



Request for Proposals (RFP) for

**Bank of America
Foreclosure Prevention & Community Redevelopment
Grant Program**

**2025 - Funding Round
Cycle 4**

**Grant Deadline: Wednesday, March 27, 2024
12:00 p.m. (Noon) CST**

**Grant Inquiries: Kenneth Wheatley, Grants Director
krwheatley@comcast.net**

Release Date: Wednesday, February 28, 2024

643 North State Street | Jackson, MS 39202 | Phone: (601) 948-4471

In 2016, the Mississippi Bar Foundation (MBF) was awarded approximately \$4.6M in Bank of America (BOA) national foreclosure prevention settlement funds. As a condition of the agreement, the U.S. Department of Justice (USDOJ) and Bank of America (BOA) designated the nation's Interest on Lawyers Trust Account (IOLTA) programs as the recipients of settlement funds. Since 2017, MBF has conducted three BOA Cycles to distribute these funds. This RFP is for Cycle 4, which provides grant funds covering the period of January 1 through December 31, 2025. The sole purpose of these funds is to provide legal aid assistance in two areas: **foreclosure prevention legal assistance** and/or **community redevelopment legal assistance**.

Foreclosure Prevention Legal Assistance (FP)- Direct legal counsel, advice, representation, mediation, and prevention services to borrowers who are at risk of losing their homes to foreclosure.

Community Redevelopment Legal Assistance (CR)- Legal assistance, primarily through policy and impact work, transactional law and representation, which seeks to revitalize or stabilize low-income communities (rather than individual clients) and has a far-ranging and sustainable impact on the communities served.

The MBF seeks to fund eligible Mississippi non-profit legal aid service providers to address foreclosure prevention and/or community redevelopment legal matters impacting Mississippi. **Services must target and primarily benefit low-income Mississippi families and communities.** Additionally, community redevelopment funds cannot be used for individual services unless the applicant can demonstrate that improving the situation of an eligible individual client(s) would result in a systemic impact for low-income Mississippi families and communities. Grant funds must be used to make things better for the whole, and not just the parts. Grantees may propose a variety of foreclosure prevention legal assistance and community redevelopment legal assistance activities such as, but not limited to, the following:

- Legal representation in foreclosure actions;
- Legal representation in predatory lending actions;
- Legal representation in heirs property actions;
- Review of loan documents and counseling;
- Loan modification assistance;
- Foreclosure community education and awareness activities;
- Homeowner education and outreach activities;
- Foreclosure policy planning activities;
- Community redevelopment policy planning activities;
- Projects designed to preserve, rehabilitate, or develop new affordable housing for low-income families and communities; and
- Projects with far-reaching and lasting community impact such as preserving, rehabilitating, or developing new affordable housing for low and moderate-income persons and communities.

Grant funds are designated for foreclosure prevention legal assistance (FP) and community redevelopment legal assistance (CR) activities only. No funds awarded through this grant program shall be used for lobbying or any other activities designed to influence any legislation pending before any local, state, or federal elected officials. The Foundation believes no person should be excluded from services or volunteer participation on the basis of a legally protected classification. For this reason, the Foundation will not fund organizations that engage in such unlawful discrimination, and unlawful discrimination by grantees will result in termination of funding.

Applicants must propose a 12-month project period from January 1 through December 31, 2025. Applicants may request up to \$125,000 (single-focus) or \$150,000 (dual-focus):

- Single-focus grants addressing either FP or CR and are *limited up to* \$125,000 allocated over the 12-month project period.
- Dual-focus grants addressing both FP and CR and are *limited up to* \$150,000 allocated over the 12-month project period.
- Applicants may request different annual budget amounts; however, the total amount awarded may not exceed the total funds allocated for either single-focus or dual-focus grants.
- Additionally, funds must be budgeted in a manner to ensure that the proposed project goals and objectives are accomplished by *December 31, 2025. All unspent funds must be returned in full to the MS Bar Foundation no later than February 16, 2026.*

The MBF, in its discretion, reserves the right to award any number and any amount for grants under this BOA- Cycle 4; moreover, the MBF reserves the right to reduce and/or not fund in whole or part any proposals submitted in response to this Request for Proposals.

