

National Neighbors Silver
Request for Proposals Fall 2011

Background:

The National Community Reinvestment Coalition (NCRC) with support from Atlantic Philanthropies is pleased to issue this Request for Proposals (RFP) in our initiative to support and empower older adults nationwide.

In line with NCRC's mission to increase fair and equal access to credit, capital, and banking services to underserved communities, *National Neighbors Silver* specifically addresses economic insecurity in the aging population. *National Neighbors Silver* brings community, public, and private sector partners together utilizing structured, neighborhood-focused outreach, education, and advocacy to benefit older adults.

As the United States suffers from historically high rates of foreclosure and unemployment, older adults across the nation are not only more numerous than past generations, but also more susceptible to financial insecurity. Additionally, many older adults who lost their jobs during the economic crisis have been pushed out of the workforce and into early retirement. While the Social Security Administration predicted there would be a 15 percent increase in retirement applications last year, the number of applications actually increased by 20 percent.

Prior to the devastating effects of the economic crisis, America's older population was already extremely vulnerable to financial and housing insecurity. According to the Institute on Assets and Social Policy, 78 percent of all senior households were in financially vulnerable positions before the full extent of the economic crisis came to bear. This vulnerability was due to a weakening of retirement savings and dramatically rising expenses, including the cost of healthcare and housing. These changes also made it more difficult for seniors to retire with sufficient resources, to remain economically secure throughout retirement, and to age in place. The situation has been especially difficult for single senior households, nearly 84 percent of whom were facing economic insecurity¹.

NCRC will select five local organizations to fund in this initiative to safeguard the financial security of older adults. Successful *National Neighbors Silver (NNS)* grantees will bring the goals of inclusion, opportunity, economic stability, and empowerment to their region's older adult population through the following activities:

1. Creation of an organizing network to engage and activate older adults, along with the general public, to build power and promote key policy initiatives.
2. Education of a taskforce of community practitioners on issues effecting older adults.

¹ <http://iasp.brandeis.edu/pdfs/LLOLReport.pdf>

3. Minimization and discouragement of discrimination and predatory practices that weaken the financial security of older adults.
4. Preservation of the wealth of older adults and their primary financial assets—their homes—through strengthened homeownership, enhanced home equity, and improved foreclosure prevention programming.

In the first round of *National Neighbors Silver* site selection, NCRC selected five local groups who were able to demonstrate their aptitude for organizing, financial, education, and advocacy in their communities. For this Fall 2011 RFP process, NCRC is seeking organizations that can bring a diverse programmatic point of view to the *National Neighbors Silver* program. Applications that demonstrate both aptitude and programmatic diversity will be assessed favorably by NCRC's proposal review team. NCRC also desires geographic diversity in selecting grantees throughout the United States.

For further information about groups that were previously selected for the National Neighbors Silver funding, please visit, <http://www.ncrc.org/media-center/press-releases/item/600-ncrc-announces-grantees-in-national-neighbors-silver-initiative>

Project Intent

In a climate where financial assets and workforce challenges acutely distress older adults, *National Neighbors Silver* leverages the expertise, influence, and reach of participating organizations as they continue to strengthen local grassroots advocacy networks and address economic insecurity in the aging population. Selected grantees will convene and engage key stakeholders through targeted outreach and education strategies. The organizing and advocacy efforts of selected grantees will expand access to direct services and generate policy changes that enhance the lives of older adults in their communities.

Specific activities of local organizing and advocacy networks will be defined by grantees, but general older adult issue areas may include:

1. Civic isolation (caused by physical isolation);
2. Economic instability including issues related to income, assets, expenses, workforce, housing, and health;
3. Older-adult specific fair housing policies and;
4. Community disinvestment caused by older-adult targeted scams and predatory lending practices

The *National Neighbors Silver* Grant and Matching Fund Requirements

The *National Neighbors Silver* grant will fund NCRC member organizations which will create regional advocacy networks facilitated by paid local organizers. NCRC will select five organizations over three funding cycles. Each funding cycle for this program will last three years.

During the three-year period, each organizer will lead efforts around organizing, financial education, and advocacy programs for older adults. During this Fall 2011 funding cycle, NCRC

will select five groups to receive *NNS* funding. For selected groups, funding in year two is contingent upon satisfactory reporting, evaluation, and demonstrated program success.

