeowners across the state face an ever-tightening housing market, threats of foreclosure, predatory and discriminatory financing, and myriad scams. In partnership with Housing and Economic Rights Advocates (HERA), California Rural Legal Assistance, Inc. (CRLA) will provide legal services to prevent foreclosure and help low-income Californians remain in their homes. CRLA will hire a full-time Staff Attorney to provide homeowners with loan document review, mortgage modification, litigation, advocacy, and investigation. When appropriate, the Staff Attorney will also file administrative complaints.</p> <p>Through our partnership, CRLA will refer homeowners to HERA for legal representation, and advertise HERA’s homeownership preservation clinics and presentations. Additionally, HERA and CRLA will co-counsel on litigation when possible.</p>		
Project Goals and Deliverables	The primary goal of the project is to expand the capacity for homeowner preservation services to California homeowners. CRLA will provide direct legal assistance to 100 homeowners over the two-year grant period.		

	<p>100% or 100 homeowners will receive at least counsel and advice or brief services to address foreclosure issues. Foreclosure prevention services will include loan document review, mortgage modification, litigation, advocacy, investigation, and filing administrative complaints to prevent loss of housing. The key performance indicators for foreclosure prevention cases are (1) prevented loss of current housing; (2) negotiated or facilitated move out to provide a “soft landing;” (3) prevented, ended, or obtained relief from unfair or illegal behavior, or otherwise enforce rights or obtain remedies related to housing; (4) obtained relief from foreclosure or property scams; or (5) obtain other housing benefit. CRLA will refer homeowners to HERA for direct services when they do not meet CRLA’s eligibility requirements (e.g., exceed income caps), as well as for litigation when our team is at-capacity to handle litigation in-house.</p>		
Rural Communities Yes/No	Yes	The project will address foreclosure prevention in rural communities across California. As an organization that has been a part of California’s rural communities since 1966, CRLA will leverage our experience to reach rural homeowners facing foreclosure and mortgage scams. 35% of homeowners who were provided foreclosure prevention services in 2022 lived in counties that are designated as entirely rural and/or frontier by the California State Geoportal Medical Service Study Areas tool, including Imperial, Madera, San Benito, Sutter, and Yuba counties. Many other CRLA clients provided foreclosure prevention services live in rural or frontier census tracts within semi-rural/frontier and semi-urban counties.	
Number of Partners	1	Number of Subgrants	0

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Center for Gender and Refugee Studies - California		
Project Name	Immigrant Health Equity and Legal Partnerships (ImmHELP)		
Total Amount Requested	\$478,550	Total Amount Subgranted	\$183,437
Counties Served	Statewide		
Project Abstract	<p>Immigrant Health Equity and Legal Partnerships (ImmHELP) is a coalition of legal services and healthcare providers dedicated to supporting the safety, stability, and health of our California community members in immigration proceedings. We galvanize public support for systemic change and educate policymakers and other stakeholders about the health impacts of draconian immigration policies. We empower healthcare and legal professionals to provide trauma-informed and healing-centered services to those seeking immigration protection. We design trainings and written resources to educate health and legal services providers on the intersection of trauma, health, and immigration relief. We develop best practices and guidance around working with immigrant children and families that consider cultural differences among diverse communities. We model these learnings for others across California. We promote an interdisciplinary approach that minimizes the re-traumatization of those fleeing persecution in their home country now facing a hostile immigration system in the United States. Through high-quality expert reports and forensic evaluations, we inform adjudicators in asylum case proceedings about the impact of multi-layered trauma. We also promote cross-disciplinary collaboration to remove structural barriers to healthcare and resource access. Our overarching goal is to achieve better medical and legal outcomes for our immigrant communities. This will often mean supporting advocates to secure protection rights—such as asylum—for their clients. An asylum grant allows an immigrant to obtain a work permit, earn a livelihood, and live in safety and dignity. An asylum grant is also a pathway to permanent residency and U.S. citizenship.</p>		
Project Goals and Deliverables	<p>Our first goal is to empower health and legal professionals, including immigration judges, to better serve the urgent needs of our immigrant communities. Pulling on the expertise of both our medical and legal partners, we will identify, develop, and disseminate “best-practice” standards for interdisciplinary collaboration focused on immigrant health and justice. We will do so through trainings and written resources. Topics may include trauma-informed interviewing, conducting medical/psychological evaluations, and responding to and navigating vicarious trauma for practitioners. For immigration judges, we will focus on the impact of the kind of compound trauma that many immigrants, especially asylum seekers, have experienced.</p> <p>Our second goal is to advocate for systemic change that leads to better medical and legal outcomes for our immigrant communities. We seek to educate policymakers and other stakeholders about the health impacts of draconian immigration policies. We want to improve access to care by documenting and exposing inequities. We will use communications and media strategies to galvanize public support for change. To this end, we will produce advocacy pieces and public statements; provide public comments to proposed regulations; and engage the media, including through op-eds. Our hope is to encourage and empower</p>		

	<p>medical and mental health experts and practitioners to join voices with their legal counterparts and immigrant rights advocates in public education efforts. Together we will push not only for a more healing-centered legal process, but also for an interdisciplinary system of care model for asylum seekers and others lacking protected legal status.</p>	
<p>Rural Communities Yes/No</p>	<p>Yes</p>	<p>As mentioned in the Statement of Need above, positive medical and legal outcomes lead directly to economic stability. Adults can work, children can go to school, and communities can thrive. Our immigrant communities reside in all parts of the state, including rural areas. And although ImmHELP current members are Bay Area-based, our reach is statewide. In its capacity as a support center, CGRS-California is already set up to serve legal services providers in rural and traditionally harder-to-reach areas. We conduct targeted outreach to those less familiar with our services and groups from underserved parts of California. ImmHELP can plug into our existing technical assistance and training program, and benefit from the relationships we have established with QLSPs and others in rural areas of the state. For example, we work closely with QLSPs San Joaquin College of Law located in Fresno County, California Rural Legal Assistance, Central California Legal Services, Greater Bakersfield Legal Assistance, Inland County Legal Services, and McGeorge Community Legal Services. And our webinar attendees often include advocates from underserved areas of the state, including but not limited to Fresno, Kern, Monterey, Riverside, San Bernardino, San Joaquin, Sonoma, and Stanislaus counties. In addition, subgrantee ILD provides legal services to the California State University campuses statewide, as well as 34 California Community College campuses, many located in rural counties. Also, subgrantee KIND has an office in Fresno, with well-established connections to the surrounding rural communities. Through ImmHELP's new website (launching in Fall 2023) and CGRS-California's TA portal, our materials are easily accessible to anyone with an internet connection. Also, we will do extensive outreach statewide using our collective networks to promote our online training opportunities and in-person convening.</p>

Number of Partners	8	Number of Subgrants	3
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2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Central California Legal Services		
Project Name	Central California Legal Services Foreclosure Prevention Project		
Total Amount Requested	\$500,000	Total Amount Subgranted	\$140,000
Counties Served	Kings Tulare		
Project Abstract	<p>The Central California Legal Services (CCLS) Foreclosure Prevention Project empowers low-income homeowners with foreclosure prevention legal education, pro bono clinics, and resources from community partners, addressing mortgage defaults and provide solutions preventing foreclosure. CCLS may utilize staff and volunteer attorneys for legal advice and pro bono representation, in addition to other project services. The project focuses on homeowners in rural Kings and Tulare County communities, often non-English speaking communities of color. The project provides foreclosure prevention services to rural communities negatively impacted by recent unprecedented flooding, causing increased unemployment, and devastating local economies. Low-age workers, including retail, service industry, and farm laborers are most vulnerable. Community Services and Employment Training (CSET) is a funded sub-grantee experienced in foreclosure prevention services, with Family Resource Centers located throughout the project service area.</p>		
Project Goals and Deliverables	<p>The project prevents single family home foreclosures in Kings and Tulare Counties, with an emphasis on rural communities. The needs of homeowners will be met through community outreach, legal advice, education and clinics, in partnership with the private bar and community organizations.</p> <p>CCLS will sub-grant with Community Services and Employment Training (CSET), and leverage their Family Resource Centers, located in rural communities throughout Kings and Tulare Counties. CSET is experienced in foreclosure prevention education and is a long-standing CCLS partner.</p> <p>Pro bono and staff attorneys may provide legal advice on foreclosure prevention; cases will be assessed for potential co-counseling placement with volunteers. Clinics on mortgage and consumer debt provide bankruptcy and non-bankruptcy financial solutions to avoid foreclosure, conducted with volunteer support from volunteers and the private bankruptcy bar.</p> <p>The project's foreclosure prevention work compliments other CCLS services improving household financial stability, helping avoid mortgage defaults and foreclosure. One of the highest causes of bankruptcy is medical debt, which the CCLS Health Consumer Center frequently settles, often saving consumers thousands of dollars. Elder financial abuse victims, and others falling prey to consumer fraud, recover economic damages through CCLS advocacy. Victories in public benefits administrative appeals ensure continued household income, avoiding foreclosure.</p> <p>The project anticipates serving 400-420 homeowners with foreclosure prevention education, outreach, and referral services, and 20-24 clinic/outreach sessions, during the 2-year grant</p>		

	period. The project will be evaluated using pre-service and post-service evaluations to assess quantitative outcomes and qualitative impacts		
Rural Communities Yes/No	Yes	The project serves rural communities throughout Kings County and Tulare County (excluding the City of Visalia). Homeowners at risk due to foreclosure are specifically targeted for project services. The project addresses foreclosure prevention by avoiding mortgage defaults and preventing foreclosure through education and legal services that keep families in their homes and off the street.	
Number of Partners	1	Number of Subgrants	1

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Child Care Law Center		
Project Name	Child Care Businesses Help Communities Thrive		
Total Amount Requested	\$500,000	Total Amount Subgranted	\$100,000
Counties Served	San Diego		
Project Abstract	<p>Child care is essential to a healthy economy; without it, families cannot work, and communities cannot thrive.</p>		
	<p>Child Care Law Center challenged discriminatory housing and zoning policies that unjustly impacted child care businesses and women of color by sponsoring SB 234 in 2019. This law strengthens housing protections for home-based child care providers; prohibits local governments from requiring zoning permits or business licenses for family child care; and mandates the State Fire Marshal to issue fire guidance pertaining to the law.</p>		
	<p>SB 234 can promote child care business growth and support community development, when cities comply. But few cities comply with SB 234. This is a missed opportunity for local governments to improve the economy and job growth, and help child care programs open or expand, and promote housing stability. Family child care providers routinely still experience housing discrimination and high costs. Some cities continue charging unlawful permit and license fees even while asserting their compliance with SB 234.</p> <p>In San Diego, only 2 of 18 city ordinances fully meet SB 234 requirements. Only 31% of San Diegan families can find child care. With this grant we will leverage laws, community connections, and our legal and legislative advocacy skills to activate community members and educate local governments to update their ordinances.</p>		
Project Goals and Deliverables	<p>We propose to work with a San Diego community-based organization, YMCA Childcare Resource Service. We believe this project will be effective, because the number of child care businesses in other cities and counties increased where they updated their ordinances.</p>		
	<p>This project will enhance community redevelopment by making child care more available and removing local barriers to establishing a home-based child care.</p>		
	<p>Key Deliverables (1) 200 San Diego family child care providers and other community members will have the tools and capacity to advocate for full compliance and enforcement of SB 234; (2) 8-16 San Diego cities and county officials (including unincorporated areas) will be educated about SB 234 compliance and barriers they can remove to increase child care options in their communities, (3) Legal strategies and creative solutions to support community development through child care will be proposed.</p>		
Project Goals and Deliverables	<p>Activities</p>		
	<p>1. Conduct research and review local codes.</p>		

	<ol style="list-style-type: none"> 2. Select additional 4-8 cities and/or unincorporated areas on top of the 8 already chosen (Chula Vista, National City, La Mesa, Oceanside, Encinitas, El Cajon, San Marcos, and Vista) to target. 3. Contact 1-16 cities and/or unincorporated areas. 4. Assess local language needs of family child care providers. 5. Conduct between 8 and 16 community education workshops, including community meetings, TA and consultation, and presentations (to family child care providers, advocacy groups, community leaders, CRS staff, and other advocates). 6. Provide legal technical assistance and legal analysis for CRS and community partners. 7. Develop legislative and/or administrative proposal(s). 8. Create mini-toolkits for self-advocacy in multiple languages. 9. Assess potential liabilities of local governments and remedies for providers, including but not limited to, refund amounts local governments owe to providers. 10. Monitor for local government SB 234 compliance.
<p>Rural Communities Yes/No</p>	<p>Yes</p> <p>Rural areas of San Diego County, include, but are not limited to, Dulzura, Jamacha, Jamul, San Pasqual Valley, Ramona, Alpine, Blossom Valley, Descanso. We will target at least two of these communities in our project.</p> <p>When working in rural communities, we will use in-person tactics to connect with people. These include: building on CRS connections; traveling to host in-person SB 234 trainings for family child care providers; attending local meetings and events in person; connecting nearby family child care provider groups with each other, and/or attending a local government council meeting in person.</p> <p>SB 234 will promote child care business growth and support community development, when local governments comply. Few jurisdictions comply with SB 234 despite passing nearly three years ago. This is a missed opportunity for local governments, including rural areas, to improve economic opportunities and jobs, and help child care programs open or expand, and promote housing stability. Child care is an essential feature of a healthy economy; without it, families cannot work and businesses will not thrive.</p> <p>Implementation and monitoring of new laws are necessary for systems change, especially in rural communities where providers have reported they feel isolated and need more support. This project will be effective, because local governments that have updated their ordinances have experienced an increase in child care programs, contributing to community development.</p>

