



Supporting Recovery and Resiliency in Latino Communities

with support from the TD Charitable Foundation

Grant Purpose

With the generous support from the TD Charitable Foundation, NALCAB will provide capacity- building grants of \$30,000 and customized technical assistance (TA) to 10 organizations located in the TD Bank footprint (see below). Awardees will also be able to participate in NALCAB- facilitated in-person roundtables with housing-related nonprofits in one of four regional convenings.

The purpose of this award is to support a network of Latino- and immigrant-serving organizations in building a sustainable pipeline of Latino homebuyers, homeowners, and renters through financial coaching, education, and opportunities that build or preserve individual assets and generational wealth.

This program of grant-making and technical assistance is intended to develop the capacity of nonprofits to:

- Effectively employ a high-quality and culturally relevant financial health curriculum
- Intentionally utilize financial coaching to prepare participants to access capital for asset-building activities such as homeownership
- Strengthen organizational capacity to track and report financial health-related outcomes, with a focus on strengthening credit, increasing savings, increasing income, and reducing debt
- Address other housing-related needs and challenges through additional technical assistance, as feasible

Applicants should demonstrate:

- A comprehensive and specific strategy that will result in meaningful and measurable impact for Latino and immigrant financial readiness for homebuying, homeownership and/or renting
- Organizational capacity to implement the proposed strategy
- Budget and projected outcomes that align with the proposed strategy

II. Eligible Activities

Recipient Eligibility

Eligible applicants are any 501(c)(3) nonprofits that integrate, or plan to integrate, culturally relevant financial capability services into financial readiness for Latino homebuyers, homeowners, and renters.

NALCAB will score applications according to the criteria listed in this document. NALCAB will also consider the diversity of strategies, geographic locations, organizational capacity, and target populations in the selection process, and prior NALCAB grant award history and performance if applicable.

TD Bank Priority Markets: Organizations must be located in or serve one of the markets listed below.

Metro Markets	
New England	Includes: Maine: Androscoggin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Sagadahoc, Somerset, Waldo, York New Hampshire: Belknap, Carroll, Cheshire, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan Vermont: Bennington, Caledonia, Chittenden, Franklin, Grand Isle, Lamoille, Orleans, Rutland, Washington, Windham, Windsor Massachusetts: Barnstable, Berkshire, Bristol (City of Attleboro, Towns of Easton, Mansfield, North Attleboro, Norton, Rehoboth and Seekonk only), Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester Rhode Island: Bristol, Kent (City of Warwick and Town of West Warwick Only), Newport (City of Newport, Towns of Jamestown, Middletown and Portsmouth Only), Providence Connecticut: Hartford, Litchfield, Middlesex, New Haven, New London (Towns of Colchester and Lebanon), Tolland
Metro New York	Includes: New York Hudson, Long Island and Westchester: Dutchess, Nassau, Orange, Putnam, Suffolk, Sullivan, Ulster (City of Kingston, Towns of Esopus, Hurley, Marbletown, Rosendale, Saugerties, Ulster and Woodstock), Westchester New Jersey North: Bergen, Hudson, Passaic, Sussex New York Metro: Bronx, Kings, New York, Queens, Richmond, Rockland New York Upstate: Albany, Clinton, Columbia, Essex Co (Town of Chesterfield only), Rensselaer (Town of East Greenbush, North Greenbush, Rensselaer and Schodack), Saratoga, Schenectady (City of Schenectady, Towns of Glenville, Niskayuna, and Rotterdam Only), Warren, Washington Connecticut: Fairfield

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<p>Metro Pennsylvania/ New Jersey</p>	<p>Includes: New Jersey Central: Essex, Hunterdon, Middlesex, Morris, Somerset, Union New Jersey Coastal and South: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Monmouth, Ocean, Salem, Warren Pennsylvania: Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton, Philadelphia</p>
<p>Metro Mid-South</p>	<p>Includes: Delaware: Kent, New Castle, Sussex (City of Lewes and Town of Milton) District of Columbia Maryland: Anne Arundel, Baltimore, Baltimore City, Harford, Howard, Montgomery, Prince George’s Virginia: Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William North Carolina: Buncombe, Burke, Henderson, McDowell, Mecklenburg, Mitchell, New Hanover, Pender, Polk, Rutherford, Yancey South Carolina: Aiken, Anderson, Beaufort, Berkeley, Charleston, Dorchester, Florence, Georgetown, Greenville, Horry, Jasper, Kershaw, Lancaster, Laurens, Lexington, Marion, Newberry, Oconee, Pickens, Richland, Spartanburg, York</p>
<p>Metro Florida</p>	<p>Includes: Florida: Alachua, Bradford, Brevard, Broward, Citrus, Collier, Columbia, Duval, Highlands, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Miami-Dade, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Saint Johns, Saint Lucie, Sarasota, Seminole, Suwannee, Union, Volusia</p>

Grant Period

August 22, 2024 –August 22, 2025

Application Submission Due Dates:

Applications are due on or before **July 19, 2024, at 11:59 PM PT**

All grant applications must be completed and submitted via NALCAB's online system, Blackbaud Grantmaking.

