



NALCAB Rural Capacity Building Program – Financial Capability

NALCAB's Rural Capacity Building Program (RCB) is made possible by the U.S. Department of Housing and Urban Development through the Office of Rural Housing and Economic Development. Through this program, NALCAB delivers project-based, organizational technical assistance (TA), grants, loans, and loan guarantees for rural-serving organizations to enhance their capacity to carry out affordable housing and community development projects that benefit rural low-to-moderate-income households in rural areas.

Through the Rural Capacity Building (RCB) program, NALCAB's Financial Capability Program will award capacity-building grants to four eligible organizations with established affordable housing programs in rural communities. This support will strengthen their ability to deliver financial capability initiatives. Selected organizations will receive grants of up to \$14,000, along with targeted technical assistance (TA) comprising (1) a resource development scan and (2) training, education, resources, and tools.

Grant funds can be used to increase staffing, cover program costs, invest in informational systems, participate in specialized training courses, and pay for travel costs to connect and learn from other peer community development organizations.

Selected organizations will receive a resource development scan designed to strengthen their funding readiness and position them to pursue additional capital. NALCAB will assess each organization's mission, capacity, and funding goals; identify aligned grant and capital opportunities; and provide practical support with grant-writing best practices and application preparation and submission. Organizations will also receive guidance on grant compliance, so they are better equipped not only to secure new funding, but also to manage it effectively and sustain their impact in rural communities.

NALCAB's financial capability training provides housing counselors with financial capability continuing education and leverages peer-to-peer learning to equip practitioners with knowledge, tools and methodologies that directly benefit the communities they serve. The virtual instructor-led training courses will span two primary subject areas: Credit Building and Asset Protection.

- **Credit Building as an Asset:** This course explains how the U.S. credit system works, why building credit matters, how credit reports and scores are calculated, and how debt affects credit. Counselors will learn to help clients develop personalized credit-building strategies based on their goals. The training will be tailored to the needs of each organization and the clients they serve.
- **Asset Protection & Enhancement:** This course equips counselors to help homeowners protect and build wealth across the homeownership lifecycle. Based on NALCAB's Homeowner Asset Protection and Enhancement Toolkit, it covers budgeting for the true cost of homeownership, navigating inheritance and

estate planning, evaluating home equity options, and recognizing scams targeting homeowners at different life stages, and more.

Eligible entities include 501(c)(3), local governments, Native Tribal governments, housing development organizations, rural community development corporations (CDCs), and rural community housing development organizations (CHDOs) located in HUD-designated rural areas. See Eligibility section for more details.

ENGAGEMENT PERIOD

NALCAB anticipates that engagements will be active from November 1, 2026, through May 31, 2027.

Application Submission Deadline: Friday, October 16, 2026 at 11:59 PM PDT

Questions about the request for proposals should be submitted to grants@nalcab.org. Use subject line: Rural Capacity Building Program – Financial Capability RFP.

PROGRAM REQUIREMENTS

As a beneficiary of this engagement, organizations must:

- Have an established rural-serving affordable housing program.
- Identify a staff member who will serve as the main point of contact with NALCAB.
- Participate in a welcome call within the first two weeks after the engagement begins.
- Participate in regularly scheduled progress calls with NALCAB to discuss the use of grant funds, resource development scan, and participation in training.
- Participate in both training opportunities and identify staff members who will commit to completing training.
- Integrate tools and knowledge acquired from training into your work and be able to describe in detail how the tools and knowledge were integrated into your program(s).
- Participate in any post-training follow-up calls or community calls.
- Complete a final report at the end of the engagement that provides total outcomes achieved, use of the grant funds, and feedback on resource development scan and training.
- Respond to all NALCAB surveys during the grant period.

To assist with these requirements, NALCAB will provide:

- A project manager who will serve as the main point of contact, administer regularly scheduled progress calls, and provide support throughout the engagement.
- A resource development scan to enhance access to funding opportunities.
- Financial Capability training courses for housing counselors through virtual instructor-led webinars covering Credit Building and Asset Protection.

- All course materials and resources, including presentation slides, facilitator guides, and ready-to-use client tools and worksheets.
- Recorded training sessions made available for future reference.
- Opportunities for peer-to-peer interaction that deepen knowledge and encourage sharing among practitioners.

ELIGIBILITY

501(c)(3) organizations, local governments, Native Tribal governments, housing development organizations, rural community development corporations (CDCs), and rural community housing development organizations (CHDOs)

Located in a HUD-designated rural area. You may use this mapping tool to determine if your organization or project qualifies. [Rural Capacity Building for Community Development and Affordable Housing Program - HUD Exchange](#)

Located in one of the following states, territories, or jurisdictions:

- | | | |
|------------------------|------------------|--------------------------------|
| • Alabama | • Kansas | • Oklahoma |
| • Alaska | • Kentucky | • Oregon |
| • Arizona | • Louisiana | • Pennsylvania |
| • Arkansas | • Maryland | • Puerto Rico / Virgin Islands |
| • California | • Michigan | • South Carolina |
| • Colorado | • Minnesota | • South Dakota |
| • Delaware | • Mississippi | • Tennessee |
| • District of Columbia | • Missouri | • Texas |
| • Florida | • Montana | • Utah |
| • Georgia | • Nebraska | • Virginia |
| • Hawaii | • Nevada | • Washington |
| • Idaho | • New Mexico | • West Virginia |
| • Illinois | • North Carolina | • Wisconsin |
| • Indiana | • North Dakota | |
| • Iowa | • Ohio | |
| • Wyoming | | |

APPLICATION PROCESS

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

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

- [Rural Beneficiary mapping tool](#) screenshot
- Current fiscal year organizational budget
- Most recent audited financial statements
- Key staff résumés/bios
- 501(c)(3) determination letter or articles of incorporation

Complete the online application form and submit all requested attachments here: [RCB FinCap Grant Application](#)

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SCORING

NALCAB will establish a review committee comprised of NALCAB staff. Scores will be averaged to determine the application's final score.

