



APPLICATION GUIDE FOR LEGAL ASSISTANCE FUNDING

UPDATED SEPTEMBER 15, 2008

TABLE OF CONTENTS

How to Use this Guide: Reminders and Tips	3
Factor 1: Applicant Eligibility Certifications	4
Factor 2: Service Delivery Model	6
Factor 3: Proposed Geographic Service Areas	9
Factor 4: Match or Match Waiver	13

How to Use this Guide: Reminders and Tips

Although it is the intent of the NFMC Program to make the application questions in GrantWorks as clear and specific as possible, this Application Guide was created to provide each applicant with further support, direction, and examples for each factor. We offer you the following general reminders and tips:

- Refer to this guide frequently as it provides specific instructions and details not available in the actual GrantWorks application. It is your key to submitting the best application possible.
- Applicants should assume reviewers know nothing about your organization or your contracting legal entity, including either of your histories, structures, experience or partners. If you applied for NFMC program counseling funds in Round 1 or Round 2, assume your legal application reviewers will be different people.
- Applicants are required by GrantWorks to answer all questions on the legal funding application.
- For questions that require narrative responses, consider using all the characters provided to you to create a complete, detailed answer. The number of characters available for each question is listed in GrantWorks.

If you encounter technical problems or need further clarification of any question that this guide is unable to resolve, please contact us at: nfmc@nw.org or 202-220-6314.

Factor 1: Applicant Eligibility Certifications

Only those who have applied for NFMC Program counseling funds in September 2008 may apply for Legal Assistance funds, as clients referred for legal assistance must first receive NFMC Program foreclosure counseling.

Question 1. Is your organization applying for National Foreclosure Mitigation Counseling Program Round 2 funding?

Yes No

If you are not applying for NFMC Program Round 2 funding, you are not eligible for legal assistance funding. An application which answers “No” to this question will not be considered.

Certifications 2A-R: This section contains eligibility requirements all applicants and their Sub-grantees, Branches, Affiliates and/or contracting legal entities must meet in order to receive NFMC Program legal assistance funding. A check mark within each box signifies the applicant agrees and certifies on behalf of their Sub-grantees, Branches, Affiliates and/or contracting legal entities that each criteria have been met. If you cannot certify that all are true, your organization is not eligible for funding.

Regarding Certifications A – E, Applicant is certifying that it will obtain such certifications from any legal entity it or its Sub-grantees, Branches and/or Affiliates contracts with, should it choose to contract with a legal entity.

ALL FIELDS ARE REQUIRED. These are threshold requirements. If an applicant cannot certify these are true, their application will not be considered for funding.

Experience and Qualification of Legal Staff and Contracting Legal Entities

Each applicant agrees to hire legal staff or contract only with legal entities that will certify the following are true:

- A.** Contracting legal entities must certify to Grantee that they are authorized to do business and are in good standing under the laws in the states where they propose to provide legal assistance
- B.** Contracting legal entities, or legal staff hired by applicant, must certify to Grantee that all attorneys participating in the NFMC Program are admitted to practice law by the applicable state Bar. **(Note: this is a change as of 9/16/2008 – certification previously read, in error: Contracting legal entities, or legal staff hired by applicant, must certify to Grantee that all attorneys participating in the NFMC Program are members of the Bar Association of the state where they are practicing)**
- C.** Contracting legal entities, or legal staff hired by applicant, must certify to Grantee that they are able to start receiving referrals and using funds within 90 days of receipt
- D.** Contracting legal entities, or legal staff hired by applicant, must certify to Grantee that legal staff or the legal entity they (or their Sub-grantees, Branches and Affiliates) will contract with has at least one attorney trained in foreclosure-related law

- E.** Contracting legal entities must certify to Grantee that they are not:
 1. An organization which has been indicted for a violation under Federal law relating to an election for Federal office; or
 2. An organization which employs applicable individuals. Applicable Individuals means an individual who (a) is employed by the organization in a permanent or temporary capacity; contracted or retained by the organization; or acting on behalf of, or with the express or apparent authority of, the organization; and (b) has been indicted for a violation under Federal law relating to an election for Federal office.