Application Submission Requirements

Applicants must submit both a hard copy and an electronic copy. Failure to comply with the application submission requirements discussed herein shall result in immediate disqualification from funding consideration. **Applicants must follow a two-step application submission process as follows:**

Step 1[Hard Copies Only]: Applicants must submit seven (7) hard copies of the completed application to the following:

**MS Bar Foundation, Inc.
Attn: BOA Grants
643 North State Street
Jackson, MS 39202**

Step 2 [Electronic Copies Only]: Applicants must submit via email an **electronic copy** of the application both in **MS Word (.doc) & Adobe (.pdf)** to the following on or before the deadline:

**iolta@msbar.org and
Kenneth Wheatley: krwheatley@comcast.net
Email Subject Line: BOA- Cycle 4 (2025) Proposal- **[Insert Agency]****

Applications are due by 12:00 p.m. (noon) CST, Wednesday, March 27, 2024.

- All mailed or shipped hard copies must be postmarked no later than Wednesday, March 27, 2024 (per Step 1 above).
- The MBF staff must receive all hand-delivered copies by or before 12:00 p.m. (noon) CST, Wednesday, March 27, 2024, per Step 1 above. The MBF will not accept proposals after the deadline.
- The MBF staff must receive all electronic copies by or before 12:00 p.m. (noon) CST, Wednesday, March 27, 2024, per Step 2 above. The MBF will not accept proposals after the deadline.
- Faxed proposals will not be accepted.

Application Format

Applicants must adhere to the following application formatting requirements:

- 12- narrative pages (maximum);
- 11-point font either in Calibri or Times New Roman;
- 1" margins, single-spaced and single-sided pages;
- **Bind each hard copy using the appropriate sized binder clip (Do not staple);**
- Number all pages in the lower right corner;
- Place the applicant's name in a header located at the top center of each page;
- Use section headings and/or subheadings within the body of the narrative to organize presented information;
- Appendices are limited to 5 pages maximum (attach relevant documents only);
- Budget Narrative is limited to 8 pages maximum;
- Electronic copies submitted in both MS Word and in PDF formats (no faxes); and
- All copies must be legible and in the same color as the original copy.

Failure to comply with application formatting requirements will result in immediate disqualification for funding consideration.

Application Cover Page

Include information for **Items 1-8** below on the **Grant Application Cover Page**. The Grant Application Cover Page does not count against the 12-page narrative limit (see Appendix 1).

1. Applicant Organization, Address, Telephone, & Website
2. Chief Administrative Officer & Email Address
3. Board Chairperson
4. Person Preparing Application, Telephone, & Email Address
5. Project Director, Telephone, & Email Address
6. Request Category: Foreclosure Prevention legal assistance (FP), Community Redevelopment legal assistance (CR), or both
7. Request Amount
8. Leveraged Funds (if applicable)

Executive Summary (1/2 to 1 page max.)

In one page or less, provide an overview of your proposed project. The Executive Summary does not count against the 12-page narrative (maximum).

Section 1: Needs Statement (2-3 pages max.) (15 Points)

1. Clearly identify the specific geographical area(s) and/or target population(s) targeted by the proposed project and estimate the total number of people/families to be impacted by the proposed grant project.
2. Demonstrate the degree of need by providing current, valid, and relevant data and anecdotal information to document current foreclosure and community redevelopment issues and trends affecting the proposed target population(s)/target community. Please document your data sources.

Section 2: Goals and Objectives (2 pages max.) (20 Points)

Applicants must propose **S.M.A.R.T. Objectives**- specific, measurable, achievable, realistic, and time-bound. Effective goals and objectives are measurable. **The project period is one year (January 1 through December 31, 2025).**

1. State your proposed project goals.
2. State your measurable project objectives.

Note: Given the available funding level is not to exceed \$125,000 (single-focus) to \$150,000 (dual-focus), applicants are advised not to propose more than two or three project goals; however, each goal statement may have one or more objective statements. Objective statements must be related to the project goals.

Note: Instructions on “How to Organize the Goals and Objectives” are provided in Appendix 2.

Section 3: Implementation Plan (5-6 pages max.) (40 Points)

1. Discuss your organization’s experience in providing foreclosure prevention and/or community redevelopment legal assistance. Include in this discussion the types of services you provided, who and how many you currently serve and/or have served; where services were provided; and when services were rendered. Identify and briefly discuss any best practices and/or successful models used for addressing FP and/or CR, and whether or not you will implement said best practices and/or successful models under this grant.
2. Provide a detailed discussion explaining how your organization will accomplish the proposed project goals and objectives by discussing who, what, when, where, and how you will implement the proposed FP and/or CR services.
3. Discuss your methods and how often you will reach out to the target population and/or the general public to inform them about the proposed services.