All applications will be evaluated based on a 100-point scale as specified for each of the following sections of the narrative:

- Organizational Capacity and Experience (10 points)
 - Description of Affordable Housing Program, Project and Services (20 points)
 - Program Market Analysis and Need (10 points)
 - Use of Grant Funds (30 points)
 - Outcomes and Impact of Grant (20 points)
 - Capacity Building Outcomes (10 points)
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PROJECT NARRATIVE

The narrative should include responses to the following questions:

Organizational Capacity and Experience (10 points)

Briefly describe your organizational capacity and experience including:

- Your organization's mission, programs, and activities
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- What services are provided through your programs
- Your organization's demographic and socioeconomic characteristics
- A description of key staff with experience in affordable housing serving rural communities

Description of Affordable Housing Program, Project, and Services (20 points)

Describe the following based on the affordable housing program that will benefit from this engagement:

- Your program service objectives
- Partners with whom you are working
- Funding sources
- Timeline of activities, including any milestones you have already achieved and dates of key decision points
- Sustainability plans for the program/project and how it furthers your organization's mission

Program Market Analysis and Need (10 points)

Describe the following based on the program that will be the focus of this engagement:

- Demographics of the community members this project will impact
- How the program responds to a need in the community you serve
- The impact on low-to-moderate-income rural families and individuals
- Number of individuals served annually and other supporting data if possible

Use of Grant Funds (30 points)

Describe how your organization will utilize grant funds. Include how this grant will help build your capacity to deliver locally responsive services tailored to the unique needs of your rural community. Be specific about the type of capacity building goals and activities you would like to accomplish (i.e., train staff, develop/strengthen curriculum, expand services to new audiences, deepen engagement with existing participants, develop integrated systems such as common intake forms, improve tracking and reporting, etc.)

Outcomes and Impact of Grant (20 points)

Please describe the anticipated outcomes and impact of the grant funds. State specific and measurable outcomes that you expect to have on your organization's programs, projects, or services; your staff; your organization as a whole; and the communities you serve.

Preference is given to engagements where assistance is expected to result in one or more of the following outcomes:

- # of new housing units created
- # of community development projects assisted
- # of community programs supported
- # of small businesses assisted
- # of small businesses created

Other outcomes we will collect in the final report include the following: *

REACH
Total # of unique individuals served (unduplicated)
Total # of workshops/webinars hosted
Total # of workshop/webinar attendees
Total # of individuals who received 1:1 homebuyer or credit counseling
Total # of hours of 1:1 counseling delivered

CREDIT BUILDING
Total # of individuals who reviewed a credit report
Total # of individuals who achieved a credit score increase
Total # of individuals who achieved at least a 25-point credit score increase
Average credit score increase
Total # of individuals who accessed a credit-building product (with brief description of which ones- Secured Credit Cards, Credit-builder loans, Becoming an authorized user, Alternative bill reporting (ex. Rent or utility payment reporting).

HOUSING
Total # of individuals who successfully purchased a home
Total # of individuals who purchased as first-time homebuyers
The total dollar amount of mortgage loans disbursed
Total dollar amount of refinance loans, home equity loans, home equity lines of credit, or reverse mortgage loans accessed
Total # of individuals who avoided foreclosure or eviction

DEMOGRAPHICS
Age (under 18; 18 to 64; 65 plus)
AMI (Very Low Income; Low Income; Moderate Income; Middle Income; High Income)

* Please identify any listed outcome that your organization will be unable to report.

Capacity Building Outcomes (10 points)

Resource Development Scan

Through this grant, your organization will receive a resource development scan to strengthen your funding readiness and position you to pursue additional capital. Describe how funding readiness technical assistance would help your organization pursue, secure, and manage additional funding. Identify your key funding goals or challenges and the support your organization needs.

Training

Your organization's housing counselors and practitioners will have the opportunity to participate in the following training courses:

- **Credit Building as an Asset:** This course explains how the U.S. credit system works, why building credit matters, how credit reports and scores are calculated, and how debt affects credit. Counselors will learn to help clients develop personalized credit-building strategies based on their goals. The training will be tailored to the needs of each organization and the clients they serve.
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Describe in detail how your staff's participation in these training courses will have impact on your organization, programs, service delivery, and client outcomes.

SUBMISSION INSTRUCTIONS

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ABOUT NALCAB

NALCAB is a one-of-a-kind, non-partisan 501(c)(3) nonprofit and U.S. Treasury-certified CDFI intermediary representing more than 200 Latino-serving nonprofits and CDFIs. We advance economic mobility in low- to moderate-income communities by expanding access to capital, small business support, and homeownership opportunities. Our members strengthen local economies by increasing access to financial resources that promote

long-term national economic prosperity. Our work is grounded in four pillars: Capital, Capacity, Collective Voice, and Comunidad. Through these pillars, NALCAB builds transformational wealth in Latino communities across all 50 states, Washington, DC, and Puerto Rico. <https://nalcab.org/>