Number of Partners	1	Number of Subgrants	1
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2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Community Legal Services in East Palo Alto		
Project Name	Building Equity on the Coast: Community-based Legal Services Partnership		
Total Amount Requested	\$496,500	Total Amount Subgranted	\$100,000
Counties Served	San Mateo		
Project Abstract	<p>Through partnership with Puente de la Costa Sur (Puente), Community Legal Services in East Palo Alto (CLSEPA) will provide comprehensive legal services to stabilize housing and promote economic advancement along the southern coast of San Mateo County. Through our project, Building Equity on the Coast: Community-based Legal Services Partnership, we will operate an interagency referral network so rural clients are able to access CLSEPA's services through Puente's La Honda and Pescadero offices. CLSEPA will leverage its more than twenty years of experience offering free legal services to provide housing, workers' rights, and consumer advocacy know-your-rights training, legal counsel, and full-scope representation. With offices in Pescadero and La Honda and a history of community advocacy, Puente will provide a trusted local connection for residents of the rural coastal parts of San Mateo County and serve as a telehub for community members without reliable phone or internet service to reach CLSEPA. We will create a strong cross-agency network so that families have a clear path to accessing CLSEPA's legal services and Puente's core supportive services, providing broad community impact and transformative change for individual families.</p>		
Project Goals and Deliverables	<p>CLSEPA will partner with Puente to provide transformative community-based legal assistance to coastal San Mateo County residents facing barriers to housing stability and economic advancement. Through our partnership, we will provide direct legal services and build community knowledge about housing, consumer, and workers' rights so individuals are empowered to seek help and advocate for themselves. Together, we will provide placed-based services, seeking key pillars to build sustainability and trust, and soliciting feedback. We will also create a documented and sustainable referral network to be a comprehensive resource so that families are able to overcome intersecting barriers. As we formally implement this process, we will gather client and community feedback to assess our performance.</p> <p>We anticipate that Puente will refer 10 housing, consumer, or workers' rights clients to CLSEPA per month. CLSEPA will conduct an intake in each case and assess clients' legal needs and options. We will then provide advice, brief services, or full-scope representation, as needed and desired by each client. We estimate that of the 120 cases referred to us by Puente each year, CLSEPA will take 36 cases per year for extended services. CLSEPA will provide ongoing training and support to Puente staff about how to issue-spot, meet regularly, and will visit one or more of Puente's offices quarterly to provide in-person community outreach. Through these services and shared goals, we will create a bridge to CLSEPA's legal resources so coastal families can continue to build and recognize their power to advocate for a more equitable future.</p>		

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Rural Communities Yes/No	Yes	<p>CLSEPA serves all of San Mateo County, including families from rural La Honda, Montara, and Half Moon Bay, and the Bank Grant will enable us to expand our community redevelopment in these regions. The pandemic forced CLSEPA to improve organizational readiness to provide legal services remotely, and staff are well-equipped to comply with ethical and operational requirements to work effectively in remote and hybrid settings. Puente's primary service area is entirely rural, and they are a trusted community resource for low-wage workers and families of all backgrounds, including tenants, immigrants, and farmworkers. By strengthening our partnership, rural families at risk of homelessness will have a clear way of accessing free legal services from a trusted, local core services agency. Because internet and phone service are not reliable in this region and getting to CLSEPA's offices from the coast is difficult without a car, Puente will serve as a resource hub for rural communities to access an attorney. Clients will be able to use Puente computers and phones to meet telephonically with CLSEPA staff and get in-person assistance from Puente staff scanning documents to CLSEPA. Once a quarter, CLSEPA staff will visit Puente to meet with clients in person and conduct outreach. By strengthening our partnership and systematizing our referral process, rural parts of the County will gain nearly the same level of access to our legal expertise as urban centers. We will advise and represent individual families and expand community knowledge of tenant, consumer, and workers' rights to address multiple aspects of housing insecurity and prevent homelessness.</p>	
Number of Partners	1	Number of Subgrants	1

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	East Bay Community Law Center		
Project Name	Holistic Capacity Building Project for Entrepreneurs		
Total Amount Requested	\$402,657	Total Amount Subgranted	\$125,348
Counties Served	Alameda		
Project Abstract	<p>The Community Economic Justice Program (CEJP), which is housed in the East Bay Community Law Center (EBCLC), champions community-centered policy advocacy and provides transactional direct legal services to local community businesses with the goal of closing the racial wealth gap, and countering displacement and gentrification. Mandela Partners (MP) is a community-based non-profit that supports local residents, family farmers, and community-based businesses to improve health, create wealth, and build assets through local food entrepreneurship in limited-resourced communities in Oakland. Through a collaborative partnership that centers Black, Indigenous, People of Color (BIPOC) communities and women-led businesses, CEJP and MP aim to promote sustainable wealth and bridge the racial wealth gap through food entrepreneurship.</p> <p>Entrepreneurs will have access to a range of individualized support and legal services to assist with establishing a business, from the initial ideation stage to final entity formation and expansion. This partnership will guide aspiring BIPOC and women entrepreneurs through the entire process of starting their businesses, and assist established business owners with expansion efforts. MP’s services will provide a pathway to move from ideation to business launching. CEJP will assist entrepreneurs with a suite of legal support services including entity formation, corporate governance and compliance, contract review and drafting, and completing tax-exemption applications through workshops, limited scope, and representation services. The Bank Grant RFP presents a rare opportunity to scale up the existing partnership between MP and CEJP, which continues to assist marginalized communities, in particularly BIPOC and women entrepreneurs, in the creation and expansion of food-based businesses.</p>		
Project Goals and Deliverables	<p>The key goal of the HCBPE is to holistically serve BIPOC entrepreneurs in developing/expanding their food businesses to build sustainable wealth within their community. MP and CEJP each contribute unique expertise, guiding entrepreneurs from the ideation stage to entity formation, while centering their individual needs throughout service provision.</p> <p>To achieve this, CEJP will provide legal services to 88 entrepreneurs total through monthly and on-site MP legal clinics. Services include advice and counsel, non-litigation advocacy, document drafting, and assistance completing legal paperwork. CEJP will focus its work on helping emerging entrepreneurs navigate complex rules and regulations for licensing, human resources, entity formation, tax consequences, and drafting business policies and procedures. MP will provide supportive services to 20 entrepreneurs through workshops and legal clinics. MP will provide entrepreneurs information, guidance, and resources from the initial set-up stage through entity formation.</p>		

	The evaluation will gauge whether services reach the target population and meet entrepreneurs' short and long-term needs for growing their businesses. We will ask entrepreneurs to complete a demographic questionnaire to assess whether services are reaching under-resourced people of color and women. Once services are completed, we will invite each entrepreneur to complete a survey to assess whether their legal and business support needs were met and any recommendations for improvement. Finally, we will schedule follow-up appointments with each client at intervals after services have been provided to gauge progress on their entrepreneurship goals (e.g. whether business was successfully established/expanded). We will also measure indicators of wealth-generating impacts (e.g. revenue/profits, job creation).		
Rural Communities Yes/No	No		
Number of Partners	1	Number of Subgrants	1

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Elder Law & Advocacy		
Project Name	Financial Abuse Foreclosure Prevention		
Total Amount Requested	\$266,530	Total Amount Subgranted	\$50,000
Counties Served	Imperial San Diego		
Project Abstract	<p>Elder Law & Advocacy (EL&A) has served older adults since 1978. This project will screen and provide legal services to victimized seniors in San Diego and Imperial Counties who are at risk of losing their housing due to financial abuse, provide education to seniors and community partners to prevent victimization, and provide policy and legislative advocacy to protect those most vulnerable.</p> <p>The lead attorney will screen clients to determine if their situation has placed them at risk of foreclosure. Eligible clients will receive legal assistance to minimize the harm done by scams and fraud. The lead attorney will provide advice and counsel, extensive legal assistance, or representation in litigation, as appropriate.</p> <p>Program staff will also lead events to educate the public about scams, predatory lending, and resources for survivors of financial abuse. Program staff will further collaborate with local law enforcement, including the District Attorney, on policy solutions.</p> <p>Finally, a formal partnership with the California Low Income Consumer Coalition (CLICC) will enable effective policy advocacy on issues related to protecting seniors at risk of foreclosure. It will facilitate not just using existing law, but rather changing the law to prevent financial abuse before it occurs and to ameliorate its harms. Current examples of CLICC's advocacy in the area include sponsoring a Property Assessed Clean Energy restitution fund to relieve homeowners defrauded into taking out predatory loans; Assembly Bill 1414, which will substantially rework debt collection litigation; and Senate Bill 278, which will clarify liability for financial abuse.</p>		
Project Goals and Deliverables	<p>Activity 1: Foreclosure prevention legal services - extended intervention on behalf of older adult homeowners at risk of foreclosure.</p> <p>Key Goal(s): Prevent foreclosure, or mitigate the effects of financial abuse for older adult victims</p> <p>Deliverables: Screen approximately 24 clients each Grant Year and Provide in-depth legal assistance to approximately 9 clients during each Grant Year.</p> <p>Activity 2: Financial Abuse education - community education presentations to older adults or Community Based Organizations, focusing on financial abuse and foreclosure prevention.</p> <p>Key Goals: Promote awareness by older adult adults, and community groups which serve the target population, of scams, fraud, and financial abuse that can lead to foreclosure vulnerability.</p> <p>Deliverables: Conduct 8 presentations during each Grant Year</p>		

	<p>Activity 3: Education Library – Creation of an education library including self-help resources and informational materials tailored to the needs of our clients. Key Goals: Promote education of older adult homeowners. Provide materials necessary to quickly resolve and prevent financial abuse issues leading to foreclosure. Deliverables: Create or update 2 resources during each Grant Year</p> <p>Activity 4: Policy Advocacy – Advocate for seniors at risk of foreclosure in legislative, administrative, and judicial fora. Key Goals: Advance legislative measures to protect older adults through bill sponsorship and support. Voice indigent homeowners’ concerns. Deliverables: Support or sponsor at least one legislative initiative aimed at reducing elder financial abuse in order to prevent foreclosure. Plan and participate in quarterly stakeholder meetings on the SB 278. Research operational means used by financial institutions to prevent and combat elder financial abuse.</p>
<p>Rural Communities Yes/No</p>	<p>Yes</p> <p>EL&A’S direct legal services and community education will be focused on Imperial and San Diego Counties. Imperial County is a rural and frontier region (MSSA-Medical Service Study Areas, California.) It is in the southernmost part of California, bordering Mexico and Arizona. Imperial County residents live in a geographically large region but have little access to low-cost or free legal services. Few nonprofit legal-aid organizations operate in this large county, making a program like this one a critical resource for the county’s low-income older residents. Cities and census-designated places include: Brawley, Calexico, Calipatria, El Centro, Holtville, Imperial, Westmorland, Bombay Beach, Desert Shores, Heber, Niland, Ocotillo, Pala Verde, Salton City, Salton City Beach, Seeley and Winterhaven.</p> <p>Portions of San Diego County are rural and frontier regions (MSSA-Medical Service Study Areas, California). Cities and census-designated places include: Pala, Pauma Valley, Rincon, San Pasqual, Valley Center, Ramona, Rock Haven, Rosemont, Alpine, Blossom Valley, Crest, Descanso, Glen Oaks, Harbison Canyon, Japatul, Palo Verde, Buckman Springs, Canyon City, Jacumba, Morena Village, Tecate, Dulzura, Engineer Springs, Indian Springs, Jamacha, Jamul, Barona, Moreno, Borrego Springs, Cuyamaca, Julian, Kentwood in the Pines, Laguna, Ocotillo Wells, Palomar, Pine Valley, and Warner Springs.</p>

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		The legislative advocacy provided by EL&A and CLICC, will focus on the entire State of California.	
Number of Partners	1	Number of Subgrants	1