Programmatic Requirements

Each applicant certifies the following are true:

- F.** Applicant will ensure that no funds made available through this Funding Announcement shall be distributed to:
 1. An organization which has been indicted for a violation under Federal law relating to an election for Federal office; or
 2. An organization which employs applicable individuals. Applicable Individuals means an individual who (a) is employed by the organization in a permanent or temporary capacity; contracted or retained by the organization; or acting on behalf of, or with the express or apparent authority of, the organization; and (b) has been indicted for a violation under Federal law relating to an election for Federal office.
- G.** Applicants with Sub-grantees, Branches or Affiliates certify they will disburse legal assistance funds to them within 14 calendar days, and all parties working directly with a contracting legal entity or legal staff certify that they will reimburse their contracting legal entity or legal staff within 14 calendar days of receiving an invoice
- H.** No funds shall be used to provide, obtain, or arrange on behalf of a homeowner, legal representation involving or for the purposes of civil litigation
- I.** Each homeowner will be counseled in accordance with the terms of the National Foreclosure Mitigation Counseling Program by a NFMC Program counselor prior to being referred to legal staff or a contracting legal entity
- J.** Clients that are referred to legal staff or a contracting legal entity will sign an authorization form permitting their housing counselor/agency and the legal staff/contracting legal entity to share the client's files where permitted by State Law and Bar Association rules
- K.** Clients receiving legal assistance will be advised at intake that in the event civil litigation is warranted they must rely upon an alternate source of funding for such activity
- L.** Applicant is able to track clients through their legal assistance provision and able to report outcomes to NFMC

- M.** Applicant and legal staff/contracting legal entity understand that the grant period ends December 31, 2009 and, therefore, permanent foreclosure legal capacity cannot be supported with these funds
- N.** Legal services will be accessible to persons with disabilities, as well as to homeowners needing translation services
- O.** NeighborWorks® America will not permit discrimination by Grantees, Sub-grantees, Branches, Affiliates or contracting legal entities. Applicant certifies that it, its Sub-grantees, Branches, Affiliates and/or contracting legal entities will not discriminate against clients on the basis of their gender, race, color, religion, national origin, ancestry, creed, pregnancy, marital or parental status, familial status, sexual orientation, or physical, mental, emotional or learning disability
- P.** To ensure no financial barriers would prohibit clients from receiving foreclosure mitigation legal assistance, Applicants, their Sub-grantees, Branches, Affiliates, and their contracting legal entities agree not to charge fees (service fees, membership fees or otherwise) to clients in exchange for NFMC Program foreclosure legal assistance
- Q.** No Grantee or contracting legal entity will be reimbursed more than \$500 for any one client
- R.** Applicant agrees to comply with quality control and evaluation of the NFMC Program through June 30, 2011

AS YOU COMPLETE THIS FACTOR, PLEASE REMEMBER TO SAVE YOUR DATA ENTRY. PLEASE BE PATIENT AND WAIT FOR THE GREEN BAR ON THE BOTTOM OF YOUR SCREEN TO COMPLETELY SAVE OR DISAPPEAR BEFORE MOVING ON. FAILURE TO DO SO MAY RESULT IN LOST DATA.

Factor 2: Service Delivery Model

1. Primary Legal Assistance. No less than 85 percent of the awarded legal assistance funds must be allocated to attorneys or legal staff to work directly with homeowners or foreclosure counselors (see definition in Funding Announcement of Primary Legal Assistance). Please describe below how you or your Sub-grantees, Branches and Affiliates would use funds for this purpose.

In your description, please provide information on ALL of the following:

- A. Intake and referral system
- B. Whether you will utilize current internal staff, hire legal staff, or contract with a legal entity or entities
- C. How legal staff are supervised and trained
- D. If you have legal staff or an existing relationship with a contracting legal entity, describe (i) the staff or entity, including whether the contracting legal entity is a nonprofit or for-profit entity, (ii) how long the relationship has existed, (iii) how many clients you have referred to the staff or the entity, (iv) outcomes pertaining to these clients, and (v) their experience with foreclosure law

- E. Assistance that will be provided to homeowners by legal staff or contracting legal entities (if they have a specialty, please describe it here)

This question asks how you, or your Sub-grantees, Branches or Affiliates if appropriate, will use the bulk of the legal assistance funding. Legal staff and contracting legal entities will be able to assist homeowners facing foreclosure in a number of ways, including reaching out to servicers, reading contracts, providing advice on loan modifications, short sales, deed-in-lieu transactions, and predatory lending. This question enables you to describe exactly how you will meet the needs of your clients through legal assistance and what structure the program will take. Will you contract directly with a legal entity on behalf of your Sub-grantees, Branches or Affiliates? Will you hire legal staff to respond to the questions of counselors or clients of your Sub-grantees, Branches or Affiliates? Will you give grants to Sub-grantees, Branches or Affiliates so they can directly contract with legal entities or hire legal staff?