	Year 1	Year 2	Year 3
NCRC Funding	\$37,500	\$30,000	In-Kind Support Only
Minimum Grantee Match Requirement	\$10,000	\$17,500	\$47,500
Total	\$47,500	\$47,500	\$47,500

Preference will be given to applicants who include a letter of interest for a \$10,000 match. This match can be provided by the grantee’s organization or from an outside funding group, collaborative, or other non-profit. If funding of selected grantees is extended into the second year, a \$17,500 match will be required. Unless additional new funding is secured that eliminates the need for it, grantees will need to cover the full \$47,500 program cost for the third year of this grant. NCRC will continue its in-kind support in year three.

Role of NCRC

Funding

NCRC will provide:

- Funding to grantees on a semi-annual basis to be used exclusively (100%) to fund a local organizer consistent with schedule listed above.
- Provision of funding for laptops and smart phones (not to exceed \$1,200) for use by *NNS*-funded organizers and *NNS* Ambassadors at start-up.
- Admission and travel expenses for grantees (preferably a grantee organizer) to attend the NCRC conference in April 2011. NCRC covered expenses will include a conference scholarship for one (1) grantee *NNS* staff member and the costs of travel, hotel, and meals.

In-Kind Support

In addition to the provision of grant funding, NCRC will work closely with selected member organizations, providing in-kind support throughout the grant period to ensure the success of grantee work and the *NNS* initiative as a whole. This support will include technical assistance such as trainings in advocacy and organizing, qualitative research assistance, legislative assistance, policy briefings, and avenues for networking with grantees and national organizations that support older adult advocacy and programming.

Specifically, NCRC's in-kind support of selected *NNS* grantees will include:

- Training in advocacy and organizing.
- Provision of templates for older adult advocacy.
- Regular outreach and support through NCRC's staff of Regional Organizers. Regional Organizers will help grantees identify partnership building and potential funding opportunities.
- Legislative and regulatory training and updates.
- Networking opportunities with local and national organizations that serve older adults.
- Access to NCRC's qualitative research to identify local advocacy needs and organizing issues.
- Access to NCRC's workforce development expertise and assistance. This may include linkages to recruitment and training through Department of Labor-funded programs.

Role of Grantees

Applicants should be aware of the following expectations of selected *National Neighbors Silver* grantees:

Match Funding

Grantee resource development responsibilities for the first year will include:

- Raising a \$10,000 cash-funding match 100% dedicated towards supplementing the salary of the local *NNS* organizer.

Infrastructure

Grantees must provide adequate office space for organizers with the following:

- Access to a desk, phone, meeting space, high-speed internet, printer, and sufficient supplies, such as paper and filing equipment.

Organizer /Ambassador Recruitment and Expectations

NNS funding should be dedicated to the salary of an experienced local organizer who will work to implement *National Neighbors Silver* locally by:

- Leading efforts around organizing, financial education, and advocacy programs for older adults
- Development of five (5) older adult community leaders at each site, each year to become part of a leadership network of *NNS* Ambassadors.

Role of Grantees (continued)

Upon successful recruitment and development of *NNS* Ambassadors, grantees will:

- Provide regular training, with assistance from NCRC, to *NNS* Ambassadors in organizing, issue advocacy, and NCRC-researched intervention strategies to assist older adults.
- In turn, each of the five selected Ambassadors will be expected to train:
 - Twenty (20) older adults in financial literacy and responsible financial products in the first year of the grant;
 - Forty (40) older adults in the second year of the grant if NCRC funding is extended;
 - Fifty (50) older adults in the third year of the grant.

Scope and Nature of Outreach:

As part of their outreach, *NNS* Ambassadors will:

- Coordinate door-to-door interaction with residents and engage relevant local businesses to ensure that older adults who do not have regular contact with social service providers will receive the proper information about services and advocacy opportunities.
- Engage older adults as community organizers and empower them with materials and training as they become increasingly involved over the long-term with local partners.
- Train older adults to teach others about the challenges facing the aging population and the important policy changes necessary to enhance economic security.
- Inform older adults about NCRC's foreclosure prevention counseling program and related programs such as NCRC's toll free number designed to assist and counsel older adults at risk of losing their homes.
- Staff community outreach projects with older adult volunteers.

Research

With assistance from NCRC, grantees will be expected to:

- Collect targeted demographic and community assessment information.
- Conduct focus groups to identify local advocacy needs and organizing issues, select the top policy issues, and educate local, state, and national representatives on the desired changes.
- Conduct simple surveys and sponsor community forums with older adults garnering solutions to key issues

Role of Grantees (continued)

Advocacy and Policy Organizing

National Neighbors Silver grantees will perform the following activities:

- Conduct focus groups geared towards ascertaining the specific local advocacy needs of older adults in their region.
- Connect older adults to state-level policy and legislative initiatives.
- Educate local, state, and national representatives on recommended policy changes based upon focus group results and organizing activities.
- Inform regulators and enforcement officials on the nature of existing fair housing and fair lending violations and other emerging trends impacting the aging population.
- Advocate for “Senior” being a protected class under the Fair Housing Act, equivalent state and local statutes, and the Equal Credit Opportunity Act.