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Family Violence Appellate Project		
Project Name	Collaborative to Increase Housing Stability for Gender-Based Violence Survivors		
Total Amount Requested	\$892,502	Total Amount Subgranted	\$80,000
Counties Served	Statewide		
Project Abstract	<p>Family Violence Appellate Project (FVAP)'s Collaborative to Increase Housing Stability for Gender-Based Violence (GBV) Survivors will deliver housing legal aid service to assist in stabilizing low-income, vulnerable diverse communities experiencing GBV (including DV, sexual assault, human trafficking, stalking, dating violence and elder and dependent adult abuse) in rural communities. Our collaborating partners include: Healthy Alternatives to Violent Environments (HAVEN) – a DV, sexual assault and human trafficking organization serving Stanislaus County, Humboldt Domestic Violence Services (HDVS) – a DV, sexual assault and human trafficking organization serving Humboldt County, Mountain Crisis Services (MCS) – a DV and sexual violence program serving Mariposa County within its umbrella organization Alliance for Community Transformations, and Catalyst DV Services (Catalyst) – a DV organization serving survivors of intimate partner violence in Butte county.</p> <p>While California and federal law provides GBV survivors protections in housing, these laws are underutilized. GBV survivors and their advocates are unaware of how to use them to prevent eviction and illegal discrimination. Focusing on the needs of rural communities, FVAP and its subgrantees will take a three-pronged approach to protect GBV survivors from experiencing homelessness:</p> <ol style="list-style-type: none"> 1) engage with subgrantees and other nonprofit capacity-building advocates to provide housing training for survivors, and continue community outreach with culturally competent and accessible legal tools on housing and related legal rights. 2) represent GBV survivor communities through administrative and legislative advocacy. 3) provide systematic legal support through appellate litigation and legal technical assistance to advocates and attorneys working with GBV survivors experiencing housing instability. 		
Project Goals and Deliverables	<p>The project will provide community development that stabilizes housing for GBV survivors by meeting three goals, each with corresponding deliverables.</p> <ol style="list-style-type: none"> 1) Increase the capacity of organizations serving GBV survivors to assist GBV survivors with housing needs, especially those serving rural communities. The Project will do this by providing trainings, community outreach, and written legal tools that help housing insecure GBV survivors. During the project period the project will create at least 4-6 written legal tools. The written legal tools will be available on FVAP's website. The Project will provide 8-10 trainings over the project period, 4 of which will be provided to organizations supporting rural survivors. 2) Represent GBV survivor communities by engaging in systemic advocacy through local, administrative or legislative advocacy. The project will engage in 2-4 systemic advocacy 		

	<p>campaigns over the project period, working to create meaningful community change that will decrease housing instability of GBV survivors.</p> <p>3) Provide legal support through appeals and TA to service providers, such as advocates and attorneys, helping GBV survivors with housing insecurity. By providing 50-90 TAs during the 2-year period, the project will support trial-level matters. 20-30 of the TAs will be to organizations serving rural communities. FVAP will also accept or work on 1-3 appellate cases per year, if cases exist that will clarify GBV survivors' housing rights. FVAP will engage in targeted outreach, focusing its systematic legal support on GBV survivors in rural communities.</p>	
<p>Rural Communities Yes/No</p>	<p>Yes</p>	<p>Yes, community redevelopment in rural communities.</p> <p>Although the Project will help stabilize communities of GBV survivors throughout California, the Project's target population is rural communities. FVAP and subgrantees are connected to extensive networks that value equitable access to justice and directly serve clients in rural California. Subgrantees serve rural areas in Butte, Humboldt, Mariposa and Stanislaus counties and FVAP provides services across California and has provided services to every predominantly rural county in California. The project will use its existing connections to rural communities to engage in community redevelopment legal services. With the insights and expertise of its subgrantees, FVAP will engage in community redevelopment legal assistance to build capacity of non-profit agencies serving GBV survivors, advocate for stronger policies and offer appellate representation to GBV survivors wanting to appeal trial level housing decisions.</p> <p>More specifically, FVAP, utilizing their subgrantee's expertise, will build capacity of non-profit agencies in rural communities by providing trainings, community outreach, and culturally competent and accessible written legal tools that help GBV survivors access and retain housing. FVAP will create at least 4-6 written legal tools by the end of the 2-year project. The written legal tools will remain available on FVAP's website. Over the 2-year period FVAP will provide 8-10 trainings that increase their audience's capacity to advocate for their or their client's housing rights. Four of the trainings will train rural communities or</p>

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		<p>organizations supporting rural communities. FVAP will provide TA to service providers, such as attorneys and advocates helping GBV survivors with housing insecurity 50-90 times over the 2-year period. 20-30 of the TAs will be to service providers at organizations serving rural communities. FVAP will also engage in 2-4 systemic advocacy efforts over the 2-year period, 2 of which, if successful, would impact rural communities.</p>	
Number of Partners	4	Number of Subgrants	4

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Family Violence Law Center		
Project Name	Housing for Survivors		
Total Amount Requested	\$500,000	Total Amount Subgranted	\$204,256
Counties Served			
Project Abstract	<p>Family Violence Law Center helps diverse communities heal from domestic violence and sexual assault with free legal and crisis support services, prevention education and leadership development (culture change), and policy and advocacy work (systems change). Each core program area operates to jointly address individual and institutional barriers for survivors with the goal of helping families and communities achieve increased safety and economic security. Domestic violence and sexual assault can impact all aspects of survivors' lives, from health to their housing and employment, and therefore the range of possible advocacy issues is broad. FVLC's community redevelopment work begins with prioritizing survivor agency and recognizes that maintaining safe and stable housing, including combatting displacement and preservation of affordable housing, is the foundation of economic security for the survivors we serve. Our proposed project for community redevelopment aims to promote healthy communities and prevent homelessness by addressing the Violence Against Women Act (VAWA), which was reauthorized in 2022 with enhanced protections and access points for survivors. Our proposal takes a three-pronged approach to addressing housing rights implementation under VAWA: (1) Survivor education and training via a Know Your Legal Rights campaign, with leveraged legal service referrals to partners as needed; (2) Advocacy, technical assistance and training within our local Continuum of Care (CoC) for VAWA compliance; and (3) State administrative and legislative advocacy related to SB 357 for exit services including housing for trafficking survivors who may be eligible for VAWA housing supports.</p>		
Project Goals and Deliverables	<p>The project's key goals include: (1) Outreach to survivors and survivor providers: Hold a minimum of 4 outreach events with survivors and survivor providers in order to conduct Know Your Rights training on new VAWA regulations in Year 1. Events will be virtual and in-person, will be available to persons with mobility challenges or disabilities, and at least one event will provide simultaneous Spanish interpretation in order to encourage broad access to the information. (2) Enact a "Know Your Housing Rights" campaign: Develop simple and easy-to-understand "Know Your VAWA Rights" collateral materials in English and Spanish for survivors in Year 1. Materials will be written for a non-legal audience in formats that are easily accessible but also discreet. Subsequent years will focus on expanding the campaign to include other languages, braille, videos, etc. (3) Develop policy recommendations: Collaborate with Justice at Last and other gender-based violence service providers to build policy recommendations for VAWA 2022 implementation in the Alameda County Continuum of Care in Year 1. Subsequent years would focus on VAWA compliance and fidelity with program goals. (4) Training and technical assistance: Develop and provide a minimum of 4 trainings on survivor housing rights under VAWA to housing stakeholders who host HUD-funded housing programs. These trainings will have a particular focus on changes to survivor housing rights in the VAWA 2022 Reauthorization. Subsequent years will focus on expanding the frequency of</p>		

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	training and including best practice TA sessions for housing navigators and other staff working with HUD-funded programs.		
Rural Communities Yes/No	No		
Number of Partners	1	Number of Subgrants	1

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Housing and Economic Rights Advocates		
Project Name	Foreclosure Prevention		
Total Amount Requested	\$500,000	Total Amount Subgranted	\$0
Counties Served	Tulare Fresno Madera		
Project Abstract	<p>HERA proposes to provide targeted foreclosure prevention legal services in the rural portions (as defined under this grant) of the counties of Tulare, Fresno and Madera, in collaboration with California Rural Legal Assistance (CRLA), building on our previous collaboration with CRLA under a bank grant, and HERA will accept client referrals statewide from qualifying MSSAs. Under this collaboration, we understand CRLA will implement its statewide project services in 23 counties. In HERA's three target counties, we will provide: (1) one-on-one legal services to vulnerable residents facing foreclosure in all three counties, (2) in-person foreclosure prevention workshops/clinics in two of the counties (Fresno and Tulare), (3) significant foreclosure prevention legal rights outreach in the counties of Fresno and Tulare, focusing again on the qualifying rural locations, and last but not least, (4) HERA will accept referrals statewide of residents of qualifying MSSAs. HERA and CRLA will: (1) have monthly zoom meetings to share information and trends, discuss legal solutions to tougher cases, (2) cross-refer as appropriate on cases since HERA has broader case acceptance policies (no restrictions based on documentation status, and much higher income limitations for clients than CRLA), and HERA will participate in any in-person events that CRLA sets up in Madera, Fresno, and Tulare under this grant.</p>		
Project Goals and Deliverables	HERA will provide legal services to 100 residents per year under this proposal with an estimated 50 receiving briefer foreclosure prevention legal services, and an estimated 50 receiving in-depth legal services.		
Rural Communities Yes/No	Yes	<p>HERA will target MSSA-defined rural communities in Fresno, Madera, and Tulare Counties that are also designated as having high or the highest risk of COVID-19 related foreclosures by the UCLA Center for Neighborhood Knowledge. In Fresno, this includes parts of Clovis, Squaw Valley, Parlier, Selma, Caruthers, Kerman, San Joaquin, Mendota, and Cantua Creek. In Madera, this includes Chowchilla and parts of Madera. In Tulare, this includes Three Rivers, Springville, Lindsay, Tulare, Tipton, Porterville, Strathmore, Pixley, Earlimart, and Terra Bella. Some of these locations consist largely of people of color, or immigrants and/or older adults. This project will address homelessness in these communities through HERA's legal services to prevent foreclosure and legal services to garner more time for a smoother transition out of homeownership if prevention is impossible (e.g., negotiating for time and money to move) For seniors in particular, and any resident on a fixed, more limited income, foreclosure can be a precursor to homelessness, (See, Joint</p>	

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		Center for Housing Studies, Housing America's Older Adults 2019 at https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Housing_Americas_Older_Adults_2019.pdf .	
Number of Partners	1	Number of Subgrants	0

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Immigrant Legal Resource Center		
Project Name	Rural Immigrant Communities Dialoguing Project		
Total Amount Requested	\$422,069	Total Amount Subgranted	\$80,000
Counties Served	Merced		
Project Abstract	<p>Rural Immigrant Communities Dialoguing Project is a community redevelopment project aimed at increasing the civic engagement of members of immigrant communities in the San Joaquin Valley with public institutions and officials. The project is focused on immigrant community members dialoguing with officials of public institutions about issues of concern, learning more about public policy and institutions, and developing their skills to advocate on behalf of their communities. The ILRC, together with project partners, will facilitate community groups in three rural communities in the San Joaquin Valley with the aim of supporting and guiding local residents as they advocate for concrete gains for their communities.</p>		
Project Goals and Deliverables	<p>This project seeks to empower immigrant communities in the San Joaquin Valley with the skills and training needed to advocate on their own behalf with local institutions and officials. The project will support community groups in three rural communities in Merced County: Delhi, Livingston, and Santa Nella. The project encompasses both training and advocacy objectives.</p> <p>Training/Education Objectives: The project will engage immigrant residents in three different rural communities. Participants will identify issues of concern in their community and receive training and support to raise these issues with relevant public officials and propose solutions. Over the course of the grant, the group will meet a minimum of eight times per year, with training opportunities provided at least three times per year. Meetings will be facilitated by local partners with ILRC providing guidance and technical assistance. Outside trainers will provide expertise on specific issues.</p> <p>Advocacy/Engagement Objectives: The outcomes of the advocacy efforts will vary according to the issues identified and the strategy employed by the groups. However, each group will focus on at least one or two priority issues per year, although some issues may be multi-year initiatives. The group will directly engage with public institutions and officials through meetings, letters, public comments, or other mechanisms at least twice per year. ILRC staff and partners will serve as capacity builders and mentors while the community members engage local officials. The engagements will allow concerns to be raised and solutions offered, with the aim of securing a concrete gain for the community.</p>		
Rural Communities Yes/No	Yes	<p>This community development project will focus on supporting the local civic engagement of Spanish-speaking immigrant residents of three rural communities in Merced County: Delhi, Livingston, and Santa Nella. Merced County is a county with very few immigrant-</p>	