It also gives you the opportunity to describe the strength of your current legal staff, the legal staff you intend to hire to assist with this program (please note these funds will not support staffing additions long-term), or the legal entity with whom you will contract for this program. If you have Sub-grantees, Branches or Affiliates, you would describe these relationships for each of them. Note: it is not necessary to have a contract with a legal entity or to employ legal staff at the time of application. If the contractor or legal staff has not yet been identified, please indicate what experience, qualifications, etc. you would look for in this entity or staff.

Finally, here is where you will describe how you plan to ensure that your clients, or the clients of your Sub-grantees, Branches and Affiliates, receive the best assistance possible – from how you determine who needs legal assistance to how you will supervise legal staff and/or the contracting legal entity to guarantee the client’s needs are met.

2. Program Oversight. Describe how you will oversee your legal staff or contracting legal entity. In this answer, please describe your system to:

- A. Distribute funds
- B. Communicate with contracting legal entity
- C. Collect requisite data
- D. Monitor quality, outcomes and performance

This question gives you the opportunity to describe how you will manage the program. NeighborWorks® designed the legal assistance funding to maximize flexibility, but here you will be able to demonstrate how you will keep track of the funds and ensure they are being utilized responsibly so that as many homeowners as possible can benefit from the legal assistance funding.

This question also addresses how you will provide pertinent client data to and collect pertinent client data from your legal staff or contracting legal entity and/or any Sub-grantees, Branches and Affiliates and their legal staff or contracting legal entity, and report it back to the NFMC Program.

Finally, this question allows you to briefly describe how you will distribute funds to your legal staff or contracting legal entity, or to your Sub-grantees, Branches and Affiliates who will have to distribute funds to their legal staff or contracting legal entity, within the Program's allowed timeframes.

3. Secondary Legal Assistance. Up to 15 percent of the awarded legal assistance funds can be utilized for Secondary Legal Assistance, which includes items such as creating boiler plate forms and training attorneys. If you choose to use funds for this purpose, please provide information on how you or your Sub-grantees, Branches and Affiliates would use this portion of your funding.

This question asks you about what other services you would like to finance with a small portion of the legal assistance funding. You do not need to use any of your legal assistance funding for Secondary Legal Assistance; you can choose to use all of your legal assistance funding for Primary Legal Assistance. If you do not plan to use any of your award for Secondary Legal Assistance, please note this in this answer.

If you or your Sub-grantees, Branches or Affiliates would like to train attorneys on foreclosure-related law or issues, please provide detailed information on why such training is necessary, and what entity you would contract with to provide such trainings, if known. If you do not know what entity you will hire, please describe the experience and qualifications you will look for in the entity you hire. If you feel it is necessary to utilize this portion of your funding for other supportive services, such as the creation of boiler plate forms for your Sub-grantees, Branches, and/or Affiliates to use with their clients, please describe those services and why they are necessary.

4. Timely Use of Funds. The statute requires that legal staff or contracting legal entities must be able to start receiving referrals and using funds within 90 days of receipt. How would you ensure this?

Provide information on how you would ensure funding can be distributed by the statutory deadline to Sub-grantees, Branches and Affiliates if appropriate, and to their legal staff or contracting legal entity, and also to your legal staff or contracting legal entity. If you or your Sub-grantees, Branches or Affiliates do not have legal staff or a relationship with a contracting legal entity established prior to submitting your application, please describe how you will establish such a relationship in time to meet this statutory requirement.

5. No Funding For Civil Litigation. No funds made available under the NFMC Program shall be used to provide, obtain, or arrange on behalf of a homeowner, legal representation involving or for the purposes of civil litigation. Please describe below if this will be a barrier for you, or what services you or your contracting legal entity will provide that are not related to civil litigation.

According to the statute, no NFMC Program funds can be used to provide, obtain, or arrange on behalf of a homeowner, legal representation involving or for the purposes of civil

litigation. This puts some limitations on the uses of the legal assistance funds, including a limitation on assisting clients after a judicial foreclosure has been filed with these funds. Please describe how you will be able to provide legal assistance to clients without pursuing civil litigation. Please review the Funding Announcement for information on eligible and ineligible activities before completing this section.