In addition to the narrative responses, applications must include the following documents as attachments (in PDF format):

- Program budget (see end of this application for a sample budget template)
- 501(c)(3) Letter of Determination
- Organizational Chart
- 2024 Organization Budget
- Most Recent Complete Audited Financial Statements

Questions about the RFP should be submitted to grants@nalcab.org; Use subject heading- 2024 TD Supporting Recovery and Resilience RFP

Acceptable Uses of Grant Funds

Grant funds can be used for direct costs and staff time spent on eligible grant activities that strengthen or expand the delivery of culturally relevant financial health services, including but not limited to:

- Integrating financial capability and wellness curriculum into affordable housing-related programming to create a pipeline of qualified homebuyers and renters who can make their own decisions based on increasing financial wellness and financial freedom.
- Integrating financial coaching tools to address debt, savings, credit, income, and predatory lending services (i.e., payday, title loans, pawnshops, and rent-to-own)
- Enhancing or adopting culturally relevant financial capability curricula
- Building organizational capacity through training, hiring new staff, funding volunteer stipends, or other means that support financial capability programming
- Developing and implementing financial capability classes or financial coaching/counseling programs
- Strengthening organizational capacity to track and report financial health-related outcomes, with a focus on strengthening credit, increasing savings, increasing income, and reducing debt.
- Implementing a financial service or product that helps clients meet financial needs, such as increasing savings, decreasing debt, or building or establishing credit.

III. GRANTEE REQUIREMENTS

As an award recipient, grantees must:

- Identify a staff person to serve as a project lead and communication liaison with NALCAB
- Participate in a welcome call within the first three weeks of the grant start date and meet TD representative.

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- With NALCAB’s assistance, define a project plan that outlines anticipated goals, milestones, and needed resources during the grant period.
- Participate in regularly scheduled individual and/or cohort calls with NALCAB to address needs identified in the proposal through technical assistance, report on progress, and share best practices.
- Attendance by at least one staff member to one of the regional roundtables is highly encouraged. Applicants may include a budget line item to cover this expense or may choose to cover this expense from non-grant funds. *(See tentative dates and locations in timeline below)*
- Attend at least 2 virtual NALCAB Community Development Workshops. A full calendar of Community Development Workshops will be provided later.
- Submit one interim report and one final report describing program activities and outcomes. NALCAB will provide reporting templates at the beginning of the grant period.
- Respond to all NALCAB surveys during the grant period.
- Participation in NALCAB’s Summer in the States policy program is highly encouraged.

To assist with grant goals, NALCAB will provide:

- Assistance in developing a project plan that outlines anticipated goals, milestones, and needed resources during the grant period.
- Individual and cohort-based technical assistance (TA) to address identified organizational needs. TA topics may include, but are not limited to, implementing, or enhancing a culturally relevant training or coaching curriculum, strategies to integrate financial coaching to address debt, savings, credit, and predatory lending issues, evaluating fintech products and solutions, data tracking and reporting, sustainability planning, and resource development.
- Additional technical assistance related to housing access, production, and preservation for Latino households. This can include capitalization, pre-development and development strategies, zoning, mortgage lending program development, energy efficiency, renewable energy, and building overall resilience in the face of increased climate disasters.
- Facilitate peer-to-peer roundtable engagements *(See tentative dates and locations in timeline below)*
- Cohort learning and peer exchange through the subgrantee community of practices, webinars, and new/innovative culturally relevant resource library.
- Support access to additional resources, with a focus on federal funding opportunities, including an emphasis on Justice40/green-related opportunities.
- Opportunities to access NALCAB lending capital for the development and preservation of affordable housing and/or to develop new innovative loan products to meet the gaps in lending capital (ITIN-focused products; renter-to-homeowner conversion products, green-financing, etc.).

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- A site visit, contingent on technical assistance needs of the organization and budget availability.
- Training on financial capability, consumer protection, small business development, equitable neighborhood development, policy, advocacy, and other related topics at the NALCAB National Conference and through Community Development Workshops.
- Opportunities to virtually convene in a community of practice to share best practices, strategies of resilience, and capacity-building resources.
- Peer-to-peer learning connections.

IV. TIMELINE

Date	Milestone
August 22, 2024	Grant kickoff call with all grantees
September 4-6	NALCAB National Conference in Washington, D.C.
November 2024	Roundtable in Charlotte, NC
On-going	Community Development Workshops (<i>attendance required at two</i>)
On-going	Individualized technical assistance
March 6, 2025	First Interim Report (Reporting Period: August 22, 2024- January 31, 2025)
February 2025	Roundtable in Ft. Lauderdale, FL
April-May 2025	Roundtable in Philadelphia, PA
June- July 2025	Roundtable in Boston, MA
August 22, 2025	Grant Period Ends
September 8, 2025	Final Report (Reporting Period: August 22, 2024- August 22, 2025)

V. APPLICATION

All grant applications must be completed and submitted via NALCAB's online grant system.