4. Discuss your project management plan by identifying project staff responsible for daily operations of the project. Discuss the pertinent supervisory roles and provide agency(s) and project organizational charts. Attach resume(s) for existing project staff or job descriptions (if a position(s) is currently vacant). Discuss your plans for leveraging other funds to support the proposed project. Specify the proposed leveraged amount and source(s) of leveraged funds.
5. Discuss your plans for sustaining the proposed project activities once grant funding has ended.

Section 4: Evaluation (1 page max.) (10 Points)

Applicants must describe the process by which your organization captures evaluation and/or quality control data and information for rendered services.

1. Briefly describe your organization's current mechanisms for capturing and reporting data on rendered legal services, and how these processes will be adapted for this grant.
2. Identify whom and how often evaluation/quality control data is collected by your organization.

Note: All grant recipients will be required to collect monthly FP and/or CR project evaluation information to participate in this program. This data will be subsequently reported to MBF through quarterly and/or semi-annual progress reports until all awarded funds have been expended. Additional reporting details will be provided once grantees have been selected.

Section 5: Budget (8 pages max.) (15 Points)

Applicants must submit a **budget narrative** covering a 12-month project period. The budget must be allocated and labeled as follows: *Cycle 4/Year 1: January 1 through December 31, 2025.*

Applicants may request up to \$125,000 (single-focus) or \$150,000 (dual-focus). *Additionally, the requested funds should be commensurate with the proposed project goals and objectives so that they can be accomplished by December 31, 2025. All unspent project funds must be returned in full to the MS Bar Foundation no later than February 16, 2026.*

Applicants are encouraged to leverage other non-MS Bar Foundation funds to support the proposed project activities. Applicants that propose leveraging other funds should state an estimated leveraged funds amount to be contributed to support of this project for each budget year using the Budget Summary Form. Leveraged funds sources may be listed in the Budget Narrative after the Grand Total figure is presented.

Applicants must submit a project budget that is accurate and aligns with the proposed project activities. The budget consists of a **Budget Summary Form** and a **Budget Narrative** (8 pages maximum), which should immediately follow the grant narrative.

(A) All applicants must complete the **Budget Summary Form** (see Appendix 3).

(B) All applicants must submit a **Budget Narrative**. Complete the budget narrative using the following line-item order: *A) Personnel, B) Fringe Benefits, C) Travel, D) Operating Expenses, E) Contractual Services, F) Other, and GRAND TOTAL.*

Leveraged Funds total, if applicable, should be shown as a separate total amount in the Budget Narrative following the GRAND TOTAL figure, along with the source(s) of the contributed amount.

(C) If you are a 501 (c)(3) nonprofit organization, then you must provide a copy of your IRS tax-exempt determination letter as one of your application attachments.

(D) If you are a 501 (c)(3) nonprofit organization, then you must also include the following budget-related documents:

- **Hard copies (7) and electronic copy of most recent end of year financial statements;**
- **The electronic copy financial statements must be submitted as an Adobe.pdf file and contain only pertinent information to minimize excessive pages.**

Equipment and **Indirect/Administrative Costs** (overhead costs) are unallowable costs under this program.

Grantees must track monthly expenditures and provide a report, including documentation supporting expended funds in the grant progress reports.

Applicants are advised to make reasonable budget requests. The MBF reserves the right to disallow and/or disapprove all budget requests when such requests are deemed unreasonable, unnecessary, and/or unresponsive to this grant program.

Note: See Appendix 4 for instructions on “How to Write an Effective Grant Budget Narrative.”

Note: If you request fringe benefits, you must show each fringe benefit rate or percentage individually, and show the monthly premium amount for health insurance, if requested.

Note: Provide sub-totals for each requested line item in the budget narrative.

Note: The electronic copy statements must be submitted as an Adobe.pdf file and contain only pertinent information to minimize excessive pages.

Note: If applicable, please state your annual leveraged funds contribution and specify the source(s) of the leveraged funds. Please note that leveraged funds are voluntary and are not mandatory, though they are desirable and reflective of best practices as BOA funds may not be sufficient enough to cover all program-related costs.

Application Review & Scoring

The MBF will conduct a competitive review of all compliant grant applications. Applicants must score at least 70 out of 100 possible points to be eligible for funding consideration. The MBF will select the highest-rated proposals with the potential to provide the greatest impact as determined by the MBF Grants Committee in accordance with the goals of the BOA Foreclosure Prevention Program. If necessary, the MBF Grants Committee shall reserve the right to request an in-person presentation of any submitted-application eligible for funding consideration.