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		<p>serving non-profit organizations and so the community dialoguing groups can provide a much-needed space and source of support for local residents. Delhi and Santa Nella are two unincorporated communities, meaning they have no local municipal government and are under the management of the county. This governance structure makes it difficult for community issues to receive needed attention and dilutes the voices of local residents.</p> <p>This dialoguing project will help to ameliorate these barriers and fears by creating a space for immigrant community members to discuss important issues and gain an understanding of the law, systems, and processes that impact their lives. It will provide them with the training and orientation necessary to develop and implement strategies to advocate around those issues with public officials.</p>		
Number of Partners	2	<table><tr><td>Number of Subgrants</td><td>2</td></tr></table>	Number of Subgrants	2
Number of Subgrants	2			

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Inland Counties Legal Services		
Project Name	Community Lawyering		
Total Amount Requested	\$500,000	Total Amount Subgranted	\$50,000
Counties Served	San Bernardino Riverside		
Project Abstract	<p>ICLS proposes to work with a to be determined community partner to build a community lawyering practice model, which will include trainings and tools to take to the community to help remove barriers which keep people in poverty. The core goals of community lawyering are community understanding, issue identification, power-building, and strategy development. We will help build access and opportunity to justice, housing, transportation, and economic stability through knowledge and skills that build power.</p> <p>Once our community lawyering model is established, we will start with researching and understanding the needs and assets of the community, educate them regarding the issues affecting them, and then develop cases to solve legal issues by identifying the source of the problem, developing the leadership, and structure opportunities for the community to lead the efforts with our legal assistance and representation. This grant will afford ICLS the opportunity to create the community lawyering project and will continue to develop and expand the project beyond the period of the grant. After this grant expires, the project will remain a core part of ICLS and advocates who have gained expertise will continue to serve both Riverside and San Bernardino counties under the community lawyering model.</p>		
Project Goals and Deliverables	<p>The primary objective is to create a Community Lawyering practice model that will help ICLS create a greater impact and cause systemic change for growth of the community in Riverside and San Bernardino counties.</p> <p>The goal is to have a well-established model with the technical assistance of a community legal partner that will include guidelines, resource materials, community research, outreach and legal education of the varying legal issues affecting the community.</p> <p>The two-fold strategy designed to accomplish this objective is: (1) build and develop a Community Lawyering practice model, and (2) provide legal assistance and representation to individuals, families and community groups with legal issues that will have a systemic impact with respect to community redevelopment, housing and other legal issues that would have a broad impact on the community.</p> <p>We will accomplish these goals by working in tandem with a community legal partner to create the project model and learn to research the community's legal issues and provide community legal education.</p> <p>Community legal education will inform the public about the legal issues we identified, such as lack of transportation in a rural area or lack or illegal practices by landlords in the community, for example. ICLS will develop informational flyers according to the legal issues identified,</p>		

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	have widespread dissemination in the community, and provide legal education as power point presentations for the public.		
Rural Communities Yes/No	Yes	<p>Inland Counties Legal Services, Inc. (ICLS) currently serves rural communities in both Riverside and San Bernardino Counties, otherwise known as the Inland Empire.</p> <p>Rural communities in Riverside include but are not limited to the Coachella Valley, Anza, Hemet, and Perris.</p> <p>Rural communities in San Bernardino include but are not limited to high desert communities such as Adelanto, Victorville, Apple Valley, Barstow, Crestline, Yucca Valley, Twentynine, Palms, and various small communities to the north all the way to Trona on the northern county line of San Bernardino.</p> <p>ICLS consistently serves underserved populations by focusing on indigent persons as defined by Business and Professions Code section 6213(d). Most of ICLS's clients are at or under 200% of the federal poverty guidelines and cannot afford private counsel to litigate their housing needs.</p>	
Number of Partners	0	Number of Subgrants	0

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Inner City Law Center		
Project Name	Affordable Housing Strategies for Urban and Rural California		
Total Amount Requested	\$750,000	Total Amount Subgranted	\$450,000
Counties Served	Statewide		
Project Abstract	<p>California has the unfortunate distinction of having more homeless residents than anywhere else in the nation, with more than 160,000 people without a safe place to call home. Hundreds of thousands more are precariously housed, just one step away from the streets. To solve our disastrous homelessness and housing crisis, we must build far more affordable housing and protect existing affordable housing. According to the California Department of Housing and Community Development, California must build 2.5 million homes including one million new affordable homes by 2030—a goal the state is unlikely to reach with current legislation and resistance, both from political officials and residents who are skeptical of additional housing in their neighborhoods.</p>		
	<p>Inner City Law Center’s proposed project will use organizing, education, and policy advocacy to promote community redevelopment by increasing resources and requirements for affordable housing, changing land use and zoning laws to make it easier and faster to build affordable housing, and promoting policies that help keep housing affordable for low-income tenants in rural and urban areas throughout California. This project will enable us to strengthen these local efforts, while also coordinating to bring local community expertise to bear on statewide policy deliberations.</p>		
	<p>ICLC and our partners on this project – Abundant Housing LA, the California Coalition for Rural Housing, and the Non-Profit Housing Association of Northern California – are deeply committed to working with low-income residents and organizational partners to build thriving communities. We each have long histories of providing local leadership to promote affordable housing.</p>		
Project Goals and Deliverables	<p>ICLC’s project will provide legal services that revitalize and stabilize low-income communities in rural and urban areas throughout the state by promoting the creation and preservation of affordable housing.</p>		
	<p>Project goals are to:</p> <ol style="list-style-type: none">1. Expand and strengthen leadership and advocacy with respect to affordable housing policy in local communities so that more affordable housing is preserved and created.2. Expand and strengthen relationships and collaboration, so that best affordable housing practices are shared across regions.3. Expand and strengthen leadership and advocacy efforts with respect to statewide affordable housing policy in a way that lifts up best practices and promotes housing affordability in California’s rural and urban communities.		

	<p>Deliverables to track progress towards these goals include:</p> <ol style="list-style-type: none"> 1. Research, draft, publish, and circulate at least one Affordable Housing Report. 2. Conduct hundreds of individual and group meetings with local organizations and stakeholders in all the regions where we operate to discuss and develop the most viable and impactful housing policy solutions. 3. Convene at least two day-long gatherings of project partners and key allies to share best regional practices and to identify priority policies for statewide advocacy. 4. Generate stories, data, and testimony to support collective advocacy efforts for policy changes for local, regional, and statewide advocacy purposes. 5. Achieve at least four local advocacy successes that can be replicated and used as models elsewhere in the state. 6. Ensure that the State of California adopts at least two practices that will significantly improve affordable housing statewide.
<p>Rural Communities Yes/No</p>	<p>Yes</p> <p>Each partner on this grant has rural areas that are part of their service area. Collectively, the partners serve all rural areas in the State of California.</p> <p>The California Coalition for Rural Housing is located in the Central Valley and serves rural communities throughout the state.</p> <p>The Non-Profit Housing Association of Northern California serves the rural counties of rural counties Solano, Napa, and Sonoma.</p> <p>Inner City Law Center and Abundant Housing LA mostly serve Los Angeles. Most people think of Los Angeles County as an exclusively urban location. But according to the California Department of Public Health, rural areas in Los Angeles County include the communities of Elizabeth Lake (pop. 1,744), Green Valley (pop. 1,124), Lake Hughes (pop. 520), Leona Valley (pop. 1571), Neenach (pop. 800), Castiac (pop. 19,400), Val Verde (pop. 2,734), Acton (pop. 7,232), Ravenna, Azusa North (pop. for all of Azusa 49,974), East Pasadena (pop. 6,143), Juniper Hills (13,033), Littlerock (pop. 786), Longview (pop. 3,081), Pearblossom (pop. 2,435), Valyermo (pop. 450), and Lake Los Angeles (11,751). These six areas also include parts of the following communities: Altadena East (pop. for all of Altadena is 44,850); National Forest East, Duarte North (pop. for all of Duarte is 21,559); and Glendora (pop. for all of Glendora is 51,801). ICLC provides services to people living in both the rural and urban areas of LA County.</p>

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		Each project partner will focus on local initiatives in their respective areas. These conversations will then roll up to us collaborating on promoting creative, affordable housing policies in a way that benefits both rural and urban communities throughout the entire state.	
Number of Partners	3	Number of Subgrants	3

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Justice & Diversity Center of the Bar Association of San Francisco		
Project Name	JDC - Immigrant Legal Defense Program		
Total Amount Requested	\$500,000	Total Amount Subgranted	\$200,000
Counties Served	Contra Costa Alameda Solano San Francisco		
Project Abstract	<p>The Justice & Diversity Center of the Bar Association of San Francisco (JDC) proposes to partner with the Immigration Legal Services (ILS) program of Catholic Charities of the East Bay ("Catholic Charities") to replicate JDC's successful Attorney of the Day (AOD) program at the new Concord Immigration Court. Because it places expert immigration attorneys in the Immigration Court on a near-daily basis, the data collected and trends recognized by JDC's AOD program have proven central to advocacy efforts to protect due process rights and benefit the community.</p> <p>With a new Immigration Court slated to open in Concord in late 2023 or early 2024, JDC and Catholic Charities propose to replicate JDC's AOD program structure in Concord. JDC will provide staff training, pro bono attorney orientation and training, technical assistance, materials, and other resources to Catholic Charities for their ILS team to setup an AOD program to serve respondents at the Concord Immigration Court.</p> <p>Like the AOD program running in San Francisco, Catholic Charities' AOD program will serve as a court monitoring project to collect observations and data on how the Immigration Judges are handling cases, what kinds of remedies are available to respondents, ICE enforcement trends, and the demographics of respondents. These data points will be critical to efforts to track due process violations and inform advocacy efforts to preserve due process rights. By supporting the fight for justice for immigrants and their communities, this project enhancement constitutes broad systemic work that benefits the community.</p>		
Project Goals and Deliverables	<p>By the end of the grant period, Catholic Charities will have a fully operational AOD program. To achieve this overall project goal, JDC and Catholic Charities will achieve the following deliverables.</p> <p>*PHASE I - START UP* Within the first quarter of the grant period:</p> <ul style="list-style-type: none"> * JDC will revise AOD pro bono and pro se resource materials to focus on resources and information specifically relevant to residents living within the jurisdiction of the new Concord Immigration Court. * Catholic Charities will hire and onboard its Program Coordinator. * Catholic Charities will commence outreach and recruitment of pro bono immigration attorneys in the San Francisco East Bay. * JDC will provide an updated list of volunteer translators to Catholic Charities. 		

	<p>*PHASE II - DEVELOPMENT* To build the project's foundation, partners will:</p> <ul style="list-style-type: none"> * Identify at least 60 pro bono immigration attorneys within the new Court's jurisdiction for recruitment and training as AOD volunteers. * Recruit, screen, train, and support at least 22 pro bono immigration attorneys available to respondents at the Concord Immigration Court. <p>*PHASE III - OPERATION* Once the Concord Immigration Court opens, the project will achieve the following:</p> <ul style="list-style-type: none"> * Cover at least four Immigration Court dockets per month. * Provide AOD services to at least 20 respondents per month. * Provide resource connection services to 100% of AOD clients. * Collect the following data points on at least 75% of AOD clients: age, gender, country of origin, language, county of residence in the US, race, ethnicity, and potential forms of relief. 		
Rural Communities Yes/No	Yes	The new Concord AOD program will serve residents from any community that is included in the new Concord Immigration Court's jurisdiction. While the Department of Justice has not yet released a list of zip codes included within this new jurisdiction, it is almost certain that the list will include numerous rural communities. As such, though we cannot specifically identify the rural communities that our project will serve, we are confident that the project will address community redevelopment in rural areas of the state.	
Number of Partners	1	Number of Subgrants	1