In answering this question, you should also describe how your legal staff or contracting legal entity, or the legal staff or contracting legal entity of your Sub-grantees, Branches and/or Affiliates will refer clients in need of civil litigation assistance to other entities or what other funds are available to assist these clients with civil litigation.

Please also inform us if you see this as a barrier to your ability, or the ability of your Sub-grantees, Branches or Affiliates, to utilize NFMC Program legal assistance funds. For example, if you operate in a state with judicial foreclosures, please address if this restriction will be a barrier to you and/or how you will be able to utilize the funds for non-civil litigation purposes.

AS YOU COMPLETE THIS FACTOR, PLEASE REMEMBER TO SAVE YOUR DATA ENTRY AFTER EACH COMPLETED QUESTION. PLEASE BE PATIENT AND WAIT FOR THE GREEN BAR ON THE BOTTOM OF YOUR SCREEN TO COMPLETELY SAVE OR DISAPPEAR BEFORE MOVING ON. FAILURE TO DO SO MAY RESULT IN LOST DATA.

Factor 3: Proposed Geographic Service Areas

1. Do you commit to spend no less than 60 percent of your legal assistance funds in the Metropolitan Statistical Areas you check below?

Yes No

The statute requires that priority consideration be given to counseling intermediaries and legal organizations that provide legal assistance in MSAs with highest home foreclosure rates. Note that these MSAs are different than the areas defined as Areas of Greatest Need in the NFMC Program counseling fund application. Applicants who indicated they will spend no less than 60 percent of their legal assistance funds in the listed MSAs will receive a higher score than those who do not.

However, applicants who answer “No” to this question will still be eligible to receive legal assistance funding and are encouraged to apply.

Applicants should check mark any of the MSAs in Factor 3 in which they propose as their service areas for the purposes of this funding award.

	MSA Name	State Code
<input type="checkbox"/>	Birmingham-Hoover	AL
<input type="checkbox"/>	Dothan	AL
<input type="checkbox"/>	Mobile	AL

<input type="checkbox"/>	Montgomery	AL
<input type="checkbox"/>	Tuscaloosa	AL
<input type="checkbox"/>	Jonesboro	AR
<input type="checkbox"/>	Little Rock-North Little Rock	AR
<input type="checkbox"/>	Pine Bluff	AR
<input type="checkbox"/>	Phoenix-Mesa-Scottsdale	AZ
<input type="checkbox"/>	Tucson	AZ
<input type="checkbox"/>	Bakersfield	CA
<input type="checkbox"/>	El Centro	CA
<input type="checkbox"/>	Fresno	CA
<input type="checkbox"/>	Los Angeles-Long Beach-Santa Ana	CA
<input type="checkbox"/>	Madera	CA
<input type="checkbox"/>	Merced	CA
<input type="checkbox"/>	Modesto	CA
<input type="checkbox"/>	Oxnard-Thousand Oaks-Ventura	CA
<input type="checkbox"/>	Riverside-San Bernardino-Ontario	CA
<input type="checkbox"/>	Sacramento--Arden-Arcade--Roseville	CA
<input type="checkbox"/>	Salinas	CA
<input type="checkbox"/>	San Diego-Carlsbad-San Marcos	CA
<input type="checkbox"/>	San Francisco-Oakland-Fremont	CA
<input type="checkbox"/>	San Jose-Sunnyvale-Santa Clara	CA
<input type="checkbox"/>	Stockton	CA
<input type="checkbox"/>	Vallejo-Fairfield	CA
<input type="checkbox"/>	Yuba City-Marysville	CA
<input type="checkbox"/>	Colorado Springs	CO
<input type="checkbox"/>	Denver-Aurora	CO
<input type="checkbox"/>	Bridgeport-Stamford-Norwalk	CT
<input type="checkbox"/>	Hartford-West Hartford-East Hartford	CT
<input type="checkbox"/>	New Haven-Milford	CT
<input type="checkbox"/>	Washington-Arlington-Alexandria	DC-VA-MD
<input type="checkbox"/>	Cape Coral-Fort Myers	FL
<input type="checkbox"/>	Deltona-Daytona Beach-Ormond Beach	FL
<input type="checkbox"/>	Jacksonville	FL
<input type="checkbox"/>	Lakeland-Winter Haven	FL
<input type="checkbox"/>	Miami-Fort Lauderdale-Miami Beach	FL
<input type="checkbox"/>	Naples-Marco Island	FL
<input type="checkbox"/>	Ocala	FL
<input type="checkbox"/>	Orlando	FL
<input type="checkbox"/>	Palm Bay-Melbourne-Titusville	FL
<input type="checkbox"/>	Pensacola-Ferry Pass-Brent	FL
<input type="checkbox"/>	Port St. Lucie-Fort Pierce	FL
<input type="checkbox"/>	Punta Gorda	FL
<input type="checkbox"/>	Sarasota-Bradenton-Venice	FL