Applications will be rated using the following scale:

- Needs Statement (15 points)
- Goals and Objectives (20 points)
- Implementation Plan (40 points)
- Evaluation Plan (10 points)
- Budget (15 points):
 - Budget Summary Form (Appendix 3)
 - Budget Narrative

Note: Points will not be awarded for application appendices/attachments.

Award Notification

The MBF will provide written disposition concerning all eligible applications submitted for funding consideration under this RFP. We anticipate such notification will be given no later than July 1, 2024.

Successful applicants must participate in a grant implementation meeting. The MBF will not return any submitted applications. All final funding decisions rest solely with the MBF.

Appendix 1
Mississippi Bar Foundation
Bank of America-

Grant Application Cover Page *(Sample)*

- | | |
|---|---|
| 1. APPLICANT NAME: | ABC Agency |
| MAILING ADDRESS: | Post Office Box 1234
Jackson, MS 39225 |
| PHYSICAL ADDRESS: | 246 Main Street
Jackson, MS 39202 |
| PHONE: | 601-123-4567 |
| WEBSITE: | www.abc.org |
| 2. CHIEF ADMINISTRATIVE OFFICER: | Mrs. Jane A. Doe
janeadoe@abc.org |
| 3. BOARD CHAIRPERSON: | Mr. Joseph B. Doe, Jr. |
| 4. PERSON PREPARING APPLICATION: | Ms. Jill M. Smith
601-123-7890
jsmith@abc.org |
| 5. PROJECT DIRECTOR: | Ms. Jill M. Smith
601-123-7890
jsmith@abc.org |
| 6. REQUEST CATEGORY: | Foreclosure Prevention |
| 7. REQUEST AMOUNT: | \$125,000 |
| 8. LEVERAGED FUNDS: | \$50,000 (if applicable) |

Appendix 2
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How to Organize the Goals and Objectives

These are organizational examples only and are not intended to provide goals & objective examples.

Example 1

Goal 1: To provide foreclosure legal assistance to low-income families living in the first congressional district.

Objective 1.1: To hire two (2) full-time staff attorneys within 30 days of grant award.

Objective 1.2: To conduct three (3) foreclosure prevention legal clinics per quarter during the 12-month project period.

Objective 1.3: To increase the number of closed cases by December 31, 2025, by a minimum of 10% when compared to the baseline year (Closed cases N= 200).

Goal 2: To improve the administrative operations of the Magnolia County Drug Court Program.

Objective 2.1: To conduct a formative evaluation of the Magnolia County Drug Court Program by December 31, 2025.

Example 2

Goal A: To provide law-related education to 11th and 12th grade students at ABC High School to increase interest in the legal profession.
Objective A.1: To provide a minimum of eight (8) hours of law related education to one 11th grade class and three 12th grade classes by December 31, 2025.
Objective A.2: At least 25% of 11th grade students and at least 50% of 12th grade students will demonstrate increased knowledge in how to construct a basic legal contract as measured by pre- and post-test assessments by December 31, 2025.
Goal B: To increase knowledge of civil law matters among first-time petitioners in Magnolia County.
Objective B.1: To develop a comprehensive civil law reference manual by December 31, 2025.
Objective B.2: To disseminate a minimum of 2,000 copies of the civil law reference manual to first-time, adult civil petitioners in Magnolia County by December 31, 2025.

Appendix 3
Mississippi Bar Foundation
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Budget Summary Form (Sample)

Bank of America Budget Summary Form			
Budget Year: Cycle 4/Year 1: January 1 through December 31, 2025			
Budget Line Items	BOA Grant Request Amount	Leveraged Funds Amount	Grand Total
Personnel	\$60,000	\$0	\$60,000
Fringe Benefits	\$19,800	\$0	\$19,800
Travel	\$8,000	\$15,000	\$23,000
Operating Expenses	\$5,000	\$0	\$5,000
Contractual	\$22,200	\$20,000	\$42,200
Other	\$10,000	\$0	\$10,000
GRAND TOTAL	\$125,000	\$35,000	\$160,000

Note: Please see the attached detailed budget narrative.

Appendix 3

Mississippi Bar Foundation Bank of America-

Budget Summary Form

Bank of America Budget Summary Form Budget Year: Cycle 4/Year 1: January 1 through December 31, 2025			
Budget Line Items	BOA Grant Request Amount	Leveraged Funds Amount	Grand Total
Personnel			
Fringe Benefits			
Travel			
Operating Expenses			
Contractual			
Other			
GRAND TOTAL			

Note: Please see the attached detailed budget narrative.

Appendix 4

Mississippi Bar Foundation

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How to Write an Effective Grant Budget Narrative

See Attachment