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	La Raza Centro Legal		
Project Name	La Raza Centro Legal- San Mateo County Rural Justice Project		
Total Amount Requested	\$300,000	Total Amount Subgranted	\$0
Counties Served	San Mateo		
Project Abstract	<p>This project will be a legal aid needs assessment of the underserved rural San Mateo County coastsides community, regarding the gaps in legal aid services offered to immigrant and low income residents of this isolated locale. This region spans from the coastal cities of Daly City & Pacifica, at the northern boundary with San Francisco county, to Pescadero at the southern border with Santa Cruz County. The rural San Mateo County coastal region has no dedicated legal aid office which is focused on serving the low income and immigrant residents of this isolated area. Nor does it have an itinerant nor part time legal aid attorney serving vulnerable clients whom are at-risk of systemic societal exclusion. This project contains three components: a legal aid needs assessment, including weekly legal consults focused on immigration law; policy and advocacy work within the various communities; and a data gathering tool to capture the identified gaps in free legal services available to rural low income and immigrant community members. After the January 2023 workplace violence incident at the mushroom farm in Half Moon Bay, San Mateo County, the public learned that this community lacks its own dedicated legal aid within the borders of the rural coastsides. Thus, people lack access to justice. This project seeks to bridge this gap in services & plan for legal services for this community, and will begin building the foundation towards ensuring that low income Californians who reside in this region have access to high quality legal aid services.</p>		
Project Goals and Deliverables	<p>Monthly: Advocacy: At least 1 meeting with Coastsides Hope/social services agencies in the San Mateo County coast, to discuss findings regarding legal aid needs of the community, and identify policy, advocacy actions with coastal town, city and county officials.</p> <p>Goal: 1 meeting with government officials every three months; 8 meetings/actions: project term.</p> <p>Monthly: Legal Aid Needs Assessment Plan: Data added to our needs assessment tool to monitor results, reflecting identified current legal needs of target populations.</p> <p>Goal: At conclusion of project, legal aid needs assessment document in the form of a white paper, formal memo, or proposal for establishment of a regional legal aid will be produced.</p> <p>Bi-Weekly: Identification of Legal Aid Needs of the Community/ Legal Consults: The legal aid needs will be identified through meetings with local 501c3s; convenings with local officials and community leaders, a review of existing data and rural reports on the needs of this community; and through the provision of immigration legal consults and screenings for other areas of law in which there are unmet needs of low income San Mateo rural coastsides</p>		

	<p>residents. Where possible, warm referrals and resources will be offered to all individuals receiving legal consults.</p> <p>Identification of Legal Aid Needs of the Community/ Legal Consults (Bi-Weekly): Immigration Attorney will conduct office hours for immigration legal consults to community members and/or families by phone, email and in person as needed with a priority for in person consults.</p> <p>Goal for immigration legal consults is 10 per month in the rural coastside region.</p>	
<p>Rural Communities Yes/No</p>	<p>Yes</p>	<p>The rural communities to be served include Half Moon Bay, Moss Beach, Pacifica, El Granada, Princeton by the Sea, Skyline, Miramar, La Honda/Loma Mar/Pescadero/San Gregorio, and /or Sky Londa, in San Mateo County. The project will address community redevelopment by collaborating with community members themselves to hone their own skills in presenting their needs - regarding access to free legal services - to local legislators and government officials. It will also develop a Legal Aid Needs Assessment Plan which has the aim of building a future framework - so the region will have access to free legal services in years to come. Lastly, the region's legal aid needs will be identified through (a) meetings with local 501c3s; (b) convenings with local officials and community leaders, (c) A review of existing data and rural reports on the needs of this community; and (d) through the provision of immigration legal consults and screenings for other areas of law in which there are unmet needs of low income San Mateo rural coastside residents. Where possible, warm referrals and resources will be offered to all individuals receiving legal consults. Taken together, the project's activities promote the healthy development of this rural area. At present there is a lack of equity and justice for low income and immigrant residents of San Mateo County's rural isolated coastal region, and this project aims to remedy this deficit. It is inequitable and unjust that community members in San Mateo county suffer disparities in access to justice, based simply upon where they reside within the county. This project seeks to address and design a framework to ensure that these vast differences in access to equity will not be a problem for upcoming generations residing in the San Mateo coast. People will be</p>

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		empowered and enjoy a more promising future, as a result of this project.	
Number of Partners	1	Number of Subgrants	0

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Law Foundation of Silicon Valley		
Project Name	Bank Grant		
Total Amount Requested	\$500,000	Total Amount Subgranted	\$0
Counties Served			
Project Abstract	<p>Eviction rates in Santa Clara County exceed pre-pandemic levels, and the rate of people who are displaced from housing and into homelessness is greater than the number who enter back into housing. The result is that our unhoused population is growing, most acutely among families. Even for those who maintain housing, many are pushed into substandard living conditions or out of their communities entirely.</p> <p>The Law Foundation will combat these harms and make systemic impact by integrating community organizing and legal advocacy strategies to build collective power and self-determination among Extremely Low-Income (ELI) renter communities of color. Our innovative approach of organizing in ELI tenant communities of color to support (and develop) tenant associations with legal support is a core part of our existing work. We also have started organizing unhoused people in rural southern Santa Clara County to address displacement from outdoor homes under laws that criminalize homelessness.</p> <p>We seek to build upon this work by increasing our organizing capacity, both internally and through external partnerships, to advance a community-driven and transformative policy agenda. Through community-based events, know-your-rights training, door-knocking, street outreach to unhoused neighbors, and integrated legal services provision, we will build the relationships, knowledge, and data base needed to advance a policy agenda that meets community needs and priorities. These include strengthening protections from rent increases beyond the current cost of living, pushing for meaningful enforcement of tenant protections, repealing ordinances that criminalize unhoused people for sheltering conduct, and enacting a county-wide right to organize policy.</p>		
Project Goals and Deliverables	<p>The goals of the project are to:</p> <ul style="list-style-type: none"> Expand organizing capacity in housing insecure and unhoused communities to build trust, relationships, and a knowledge base for legal and policy advocacy Integrate organizing and legal services with structures of support to prevent or fight evictions, landlord retaliation, housing displacement, and/or criminalization of housing status Provide culturally competent and language accessible legal education, resources, and advocacy Build tenant power by organizing tenant associations and/or homeless unions Gather and maintain data on housing needs and policy priorities of ELI renter households of color and unhoused people Develop and advance a community-driven policy agenda <p>The deliverables of the project are to:</p> <ul style="list-style-type: none"> Organize or support at least 2 tenant associations with ELI renter membership Organize or support at least 1 homeless union 		

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	<ul style="list-style-type: none"> Strengthen the current Apartment Rent Ordinance for the City of San Jose and implement enforcement to achieve a favorable result from the rental stabilization mediation program. Draft and introduce a county-wide Right to Organize policy Build support for repeal of the Gilroy camping ban 		
Rural Communities Yes/No	No		
Number of Partners	2	Number of Subgrants	0

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Lawyers' Committee for Civil Rights		
Project Name	LCCRSF Bank Grant 2024		
Total Amount Requested	\$463,500	Total Amount Subgranted	\$100,000
Counties Served	Alameda Contra Costa Marin Napa San Francisco San Mateo Santa Clara Solano Sonoma Humboldt Los Angeles Monterey San Benito San Luis Obispo Santa Barbara Santa Cruz Santa Clara Sacramento San Diego		
Project Abstract	<p>The project addresses equitable community redevelopment by taking a multifaceted approach to close the California racial wealth gap. The Collaborative will leverage both our direct services and policy expertise to build collective assets including businesses and land; promote climate resilience and environmental justice; and prevent the displacement of small businesses owned by people of color.</p> <p>To achieve our goal of closing the racial wealth gap, the Collaborative will:</p> <ul style="list-style-type: none"> a) Engage in advocacy to garner community support for San Francisco's first public bank and ensure its equitable implementation. We will share our knowledge to other public banking efforts throughout the state b) Provide legal research and advice to a statewide campaign driven by business owners of color that will promote social equity in business licensing c) Protect small business owners of color from displacement by providing workshops on how to leverage their power in commercial lease negotiations. This will inform the Collaborative's legal research and advice for a statewide campaign that would prevent the threat of displacement in the first place: legalizing commercial rent control and/or other commercial tenant protections 		

Project Goals and Deliverables	<p>[Advance the movement for public banking in California]</p> <ul style="list-style-type: none"> - A public bank regulatory approval guide that will be distributed to community partners and local governments throughout the state, ensuring public banks will serve their community development purpose - Produce memorandums on FDIC and CDFI approval for California public banks and public bank governance structures that will be distributed to community partners and local governments throughout the state - Work with pro bono counsel to create sample template of bylaws and governance documents for a publicly owned Municipal Finance Corporation and Public Bank - Facilitate 2 - 5 meetings with local government officials to discuss progress/challenges of public bank implementation - Host 2 - 5 public education workshops every 6 months for to educate San Francisco constituents of the public bank with culturally responsive education curriculum and translated materials regarding the connection between housing displacement, environmental justice, and how public bans can address displacement and environmental justice issues . . . <p>[Promote licensing opportunities, and thereby wealth-building opportunities, for small business owners of color]</p> <ul style="list-style-type: none"> - Provide legal research and advice to a statewide campaign for social equity in business licensing, focusing on its impact on business owners of color <p>[Protect small businesses from the threat of displacement]</p> <ul style="list-style-type: none"> - Conduct 3 workshops in various languages that provide local small businesses, prioritizing business-owners of color, with knowledge/resources regarding commercial leases and their rights as commercial tenants - Provide legal research and advice to a statewide campaign to legalize commercial rent control and/or other commercial tenant protections 		
Rural Communities Yes/No	<table> <tr> <td data-bbox="313 1377 922 1995"> Yes </td><td data-bbox="922 1377 1560 1995"> Yes, the Collaborative's work advancing public banks will address community redevelopment not just in the Bay Area, but throughout the state. The Collaborative will distribute our knowledge and tools with public bank advocates & legislators in the counties of Humboldt, Sonoma, San Benito, San Luis Obispo, Santa Barbara. In these rural areas, farmers and small business owners of color are unbanked or underbanked by mainstream commercial banks and lenders, and do not have equal access to government procurement nor affordable credit. By supporting each jurisdiction's creation of a public bank, the Collaborative will help expand economic opportunities for rural residents and promote </td></tr> </table>	Yes	Yes, the Collaborative's work advancing public banks will address community redevelopment not just in the Bay Area, but throughout the state. The Collaborative will distribute our knowledge and tools with public bank advocates & legislators in the counties of Humboldt, Sonoma, San Benito, San Luis Obispo, Santa Barbara. In these rural areas, farmers and small business owners of color are unbanked or underbanked by mainstream commercial banks and lenders, and do not have equal access to government procurement nor affordable credit. By supporting each jurisdiction's creation of a public bank, the Collaborative will help expand economic opportunities for rural residents and promote
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		the counties' investments in green technology and climate resilience amid a time of accelerated climate disasters, e.g., wildfires.	
Number of Partners	2	Number of Subgrants	2

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Legal Aid at Work		
Project Name	Investing in Pipelines for Legal Professionals and Permanent Clinic Sites in the Central Valley and Inland Empire that Especially Empower Spanish Speaking Communities and Undocumented Workers		
Total Amount Requested	\$716,857	Total Amount Subgranted	\$140,000
Counties Served	Statewide		
Project Abstract	<p>This Project bolsters Legal Aid at Work’s (LAAW) commitment to economic redevelopment in the communities of the Inland Empire and Central Valley through two pivotal strategies.</p> <p>First, we will leverage our established partnerships with local educational institutions to cultivate a pipeline of legal professionals trained in workers’ rights in the areas surrounding Fresno, San Bernardino, and Ontario. By providing intensive, hands-on training at regional Workers’ Rights Clinic sites, we seek to address the comparative lack of legal professionals in these areas, and in particular legal professionals who can provide free legal services on workplace-related rights. By integrating paralegal and pre-law students from local community colleges and universities into our clinics, we aim to invest in the growth of local aspiring legal professionals who have a higher likelihood of serving their communities long-term.</p> <p>Secondly, in collaboration with community partners, we are deepening our efforts to fulfill LAAW’s broader mission of serving monolingual Spanish-speaking and undocumented communities across the state through our statewide Workers’ Rights Clinic network. By reinforcing the fundamental infrastructure needed to provide monolingual workers with linguistically and culturally tailored legal services, we will solidify the long-term presence of our Workers’ Rights Clinic sites both in these critical regions and statewide where law schools and legal services providers are less present. By championing the rights and voices of historically marginalized Spanish-speaking and undocumented workers in these communities, we seek to not only address these individuals’ immediate legal needs, but to also foster long-term economic resilience and self-advocacy regarding workers’ rights.</p>		
Project Goals and Deliverables	<p>Our goals include:</p> <p>1. Strengthening the Pipeline of Legal Professionals in the Central Valley and Inland Empire:</p> <p>In partnership with academic institutions, we will bolster the pipeline of legal professionals with substantive experience in workers’ rights to address the start shortage of legal services available away from the major coastal cities like San Francisco and Los Angeles. The Project thus seeks to empower these communities by enhancing legal infrastructure for both employment-related concerns and broader legal services, while also elevating community awareness of workers' rights.</p> <p>Key deliverables include:</p> <p>- Training and mentoring a cohort of 8 students annually</p>		