Networking and Coalition Building

Grantees will also:

- Develop formal and informal strategic alliances with social service agencies and organizations sharing the *NNS* agenda, and work together on both long- and short-term projects.
- Engage older adult coalitions seeking avenues for local members to support the efforts of other groups.
- Create support systems for older adults to address economic security issues directly.
- Establish an advisory group with older adults and service providers to provide appropriate feedback related to local *NNS* strategies and activities.
- Engage older adults involved in the earliest planning steps and maintain their participation through the implementation and evaluation phases.

Evaluation and Reporting

Finally, grantees will be required to:

- Participate in evaluative measures to capture successes on programmatic efforts.
- Utilize proper data collection systems for effective reporting to NCRC.
- Provide qualitative and quantitative reports to NCRC on a quarterly basis. Other reports may be requested of grantees on an as-needed basis.

Application Process

Eligible Requests

Organizations must meet the following criteria:

- Member of NCRC in good standing; (to become a member, or to renew membership, visit <http://www.ncrc.org/become-a-member>).
- Nonprofit or advocacy organization with proof of 501(c)(3) or 501(c)(4) tax exempt status.
- Strong and active board involvement aligned with competent staff leadership;
- A proven track record of advocacy work, with evidence of successful completion of advocacy initiatives.
- Proven track record of relationships fostered with local aging organizations and social service agencies, as well as local aging networks.
- Service area in a region of the country whose older adult population is particularly at risk of economic insecurity.
- Have suitable office space, IT infrastructure with sufficient capacity for online communications.
- Receive or have recently received funding from local foundations, or have relationships with these organizations.

Priority will be given to organizations that have shown a capacity to engage and serve the older adult population. NCRC is most interested in funding organizations that can clearly demonstrate:

- Staff capacity and experience related to community organizing and advocacy with older adults.
- Active partnerships with local organizations or institutions that serve or advocate for older adults.
- Long-term financial sustainability beyond the duration of the *NNS* grant.

NCRC will monitor grantee progress related to the successful cultivation of matching funds throughout the grant period. If grantees are not making adequate progress in obtaining the necessary supplemental funding, then NCRC will not continue *NNS* funding.

Please note that applicants who have an identified organizer to carry out *NNS* program goals and older adult leaders to serve as *NNS* Ambassadors will be given preference.

In order to apply please submit the Requested Information (listed on page 9) **by 5pm EST on Friday, November 4th 2011**. Applications should be sent via email to nns@ncrc.org. Please specify “National Neighbors Silver Proposal” in your subject line.

Review and Selection Process

NCRC will evaluate submissions based upon the eligibility requirements and assessment of completed proposals. **Applicants will be notified of their selection to participate in NCRC's *National Neighbors Silver* initiative no later than December 16, 2011**

Grantees will be expected to send the *NNS* local organizer (or dedicated *NNS* staff person) and any identified *NNS* Ambassadors to Washington, DC in order to participate in NCRC's Annual Conference April 18-21, 2012. NCRC will cover the conference scholarship for the *NNS* local organizer and, to the extent funds permit, *NNS* Ambassadors the local grantee identifies. Covered costs include travel expenses, hotel, and meals.

Requested Information

Applications should include the information listed below. Unless otherwise specified, all documents should be formatted and submitted as PDF files by **5 pm EST on Friday November 4th, 2011**. Applications should be sent electronically via email to nns@ncrc.org. Please specify “National Neighbors Silver Proposal” in the subject line of your email.

Required

1. **Cover Sheet** (Attachment A);
2. **Narrative** (Attachment B) that includes responses to the four general areas including goals, internal assessment, external assessment, and plans for grant implementation. Keep the narrative to a maximum of 20 pages. We request that you use single spacing, Times New Roman 12 point font, with page margins no less than 0.75”;
3. **Brief Bios** of key individuals in your initiative, program, or organization;
4. **Brief Summary of current data collection and reporting methods**;
5. **Finances**
 - a. Most recent, completed full year organizational financial statement of expenses, revenue, and balance sheet.
 - b. Organization’s operating budget for the current year.
 - c. Proposed project budget in Microsoft Excel format. If your initiative, program, or organization expects to engage in grassroots and/or direct lobbying expenditures as a part of the *NNS* grant, please specify the line items for grassroots organizing or related activities.
 - d. Projected operating budget for upcoming year.
 - e. Other funding sources for your program, listed individually. Include amounts and whether they have been received, committed, or are projected/pending.
 - f. A description of your plans for future fundraising.
 - g. A copy of your IRS 501(c)(3) or 501(c)(4) tax exemption letter.