<input type="checkbox"/>	Tampa-St. Petersburg-Clearwater	FL
<input type="checkbox"/>	Vero Beach	FL
<input type="checkbox"/>	Albany	GA
<input type="checkbox"/>	Atlanta-Sandy Springs-Marietta	GA
<input type="checkbox"/>	Dalton	GA
<input type="checkbox"/>	Hinesville-Fort Stewart	GA
<input type="checkbox"/>	Macon	GA
<input type="checkbox"/>	Rome	GA
<input type="checkbox"/>	Valdosta	GA
<input type="checkbox"/>	Columbus	GA-AL
<input type="checkbox"/>	Augusta-Richmond County	GA-SC
<input type="checkbox"/>	Des Moines	IA
<input type="checkbox"/>	Boise City-Nampa	ID
<input type="checkbox"/>	Danville	IL
<input type="checkbox"/>	Kankakee-Bradley	IL
<input type="checkbox"/>	Peoria	IL
<input type="checkbox"/>	Rockford	IL
<input type="checkbox"/>	Springfield	IL
<input type="checkbox"/>	Chicago-Naperville-Joliet	IL-IN-WI
<input type="checkbox"/>	Anderson	IN
<input type="checkbox"/>	Bloomington	IN
<input type="checkbox"/>	Elkhart-Goshen	IN
<input type="checkbox"/>	Fort Wayne	IN
<input type="checkbox"/>	Indianapolis	IN
<input type="checkbox"/>	Kokomo	IN
<input type="checkbox"/>	Michigan City-La Porte	IN
<input type="checkbox"/>	Muncie	IN
<input type="checkbox"/>	Terre Haute	IN
<input type="checkbox"/>	Evansville	IN-KY
<input type="checkbox"/>	South Bend-Mishawaka	IN-MI
<input type="checkbox"/>	Topeka	KS
<input type="checkbox"/>	Elizabethtown	KY
<input type="checkbox"/>	Louisville	KY-IN
<input type="checkbox"/>	Alexandria	LA
<input type="checkbox"/>	Baton Rouge	LA
<input type="checkbox"/>	Monroe	LA
<input type="checkbox"/>	New Orleans-Metairie-Kenner	LA
<input type="checkbox"/>	Shreveport-Bossier City	LA
<input type="checkbox"/>	Boston-Cambridge-Quincy	MA-NH
<input type="checkbox"/>	Worcester	MA-NH
<input type="checkbox"/>	Baltimore-Towson	MD
<input type="checkbox"/>	Bangor	ME
<input type="checkbox"/>	Detroit-Warren-Livonia	MI