	<p>- Organizing 2 student outreach events every year</p> <p>2. Reinforcing the Permanent Infrastructure of the Workers' Rights Clinic Network Needed to Serve Monolingual Spanish Speakers Statewide:</p> <p>Our project is dedicated to not only sustaining our clinic operations in Fresno, San Bernardino, and Ontario but also bolstering the foundational strength of the entire Workers' Rights Clinic network. Positions such as the Spanish Language Intake Specialist and the Spanish Speaking Community Legal Services Program Administrator are pivotal in our ability to provide linguistically and culturally tailored services to Spanish-speaking communities and undocumented workers statewide. Maintaining our ability to provide linguistically and culturally appropriate services is essential to bridge the historical gap in legal services in regions like the Central Valley and Inland Empire and beyond.</p> <p>Key deliverables include:</p> <ul style="list-style-type: none"> - Securing funding for our Fresno, San Bernardino, and Ontario clinics for two years - Hosting 10 clinics per clinic site each year
<p>Rural Communities Yes/No</p>	<p>Yes</p> <p>This Project will address rural MSSAs in the Central Valley surrounding Fresno and in the Inland Empire surrounding San Bernardino and Ontario. The San Joaquin Valley, which is particularly proximate to Fresno, hosts rural MSSAs such as Biola/Herndon/Highway City/Kerman that harbors numerous workers facing legal obstacles threatening their economic well-being, which in turn affects the larger community. These issues range from income disruptions and job disputes to language barriers and immigration concerns.</p> <p>Beyond these specific regions, our Project enhances support for Spanish-speaking communities throughout California, covering remote MSSAs as well. We consistently serve counties like Alpine, Butte, and Calaveras among others.</p> <p>Many of these rural MSSAs have a significant population of monolingual Spanish speakers. LAAW's Spanish Intake Coordinator will ensure these residents access culturally and linguistically appropriate legal services.</p> <p>Recognizing travel and distance constraints, we offer virtual appointments for those unable to visit our clinics.</p>

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		<p>Emphasizing the profound challenges rural MSSAs face is the “pipeline problem” in the legal field, as highlighted by the California Commission on Access to Justice's “California's Attorney Deserts: Access to Justice Implications of the Rural Lawyer Shortage” (July 2019) Young legal talent often favor urban centers due to issues like isolation, restricted job offerings, and perceived limited diversity.[10] In response, this Project seeks to bridge the gap between these rural areas and upcoming legal professionals. Collaborating with educational institutions, we aim to bolster interest in rural legal practice. Student outreach efforts will focus on demonstrating the value and benefits of serving these regions. Ultimately, we strive to develop a dedicated cohort of legal professionals deeply committed to serving these communities.</p>	
Number of Partners	6	Number of Subgrants	3

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Legal Aid Foundation of Santa Barbara County		
Project Name	Central Coast Foreclosure Prevention Program		
Total Amount Requested	\$222,760	Total Amount Subgranted	\$61,000
Counties Served	Santa Barbara San Luis Obispo		
Project Abstract	<p>The Legal Aid Foundation of Santa Barbara County (LAFSBC) seeks to build on over 10 years of Foreclosure Prevention experience through the Central Coast Foreclosure Prevention Program. San Luis Obispo Legal Assistance Foundation (SLOLAF) is our project partner. Both organizations were previous bank grant partners from 2020 to 2022. Our goal is to ensure that vulnerable residents of Santa Barbara and San Luis Obispo Counties, including households with incomes of 400% of the FPL below and seniors, have access to advice and legal representation to avoid foreclosure and other scams impacting their title. Both counties are primarily rural, with high rates of poverty, and an aging population. The program will reinstate foreclosure prevention services for SLOLAF and protect the foreclosure prevention work that is ongoing within LAFSBC. While the nature of foreclosure legal work has changed over the past ten years, too many residents are still at risk of foreclosure and financial exploitation. The project will provide foreclosure prevention legal services in 68 cases. Both organizations employ staff who are bilingual in English and Spanish and contract to provide other language services as needed for our immigrant communities. SLOLAF will also leverage the work of its Outreach Coordinator, who is bilingual in English and Spanish, to provide 16 outreach events to educate the San Luis Obispo County residents about SLOLAF services, including foreclosure prevention services. Funds will be used to support foreclosure legal prevention services and related program expenses.</p>		
Project Goals and Deliverables	<p>The goal of the program is to maintain and expand Foreclosure Prevention services in Santa Barbara and San Luis Obispo counties, which are both primarily rural regions. To our knowledge, no other organizations in our communities are providing these services in our region with "boots on the ground." The services will stabilize housing for vulnerable residents at risk of foreclosure or other related title scams and will prevent exploitation and fraud within vulnerable senior and immigrant communities. The partnership between LAFSBC and SLOLAF will provide legal advice and representation in 68 foreclosure prevention cases over the grant period. SLOLAF will also leverage the work of its Outreach Coordinator to conduct 16 community outreach events to education San Luis Obispo County residents about the reinstated foreclosure prevention services within their legal program.</p>		
Rural Communities Yes/No	Yes	<p>Our entire program will address Foreclosure Prevention. Rural service areas most of San Luis Obispo County outside of Atascadero. Most of Santa Barbara County is designated as rural outside of Santa Barbara and Santa Maria, with over 2700 sq miles of land area. Rural areas include:</p> <ul style="list-style-type: none"> - City of Lompoc - Vandenburg Village/Mission Hills 	

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		<ul style="list-style-type: none"> - City of Guadalupe - City of Buellton - City of Solvang - Santa Ynez/Los Olivos/Los Alamos - Cuyama/New Cuyama - City of Carpinteria - Unincorporated Santa Barbara County <p>LAFSBC has 1 of 3 offices located in Lompoc, a designated rural community. Rural residents are served through appointments at any of our 3 offices and by phone appointments, in person, and video conference appointments. In addition, we leverage existing relationships with other non-profit organizations to serve rural communities. These relationships include partnerships with Family Service Agency, MICOP (Mixteco Indigena Community Organizing Project), CAUSE, the Foodbank, People Helping People, and more. SLOLAF's office is in San Luis Obispo, a designated rural community.</p>	
Number of Partners	1	Number of Subgrants	1

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	National Housing Law Project		
Project Name	Inclusion: the intersection of fair housing laws		
Total Amount Requested	\$500,000	Total Amount Subgranted	\$250,000
Counties Served	Statewide		
Project Abstract	<p>This project will develop legal strategies to achieve fair, inclusive and affordable housing in California – both in terms of where housing is built, and in terms of who has access to it. Policy changes in Sacramento and Washington are resulting in fair housing advances including the Affirmatively Furthering Fair Housing (AFFH) rules, anti-displacement policies and policies that improve housing access for people with criminal records. However, the intersections of these state and federal policies are complex and in a few cases, contradictory. Legal services advocates need training on these changes and need preparation to advocate for, monitor, and enforce these policies. This effort will ensure that the goals of fair and inclusive housing are advanced and that discriminatory barriers to housing are addressed. To that end, this grant will support advocacy and training around the implementation of the new federal and state AFFH rules, new HUD rulemaking around access to housing for people with criminal records and new state guidance and law around nuisance and crime free ordinances. The proposal brings together two state support centers, the National Housing Law Project and the Public Interest Law Project, combining the federal policy expertise of NHLP with the state land use and planning expertise of PILP.</p>		
Project Goals and Deliverables	<p>New federal and California laws, regulations and guidance are providing a tremendous opportunity to strengthen fair housing in California. This project seeks to harmonize these various policies, protect the advances made and work to make greater improvements in fair housing law. The collaboration will also provide extensive analysis and training to legal aid organizations and other advocates to help them understand and employ these new fair housing policies for their clients.</p> <p>PILP and NHLP will draw on a strong set of relationships with state agency staff including at the Department of Housing and Community Development, Civil Rights Department and the Attorney General's Office to understand their perspective and advocate for additional guidance around AFFH, crime free and nuisance ordinances and criminal history screening. Toward the end of the grant PILP and NHLP will draft a fair chance housing ordinance to limit use of criminal history in tenant screening.</p> <p>NHLP and PILP will provide trainings on the intersection of Affirmatively Furthering Fair housing obligations, crime free and nuisance ordinances and federal regulation around criminal history. Both organization will provide additional technical assistance and litigation support around these issues, if necessary.</p>		
Rural Communities Yes/No	Yes	As state support centers, we serve all counties in the state served by IOLTA, including QLSPs that serve rural and/or underserved populations. Our work in rural areas has	

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		<p>included advocacy with California Rural Legal Assistance Foundation, Central California Legal Services, Legal Services of Northern California, Inland Counties Legal Services, and California Indian Legal Services. We also work closely with the non-State Bar funded Leadership Counsel for Justice and Accountability in the San Joaquin and Eastern Coachella valleys.</p> <p>The activities of the grant are necessarily tailored to benefit rural areas of California. 36 percent of rural households in California are cost-burdened (they spend more than 30 percent of their income on housing). This is compared to only a quarter nationally. Rural homelessness is on the rise, and rural households face particular challenges around access to stable, affordable housing and implementation of fair housing laws. Given the difficulties in securing protections at each individual rural jurisdictional level, advocates have sought broader state and federal solutions – such as the ones PILP and NHLP propose to work on in this proposal - to protect and stabilize rural households. NHLP and PILP will work closely with legal aid organizations in rural areas to ensure the effective implementation of the state and federal laws we are covering in this proposal.</p> <p>We will also ensure that the trainings we do under this grant are made available to our Rural Coalition partners, including through PILP’s work with the Rural Affordable Housing Working Group and the Rural General Assistance Project.</p>	
Number of Partners	1	Number of Subgrants	1

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	OneJustice		
Project Name	Maximizing Systemic Impact of Pro Bono Legal Services		
Total Amount Requested	\$400,000	Total Amount Subgranted	\$60,000
Counties Served	Statewide		
Project Abstract	<p>This project will increase the expertise and capacity of legal services organizations throughout California, particularly organizations serving rural communities, in utilizing pro bono volunteers to advance transformative outcomes and long-term economic security for low-income communities. OneJustice will partner on this project with the Legal Aid Association of California (LAAC).</p> <p>OneJustice and LAAC will prepare a report on the current pro bono environment in California and will offer a new training program for pro bono managers and professionals at legal services organizations. The project’s goals are to maximize the impact of pro bono volunteers across multiple legal issue areas and improve systemic outcomes in California’s low-income communities. Organizations will receive support in: (1) using data to guide their strategic deployment of pro bono resources; (2) implementing the most promising and effective practices; and (3) tailoring their pro bono services to revitalize and stabilize low-income communities. This new training program will bring together legal aid organizations across the state, with a prioritization of organizations serving rural communities. Organizations will receive training and support over an extended period, where they will learn about and share best practices in maximizing the impact of their pro bono resources. This new training program will build on the success of OneJustice’s leadership development programs, peer learning programs, and pro bono trainings and convenings. OneJustice will supplement legal services organizations’ participation in the training program with individualized consulting and coaching to foster the legal services organizations’ implementation of new practices and initiatives in their communities.</p>		
Project Goals and Deliverables	<p>OneJustice and LAAC will identify data and information needed to create a report on the current state of pro bono, and its impact on low-income communities, in California. This report will create a baseline from which OneJustice and LAAC can work to determine the impact of various pro bono interventions.</p> <p>OneJustice and LAAC will bring legal services organizations together for a structured training program over a six month timeframe to optimize the sharing and implementation of best practices that maximize the impact of volunteers on low-income communities. This project will encourage the expansion of pro bono initiatives where volunteers are most effective in advancing systemic outcomes and revitalizing and stabilizing low-income communities.</p> <p>This project will be grounded on data-driven practices. In working with LAAC, OneJustice has brought data and evaluation conversations into every part of our work, from substantive housing, consumer and immigration work, to nonprofit management, strategic planning, and advocacy work. We believe data and evaluation are key components to ensuring</p>		

	<p>organizations are offering volunteer opportunities that maximize systemic outcomes for low-income communities, whether structured as limited scope, full-scope or some other type of assistance. Our focus on data and evaluation also ensures that volunteers are able to understand the impact of the work they provide in contributing to broad systemic change. This new training program will maximize the impact of the work being done by the pro bono volunteers in revitalizing and stabilizing low-income communities.</p>	
<p>Rural Communities Yes/No</p>	<p>Yes</p>	<p>The target demographic is low-income communities across California, with a particular focus on rural communities. Rural areas served include the 23 counties in the northern part of the state, the Central Coast and Central Valley, and the Inland Empire. OneJustice develops programs to meet local and regional needs by engaging with the legal services organizations that serve those communities. OneJustice will also identify other community-based nonprofits that work with pro bono volunteers to expand the availability and systemic impact of pro bono legal services throughout California.</p> <p>OneJustice will work with the pro bono professionals at legal services organizations to refine their metrics of their success in revitalizing and stabilizing communities, beyond traditional metrics such as number of volunteers recruited or number of hours donated by volunteers.</p> <p>As statewide support centers, both OneJustice and LAAC have a successful track record of expanding legal resources available to rural and underserved communities. OneJustice offers trainings to legal services organizations throughout the state, including those working with rural and underserved communities. For example, OneJustice's Executive Fellowship program has trained over 50 leaders from organizations serving rural communities. Similarly, as a membership organization for legal services organizations in California, LAAC has strong contacts at member organizations serving rural and underserved regions. In addition, LAAC's research and analysis will be instrumental in targeting rural and underserved communities and maximizing this project's impact. See e.g., the Rural Justice Policy Paper Series, co-authored by LAAC,</p>