Attachments – All applications must include the following documents as attachments (in PDF format):

1. Program Budget (see end of this application for sample budget template)
2. 501(c) (3) Letter of determination
3. Organizational Chart
4. 2024 Organization Budget
5. Most Recent Complete Audited Financial Statements

Narrative - In addition to quantitative questions about your organization and program services, the application includes the following narrative components:

1. Organizational Capacity and Readiness (30 points) - Please describe your current financial capability program including:

- What services are provided and how many participants are served annually?
- What are your participants’ identified needs?
- What are your program participants’ demographic and socioeconomic characteristics?
- What is your organization’s track record of delivering culturally relevant services?
- How do you connect your financial capability program to housing access?
- Describe key staff who will be engaged in this capacity building grant.

2. Use of Grant (35 points) - How will this grant support the integration of financial capability and wellness curriculum into affordable housing programs to develop a pipeline of informed homebuyers and renters capable of making independent financial decisions? Please refer to eligible activities and specify the capacity building goals and activities you aim to achieve.

What type of technical assistance does your organization need from NALCAB to achieve this? Do you have other housing production, preservation or mortgage lending needs or challenges you would like to share?

3. Program Impact (25 points) –

a) Please describe your expected program outcomes and identify any important milestones over the course of the grant period.

b) In addition to the program outcomes you have identified, please provide projected outcomes for the indicators below. This table includes a selection of outcomes that grantees must report on. **If you are not currently able to track and report these indicators, please describe your plan to develop the capacity to do so.

Indicator	Projected Outcome
Number of individuals receiving financial coaching/counseling	
Number of individuals receiving group financial classes/training	
Total number of unduplicated individuals served	
Number of clients who will achieve an increase in credit score	
Average increase in credit score of individuals	
Number of clients who will achieve any increase in savings	
Total amount of increased savings	
Number of clients who will achieve any decrease in debt	
Total amount of debt reduced	

Number of individuals who accessed a financial asset (home purchase, credit card, lending circles, retirement savings)	
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4. *Program Budget and Justification (10 points)* - Provide a short narrative description of each budget line item and how it supports the proposed grant activities. Describe how this grant will fit into your overall program budget. List any other funding that will be used to leverage and support the program/ project.

VI. SUBMISSION INSTRUCTIONS

*****Complete applications are due by: July 19, 2024, at 11:59 PM PDT.**

Complete online application form and submit all requested attachments here:
<https://us.grantrequest.com/application.aspx?sid=6176&fid=35264>

Continue application already in progress: https://www.GrantRequest.com/SID_6176?SA=AM

Questions about the RFP should be submitted to grants@nalcab.org with subject heading: *2024 TD Supporting Recovery and Resilience RFP.*

About NALCAB

The National Association for Latino Community Asset Builders (NALCAB) is the hub of a national network of more than 200 mission-driven organizations that are anchor institutions in geographically and ethnically diverse Latino communities in 46 states, Washington DC and Puerto Rico. Members of the NALCAB Network invest in their communities by building affordable housing, addressing gentrification, supporting small business growth, and providing financial counseling and coaching on issues such as credit building and homeownership. As a Grantmaker and US Treasury-certified CDFI lender, NALCAB supports the work of its member network with capacity-building resources, capital, and public policy advocacy. More than 70% of those served by the NALCAB Network are Latino, 20% are Black and more than 40% are immigrants.

In the area of Financial Capability, NALCAB works with members to create and strengthen programs that build knowledge and access to resources that allow consumers to build credit, reduce debt, increase savings, access financial services and products, and avoid predatory practices. NALCAB supports these programs with grants, capacity-building technical assistance, training, and peer connections. NALCAB's mission is to strengthen the economy by advancing economic mobility for Latino communities.

Sample Program Budget

ORGANIZATION NAME: _____

PROGRAM TITLE: _____

REVENUE	Committed Funds	Pending Funds
Grants/Contracts/Contributions		
Local Government Grants/Contracts		
State Government Grants/Contracts		
Federal Government Grants/Contracts		
Foundations		
Corporations		
Individual Donations		
Other (Please specify)		
Earned Income:		
Specify source:		
In-Kind Support		
Other (Please Specify)		
TOTAL REVENUE		
EXPENSES	Amount Requested in this proposal	Total Project Expenses
Salaries and Wages		
Payroll Taxes/Benefits		
Overhead Expenses		
Consultants and Professional Fees		
Travel/Professional Development		
Technology/Database system Improvements		
Rent		
Utilities		
Equipment		
Supplies		
Marketing		
Printing/Copying		
Other		
TOTAL EXPENSES		

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****Please include budget justification in narrative for all line items to be paid for with requested NALCAB grant funds.**