Preferred

1. **Letter of Interest** for \$10,000 cash match (to be used exclusively for organizer’s salary) from your organization or an outside funding group, collaborative, or other non-profit.
2. **Logic Model** defining resources, activities, outputs, outcomes, and impact These models are not required at the time of proposal submission. However, if your organization is selected for *NNS* funding, logic models will be due to NCRC by April 9, 2011. For more information about constructing logic models, please visit the W.K. Kellogg Foundation Knowledge Center- <http://www.wkkf.org/knowledge-center/resources/2010/Logic-Model-Development-Guide.aspx>
3. **Bios of specific personnel** who could serve as organizers and volunteers who could serve as ambassadors.

ATTACHMENT A



NATIONAL COMMUNITY REINVESTMENT COALITION
NATIONAL NEIGHBORS SILVER
COVER SHEET

ORGANIZATION NAME: _____

EXECUTIVE DIRECTOR: _____

CONTACT PERSON: _____ **TITLE:** _____

ADDRESS: _____

CITY: _____ **STATE:** _____ **ZIP:** _____

PHONE NUMBER: _____ **FAX NUMBER:** _____

E-MAIL ADDRESS: _____ **WEBSITE:** _____

YEAR FOUNDED: _____ **FISCAL YEAR BEGINS:** _____

ANNUAL ORGANIZATIONAL BUDGET: _____

NET ASSETS (FUND BALANCE) AS OF TODAY: _____

PAID FULL TIME STAFF: _____ **# PAID PART TIME STAFF:** _____

VOLUNTEERS: _____

ORGANIZATIONAL MISSION STATEMENT:

ORGANIZATIONAL DESCRIPTION:

ATTACHMENT B

Please keep the narrative to a maximum of 20 pages. We request that you use single spacing, Times New Roman 12 point font, with page margins no less than 0.75”

Narrative Questions

(1) Goals

What is your initiative, program or organization attempting to achieve? How will your organization set out to achieve any or all of the following?

- a. Creation of an organizing network to engage and activate older adults, along with the general public, to build power and promote key policy initiatives.
- b. Education of a taskforce of community practitioners on issues effecting older adults though peer-to-peer provision of financial literacy programs.
- c. Minimization and discouragement of discrimination and predatory practices that weaken the financial security of older adults.
- d. Preservation of the wealth of older adults and their primary financial assets—their homes—through strengthened homeownership, enhanced home equity, and improved foreclosure prevention programming.

(2) Internal Assessment

Describe your organization and its demonstrated capacity for success.

- a. How is your organization connected with institutions and groups that serve older adults?
- b. How your group is well positioned to take advantage of opportunities related to organizing and serving older adults?
- c. What are your internal challenges in doing so?
- d. Please identify any issue area that your organization would take on if funded with this grant. What have kind of work has your organization previously accomplished in this space that NCRC should know about? Our review team will prefer focus on issues that are unique to those being addressed by our current *NNS* grantees.
- e. What history does your organization have in organizing, advocating for, or educating older adults? What successes, if any, have you demonstrated in this field?
- f. What kinds of training models, if any, have you implemented specifically for older adults?

- g. Do you provide foreclosure prevention counseling or similar forms of financial literacy education?
- h. What kind of organizing campaigns, if any, have you implemented in the past? Please briefly describe the results and accomplishments of this campaign.

Narrative Questions (continued)

(3) External Assessment

Describe the external opportunities and challenges in your city, state, and region as it relates to older adult advocacy: Utilize the questions listed below to help formulate your response..

1. What are the external opportunities in your city and state? Include both opportunities that will make your program successful and potential roadblocks that could impede your effort.
2. If upcoming elections or other events might significantly change the landscape, describe possible contingencies and how you plan to respond to them.

(4) Plans for Grant Implementation

Please be sure to answer each of the following questions.

1. How does your program or organization intend to build and organize older adult advocacy networks that will reverse civic isolation, increase financial security, and positively impact fair housing policies?
2. How does your program or organization intend to train NNS Ambassadors to engage older adults to become financial literacy leaders in housing counseling, foreclosure prevention, financial education, and other responsible financial services?
3. Describe the nature and scope of your current organizing capacity.
4. Describe the nature and scope of your partnerships with local organizations that serve or advocate for older adults.
5. What is your organization's long-term sustainability planning beyond the duration of the three-year grant from NCRC?