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		including the 2021 report, “Health Equity and Rural Attorney Deserts.”	
Number of Partners	1	Number of Subgrants	1

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Public Advocates Inc.		
Project Name	Social Housing and Renter Stabilization		
Total Amount Requested	\$600,000	Total Amount Subgranted	\$300,000
Counties Served	Statewide		
Project Abstract	<p>This project will promote housing security and stabilize low-income renters by building the capacity of communities impacted by California’s critical shortage of affordable housing to advocate for their priorities including social housing and renter protections. Social housing is an alternative to speculative market-rate housing; it is owned by a public entity or non-profit, democratically managed, and permanently-affordable with rent control and eviction protections. In collaboration with two long-standing community-based partners, Tenants Together and Housing NOW! California, Public Advocates will advocate to strengthen state-level renter protections and undertake administrative advocacy to advance social housing by shaping a state agency study of social housing and improving the guidelines for California’s Low-Income Housing Tax Credit Program. To support these efforts, Tenants Together and Housing NOW! will co-convene the Social Housing Coalition and build the advocacy capacity of its member organizations. Public Advocates and its subgrantees serve numerous organizations representing low-income communities and residents in MSSAs throughout the state.</p>		
Project Goals and Deliverables	<p>This project will promote housing security and stabilize low-income communities by advancing social housing and strengthening protections to allow low-income renters to remain in their homes through the following activities:</p> <p>SOCIAL HOUSING. Social housing represents an innovative alternative to speculative market-rate housing. It is owned by a public entity or non-profit, democratically managed, and permanently-affordable with rent control and eviction protections. This project will advance social housing by:</p> <p>(1) Building a statewide advocacy infrastructure through the Social Housing Coalition to increase capacity of low-income communities to advocate at the state and local levels; and</p> <p>(2) Advocating with HCD to develop a robust social housing plan to inform state policy making (implementing SB 555, our current co-sponsored bill) and advocating to improve the Qualified Allocation Plans (QAP) issued by the California Tax Credit Allocation Committee (TCAC), which oversees the Low-Income Housing Tax Credit (LIHTC) program, the primary source of affordable housing production funding, to better align with social housing principles and more effectively meet community needs.</p> <p>RENTER STABILITY. We will engage in legislative and administrative advocacy to increase stability for low-income renters as their neighborhoods redevelop, such as strengthening core renter protections and ensuring safeguards for renters when rental buildings are sold or new market-rate development occurs.</p>		

	NOTE: Should SB 555 fail to pass we will undertake alternative strategies to meet the project’s goals such reintroducing the legislation or identifying an alternative high-impact administrative advocacy target consistent with the project’s goals of advancing social housing and renter stability.		
Rural Communities Yes/No	Yes	<p>The activities supported by this grant will provide services to rural communities throughout the state through legal research and policy advocacy to advance social housing and strengthen tenant protections.</p> <p>Through its regional planning and policy advocacy PA serves MSSAs in Alameda, Marin, Napa, Santa Clara, San Mateo, Sonoma, and Solano Counties. TT’s Central Valley Regional Coordinator leads work with communities in several counties with predominantly rural populations, including Fresno, Madera, Tulare, and Kern, and in other counties with rural and frontier MSSA’s, including Butte, Sacramento, Santa Cruz, San Bernardino, Ventura, Sonoma, and Santa Barbara. HN’s member organizations include groups based in regions with multiple MSSAs, including Bend the Arc: Jewish Action-San Luis Obispo, Leadership Counsel for Justice and Accountability (Kern, Fresno, Imperial, Riverside Counties), California Rural Housing Coalition, California Rural Legal Assistance Foundation, Center for Community Action & Environmental Justice (Jurupa Valley), Central Coast Alliance United for a Sustainable Economy, Central Valley Empowerment Alliance, Inc., Legal Aid of Sonoma County, North Bay Organizing Project, Sonoma Valley Housing Group, and TODEC Legal Center (Inland Empire and Coachella Valley).</p>	
Number of Partners	2	Number of Subgrants	2

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Public Counsel		
Project Name	Community Development Project		
Total Amount Requested	\$500,000	Total Amount Subgranted	\$233,700
Counties Served	Los Angeles		
Project Abstract	<p>Amid a worsening housing and homelessness crisis, LA County’s low-income communities are in urgent need of affordable housing and safety net services to prevent displacement, keep families housed, and uplift residents. Through this proposed project, Public Counsel—with support from Community Power Collective—will further community redevelopment efforts through support for housing justice campaigns and nonprofit capacity-building.</p> <p>Our housing justice work will advance affordable and supportive housing, protect tenants, and advocate for land stewardship. Specifically, we will support community-led initiatives to: (1) strengthen tenant protections to keep low-income residents housed and prevent homelessness; (2) remove discriminatory barriers to the development and preservation of affordable housing; (3) advance programs to increase public funding to create and preserve affordable housing; and (4) elevate low-income community priorities and expertise in shaping planning and development policies in historically disinvested and gentrifying neighborhoods. We will equip residents, organizers, nonprofit organizations, and community-based coalitions with legal tools and policy strategies to advance comprehensive, community-driven frameworks to achieve housing justice.</p> <p>Our nonprofit capacity-building work will ensure that qualifying start-up and established nonprofits are best positioned to serve LA’s most vulnerable residents. Areas in which we will provide assistance include incorporation, tax-exemption, corporate structures and policies, board and organizational liability, employment law, intellectual property, contracts, leases, fundraising, and lobbying.</p> <p>Grant funds will be used to support our unique, comprehensive approach, which combines transactional legal services, community lawyering, technical assistance, collaborative policy analysis, coalition-building, and community education to meaningfully advance housing stability and strengthen the capacity of community-serving nonprofits.</p>		
Project Goals and Deliverables	<p>Goal 1: Build the capacity of community-based organizations to lead strategies to prevent homelessness through policies that increase affordable housing, promote alternative models of land ownership, and strengthen tenant protections.</p> <p>Deliverables:</p> <ul style="list-style-type: none"> a. Attorneys will have a basic understanding of the gaps in tenant protections in LA County and will work to support community-led initiatives to address those gaps. b. Attend 32 meetings with various coalitions to develop and advance strategies to create and preserve affordable housing and protect tenants. 		

	<p>c. Draft 2 comment letters to public officials or model policies to support the creation and preservation of affordable housing and stronger tenant protections.</p> <p>d. Continue work on current housing justice litigation related to defending tenant protections and funding streams for affordable housing.</p> <p>Goal 2: Strengthen the capacity of nonprofits serving low-income communities in Los Angeles County.</p> <p>Deliverables:</p> <p>a. Through our staff and our network of pro bono attorneys, provide transactional legal services to 104 nonprofits in LA County in areas such as incorporation and tax-exemption, corporate compliance and governance, employment law, intellectual property law, and real estate law.</p> <p>*Please note that some of the language in the goals and deliverables was also included in our HP4 application, for which we are currently receiving funding. Should this application be approved, the work will be segregated.</p>		
Rural Communities Yes/No	Yes		Our tenant protection work in Los Angeles County will benefit unincorporated parts of the county, some of which are rural, such as the East Antelope Valley. Additionally, we will assist coalitions and nonprofits in rural communities that approach us requesting support as long as they meet our general service guidelines.
Number of Partners	1	Number of Subgrants	1

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Riverside Legal Aid		
Project Name	Community Housing Advocacy and Redevelopment Project		
Total Amount Requested	\$500,000	Total Amount Subgranted	\$200,000
Counties Served	Riverside		
Project Abstract	<p>Coachella Valley has an extreme deficit of affordable housing, resulting in substantial reliance on mobile homes and other substandard housing. Often, landlords fail to perform required maintenance, resulting in dilapidated, unsafe housing. Slumlords take advantage of many families in this area who include undocumented individuals, including documented children living with undocumented parents, who fear standing up for their rights to demand livable housing. Threats to turn in residents to Immigration are common and exacerbate the decline in safe housing. This enables slumlords and facilitates the lack of available affordable housing.</p> <p>In response, Riverside Legal Aid (RLA) and Lift to Rise (LTR) will implement Community Housing Advocacy and Redevelopment Project (the Project), which will advocate for new and improved affordable housing, increased enforcement by Code Enforcement agencies of existing housing, and conduct outreach events to educate residents about their rights. Partners will reach residents at times and places conducive to their schedules and need for safe spaces. Partners will build trust with residents while educating them of their rights. Community engagement will help partners identify community issues and community members who are being abused by landlords or illegally evicted through self-help evictions to reduce evictions while stabilizing an increasingly vulnerable community. Partners will advocate for them to fight landlords in court through unlawful detainer actions and direct advocacy at municipalities and elected officials. Advocacy will bring affordable housing into compliance with building, health, safety, and other codes that ensure safe, habitable housing for an entire rural underserved community.</p>		
Project Goals and Deliverables	<p>This Project will advocate for new and improved affordable housing, increased enforcement by Code Enforcement of existing housing, and outreach to educate indigent Riverside County populations of their tenant and housing rights. RLA will achieve the following 23-month objectives:</p> <p>**Regularly meet partners, (listed below) to collaborate on community redevelopment and housing measures.</p> <p>**With LTR, host quarterly informational sessions to educate electeds and Riverside County and local city staff on tenant and housing rights and their role in addressing these issues.</p> <p>**Meet monthly with LTR to assess legislative measures and collaborate on advocacy goals, including direct engagement with elected officials and municipalities.</p>		

	<p>**With LTR, build advocacy networks of local community-based and legal aid organizations, affordable housing advocates, and statewide tenant rights coalitions to generate support for legislative measures and centralize eviction protection/prevention resources.</p> <p>**Identify and outreach to vulnerable, rural immigrant populations via events in eastern Riverside County (Mecca, Thermal, Coachella, and Blythe) to identify and address widespread landlord misconduct and residential blight (dates and locations to be determined).</p> <p>**Coordinate and conduct bi-monthly, bilingual English/Spanish “Know Your Rights” presentations to target populations, presented by staff attorney and bilingual outreach staff. RLA and LTR will continuously evaluate the program, gauging whether community members are reached and if advocacy results in positive community development. RLA will also utilize a non-attorney, Spanish-speaking outreach employee to coordinate and implement outreach, designed to reach segments of the population most at risk. This position will disseminate RLA literature at local events, partner events, and local courthouses.</p>		
Rural Communities Yes/No	Yes	<p>RLA and LTR primarily serve disenfranchised populations in Riverside as well as the remote eastern and middle rural Desert regions of Riverside County, with services provided through RLA’s two offices in Riverside and Indio. All of RLA’s clients served under this grant will be indigent and/or seniors; about 25% will live in rural areas (as indicated by the MSSAs). Both organizations will provide services in the rural areas east of Indio in Riverside County, including Blythe, Thermal, Mecca, the Salton Sea, San Jacinto, Hemet, and Anza. These rural towns include a large population of Latinx residents, low-income families, immigrants, and undocumented individuals as well as a large number of veterans and seniors. Clients will primarily be Latinx residents in addition to a large number of African American disabled and deaf seniors.</p>	
Number of Partners	5	Number of Subgrants	1

2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	San Diego Volunteer Lawyer Program		
Project Name	Microbusiness and Nonprofit Support Program		
Total Amount Requested	\$600,000	Total Amount Subgranted	\$220,000
Counties Served	San Diego		
Project Abstract	<p>SDVLP’s Microbusiness and Nonprofit Support Program (“MNSP”) provides free legal representation and education to low-income entrepreneurs and microbusinesses in San Diego County, and to nonprofit organizations that serve low-income and disadvantaged San Diegans. MNSP staff and pro bono attorneys strengthen, support and build the capacity of local microbusinesses and nonprofit organizations by offering direct legal representation, legal clinics, and legal education on important topics such as business entity formation, employment law, real estate, business contracts, cross-border transactions, intellectual property, licenses, and permitting. The MNSP partners with local nonprofit organizations that provide business technical support to low-income entrepreneurs in underserved areas of San Diego County to provide holistic, culturally-competent, comprehensive assistance that nurtures these businesses and enables them to grow and thrive.</p> <p>The free legal support provided by the MNSP is targeted to communities with large populations of immigrant and refugee entrepreneurs, and historically marginalized populations that have been excluded from economic opportunities because of racial and gender inequities. The MNSP’s services help low-income entrepreneurs to launch and maintain businesses that provide a steady stream of income for themselves and their families, and empower these businesses to expand, create jobs and wealth that can be reinvested in their communities, and contribute to a vibrant local economy.</p> <p>The MNSP also provides free legal support to nonprofit organizations serving low-income individuals in underserved communities, enabling these organizations to build capacity and deliver vital services to more community members.</p>		
Project Goals and Deliverables	<p>An important goal of the MNSP is to provide low-income entrepreneurs, particularly immigrants, refugees, women, and people of color, with the ability to create and maintain livelihoods to support themselves and their families, and build wealth that can be reinvested in their communities. The MNSP aims to create economic opportunity for historically marginalized populations, particularly those that have been excluded from economic opportunities because of racial and gender inequities. Additionally, the MNSP seeks to provide legal services to nonprofit organizations that provide critical services to the poor and disadvantaged, so that they may build capacity and continue to be a resource for their communities. Finally, a goal of the MNSP is to expand its services to rural areas of San Diego County, to stabilize and strengthen businesses and nonprofits in these regions.</p> <p>Deliverables for the grant period are:</p>		

	<ul style="list-style-type: none"> - Provide at least 12 legal educational workshops in Greater Logan Heights and City Heights in collaboration with subgrantees LHCD and CHCD on business legal topics, serving at least 160 attendees. - Collaborate with LHCD and CHCD to provide legal and business technical assistance to 160 clients. - Work with additional community partners to provide legal representation to an additional 200 low-income entrepreneurs, microbusinesses, and nonprofit organizations. - Provide 8-16 legal clinics or legal workshops at community centers in low-income San Diego communities, serving 120-240 low-income entrepreneurs, microbusinesses, and nonprofit organizations. - Provide 8 outreach events, legal clinics and legal workshops in Borrego Springs or other rural areas of San Diego County.
<p>Rural Communities Yes/No</p>	<p>Yes</p> <p>Although San Diego County is the fifth-most populated County in the United States, approximately 198,608 residents live in rural-designated areas known as Medical Service Study Areas (MSSAs), which are defined as rural and frontier communities with a population density of less than 250 persons/square mile, and with no population center exceeding 50,000. These regions include unincorporated areas known as the Mountain Empire, parts of Ramona, and Borrego Springs. The Borrego Springs community in the East region of San Diego is the most isolated area of the county, surrounded by the 600,000-acre Anza-Borrego Desert. During the past year, SDVLP's programs have expanded their reach to numerous rural areas of San Diego County, particularly Borrego Springs. SDVLP has an ongoing partnership with the Borrego Springs branch of the San Diego County Library (SDCPL), and SDVLP Staff Attorneys have traveled to Borrego Springs, most recently earlier this month, to provide outreach regarding SDVLP's programs. SDVLP has confirmed the expansion of its partnership with the Borrego Springs branch of the SDCPL to include outreach and services to low-income entrepreneurs and nonprofit organizations.</p> <p>Libraries in rural areas are ideal partners, because they commonly serve as community hubs where residents seek out a variety of resources. The Borrego Springs branch of the SDCPL is no exception, as it is a consistent connector of local residents to free-of-charge</p>

services and programs. The Borrego Springs branch is also an ideal facility because it has an auditorium that can hold approximately 100 people, and confidential conference rooms to meet privately with clients, making it an optimal location for in-person mobile legal clinics and educational workshops.

Additionally, the library has a communications space where patrons can access the internet and videoconferencing platforms, making it ideal for legal services delivered remotely. These technological capabilities are important, as 22% of households in unincorporated areas of San Diego County, such as Borrego Springs, lack access to a broadband internet subscription.

Additionally, The Ramona branch of the SDCPL, in the North Inland part of San Diego County, has invited SDVLP to share information about its programs during its weekly English as a Second Language classes, and a Citizenship class they are starting in Fall 2023 for recent immigrants and refugees. The Ramona library has also invited SDVLP to provide information to the community regarding its services at a Food Bank it hosts on Tuesday afternoons from 3-5 p.m. In the Southeastern Mountain Empire of San Diego County, located near the Mexican border, the Jacumba and Portrero branches of the SDCPL have expressed interest in partnering with SDVLP to provide legal clinics and presentations to their communities. SDVLP will use these opportunities to provide outreach regarding the services offered by the MNSP, and to also share additional business resources offered by the MNSP’s community partners. By providing these resources, the MNSP will empower local low-income entrepreneurs to launch and strengthen businesses that can create jobs and wealth that can be reinvested in these rural communities.

In addition to connecting to low-income entrepreneurs and microenterprises, the MNSP will use its connections with the local libraries to offer legal support to the nonprofit

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		organizations serving these rural regions who are often under-resourced and isolated from legal assistance. By providing legal support to nonprofit organizations serving these rural areas, the MSNP will help these nonprofits to build capacity and serve more community members.	
Number of Partners	3	Number of Subgrants	2

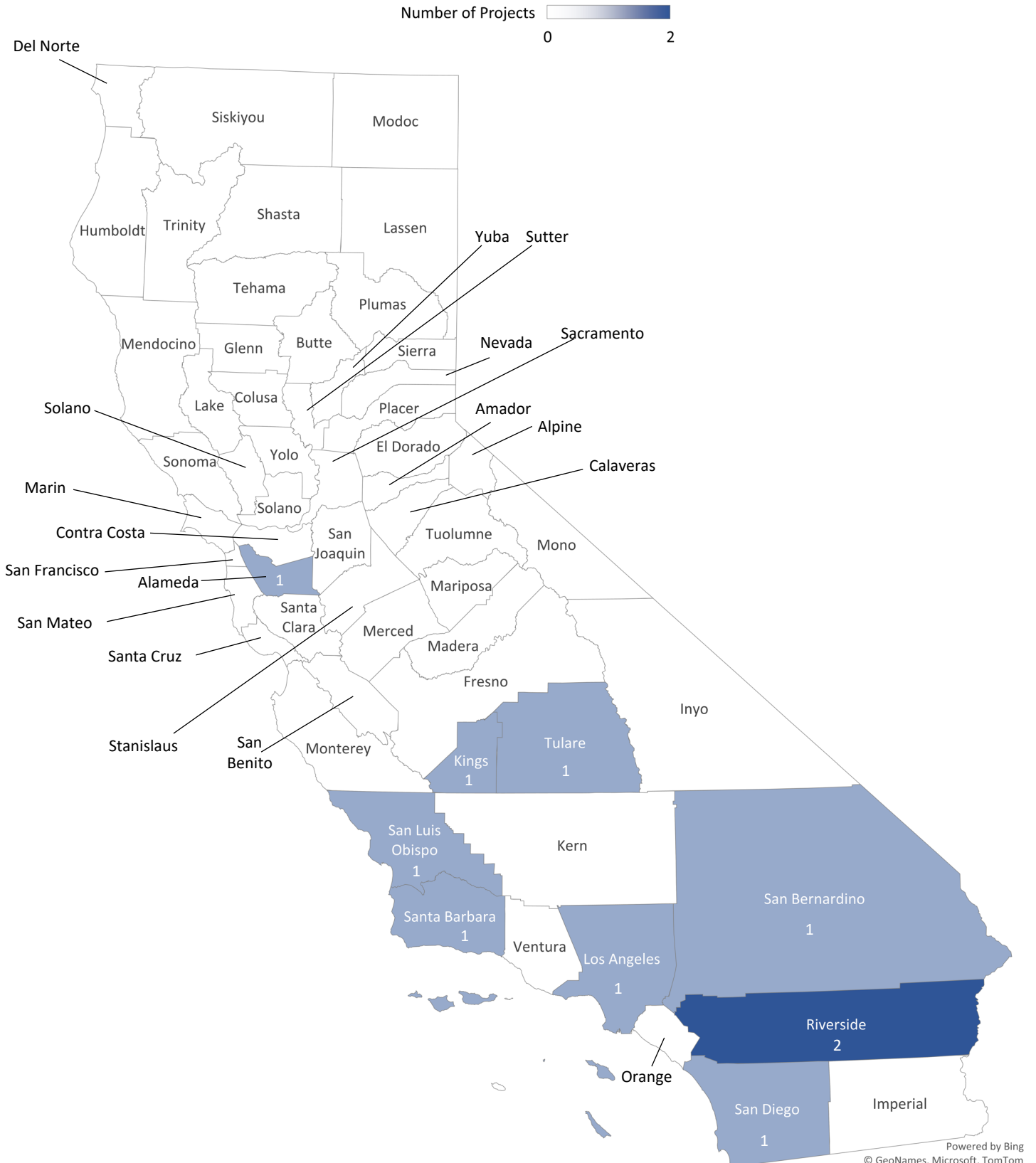
2024-2025 BANK GRANT APPLICATION PROJECT PROFILE			
Organization Name	Worksafe, Inc.		
Project Name	Black Worker Initiative		
Total Amount Requested	\$500,000	Total Amount Subgranted	\$250,000
Counties Served	Alameda Contra Costa		
Project Abstract	<p>Worksafe will collaborate with Black Cultural Zone (“BCZ”) on the Black Economic Self-Determination & Sustainability Project (the “Project”) which seeks to build leadership among Oakland-based Black community members, residents, and workers about their rights with respect to economic self-determination and sustainability, particularly as it relates to housing, home ownership, foreclosure prevention, workforce development, and workplace rights. Where people work and where they live - have been recognized as social determinants of health (SDOH) that affect a wide range of health and quality of life risks and outcomes. The astronomical increase in rent, the sky-rocketing price of homes, the foreclosure disaster, lack of sustainable jobs, rampant workplace abuses, and gentrification has resulted in wide-scale displacement of Black people in Alameda and Contra Costa County.</p> <p>The Project seeks to prevent foreclosure and homelessness to uplift the economic strength of the Black community (1) building the capacity of community members to address labor and housing issues as the primary social determinants of health to prevent foreclosure and homelessness, (2) raise awareness for community-wide, individual, familial, and generational strategies for foreclosure and homelessness, and (3) build leadership and stewardship about how to navigate labor and housing issues. The Project will create a Leadership Institute that will train and mentor cohorts of Community Messengers and Stewards on labor and housing issues and resource BCZ with community engagement staff to serve as a resource for community members facing labor and housing issues.</p>		
Project Goals and Deliverables	<p>The vision of the project is for all Black East Oakland residents to know their workplace rights and to live in affordable and stable housing, for Black businesses and commercial spaces to thrive, and for Black displacement to end and legacy residents to return. Through this project we will resource, train and build the leadership of 100 Community Stewards who will learn critical skills and leadership to be able to resource and support, as a part of Black Cultural Zone CDC, a member of the Keep Oakland Housed group, Black residents in Alameda and Contra Costa County that are housing insecure, including those at risk of foreclosure.</p> <p>The Project will hire staff to provide support to ensure housing and job stability as well as career/workforce development. They will work in conjunction with BCZ’s Business Counselors, AKOMA Market Vending Opportunities, and the Career/Workforce Navigator to work toward economic stability. The project seeks to help 200 Black families.</p> <p>This project leverages BCZ’s role as the Lead Community Engagement Partner for Better Neighborhoods, Same Neighbors and a core membership in “40x40 Council,” which, with Oakland Thrives, created the “RISE East Plan.” Rise East prevents and reverses the displacement of Black families by leveraging resources to provide financial assistance and services to help residents avoid eviction, foreclosure, and homelessness, creating new</p>		

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	vehicles for real estate acquisition (i.e. community-owned land trust), funding a program to promote home and business ownership, and supporting small businesses and commercial corridor development.		
Rural Communities Yes/No	No		
Number of Partners	1	Number of Subgrants	1

Map of Recommended Bank Grant Projects: Number of Projects that Would Serve Each County

In addition to the projects presented on this map, four of the recommended projects would serve the entire state. Therefore, every county stands to benefit from the funded proposals. The map below, however, plots the six that would focus their services on particular counties.



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Organization	County(ies) served	Score	Funding request	Funding recomm.
Bet Tzedek Legal Services	Los Angeles, Riverside, San Bernardino	75	\$500,000	\$475,000
San Diego Volunteer Lawyer Program	San Diego	75	\$600,000	\$570,000
East Bay Community Law Center	Alameda	70	\$402,657	\$362,000
Central California Legal Services	Kings, Tulare	64	\$500,000	\$425,000
OneJustice	Statewide	64	\$400,000	\$340,000
Public Advocates Inc.	Statewide	64	\$600,000	\$510,000
Riverside Legal Aid	Riverside	64	\$500,000	\$425,000
Legal Aid Foundation of Santa Barbara	Santa Barbara, San Luis Obispo	60	\$222,760	\$200,570
Family Violence Appellate Project	Statewide	59	\$892,502	\$660,000
Inner City Law Center	Statewide	59	\$750,000	\$553,000