<input type="checkbox"/>	Flint	MI
<input type="checkbox"/>	Saginaw-Saginaw Township North	MI
<input type="checkbox"/>	Minneapolis-St. Paul-Bloomington	MN-WI
<input type="checkbox"/>	St. Louis	MO-IL
<input type="checkbox"/>	Kansas City	MO-KS
<input type="checkbox"/>	Jackson	MS
<input type="checkbox"/>	Goldsboro	NC
<input type="checkbox"/>	Greensboro-High Point	NC
<input type="checkbox"/>	Raleigh-Cary	NC
<input type="checkbox"/>	Rocky Mount	NC
<input type="checkbox"/>	Charlotte-Gastonia-Concord	NC-SC
<input type="checkbox"/>	Omaha-Council Bluffs	NE-IA
<input type="checkbox"/>	Vineland-Millville-Bridgeton	NJ
<input type="checkbox"/>	Albuquerque	NM
<input type="checkbox"/>	Las Vegas-Paradise	NV
<input type="checkbox"/>	Albany-Schenectady	NY
<input type="checkbox"/>	Buffalo-Niagara Falls	NY
<input type="checkbox"/>	Elmira	NY
<input type="checkbox"/>	Poughkeepsie-Newburgh-Middletown	NY
<input type="checkbox"/>	Rochester	NY
<input type="checkbox"/>	Syracuse	NY
<input type="checkbox"/>	New York-Northern New Jersey-Long Island	NY-NJ-PA
<input type="checkbox"/>	Akron	OH
<input type="checkbox"/>	Canton-Massillon	OH
<input type="checkbox"/>	Cleveland-Elyria-Mentor	OH
<input type="checkbox"/>	Columbus	OH
<input type="checkbox"/>	Dayton	OH
<input type="checkbox"/>	Lima	OH
<input type="checkbox"/>	Mansfield	OH
<input type="checkbox"/>	Sandusky	OH
<input type="checkbox"/>	Springfield	OH
<input type="checkbox"/>	Toledo	OH
<input type="checkbox"/>	Cincinnati-Middletown	OH-KY-IN
<input type="checkbox"/>	Youngstown-Warren-Boardman	OH-PA
<input type="checkbox"/>	Lawton	OK
<input type="checkbox"/>	Oklahoma City	OK
<input type="checkbox"/>	Tulsa	OK
<input type="checkbox"/>	Portland-Vancouver-Beaverton	OR-WA
<input type="checkbox"/>	Erie	PA
<input type="checkbox"/>	Pittsburgh	PA
<input type="checkbox"/>	Allentown-Bethlehem-Easton	PA-NJ
<input type="checkbox"/>	Philadelphia-Camden-Wilmington	PA-NJ-DE

<input type="checkbox"/>	Providence-New Bedford-Fall River	RI-MA
<input type="checkbox"/>	Charleston-North Charleston	SC
<input type="checkbox"/>	Columbia	SC
<input type="checkbox"/>	Greenville	SC
<input type="checkbox"/>	Sumter	SC
<input type="checkbox"/>	Cleveland	TN
<input type="checkbox"/>	Jackson	TN
<input type="checkbox"/>	Nashville-Davidson--Murfreeseboro	TN
<input type="checkbox"/>	Chattanooga	TN-GA
<input type="checkbox"/>	Memphis	TN-MS-AR
<input type="checkbox"/>	Austin-Round Rock	TX
<input type="checkbox"/>	Dallas-Fort Worth-Arlington	TX
<input type="checkbox"/>	Houston-Baytown-Sugar Land	TX
<input type="checkbox"/>	San Antonio	TX
<input type="checkbox"/>	Wichita Falls	TX
<input type="checkbox"/>	Salt Lake City	UT
<input type="checkbox"/>	Richmond	VA
<input type="checkbox"/>	Virginia Beach-Norfolk-Newport News	VA-NC
<input type="checkbox"/>	Seattle-Tacoma-Bellevue	WA
<input type="checkbox"/>	Janesville	WI
<input type="checkbox"/>	Milwaukee-Waukesha-West Allis	WI
<input type="checkbox"/>	Racine	WI
<input type="checkbox"/>	Huntington-Ashland	WV-KY-OH
<input type="checkbox"/>	Weirton-Steubenville	WV-OH
<input type="checkbox"/>	Wheeling	WV-OH

AS YOU COMPLETE THIS FACTOR, PLEASE REMEMBER TO SAVE YOUR DATA ENTRY. PLEASE BE PATIENT AND WAIT FOR THE GREEN BAR ON THE BOTTOM OF YOUR SCREEN TO COMPLETELY SAVE OR DISAPPEAR BEFORE MOVING ON. FAILURE TO DO SO MAY RESULT IN LOST DATA.

Factor 4: Match or Match Waiver

FACTOR 4 WILL NOT BE GIVEN A NUMERIC SCORE; HOWEVER, MATCHING FUNDS MUST BE EXPECTED AT THE REQUISITE LEVELS AND FUNDS CANNOT BE DRAWN DOWN UNTIL EVIDENCE OF MATCH FUNDS EXPENDED OR COMMITTED, PROPORTIONATE TO THE DRAW REQUEST, IS DOCUMENTED.

1. In the table below, itemize your projected match for NFMC Program legal assistance funding. Grantees, Sub-grantees Branches and Affiliates, or their contracting legal entities are able to meet the match requirement for NFMC Program legal assistance funding. This match requirement is consistent with the NFMC Program counseling funds. Please indicate the source of funds, whether they are in-kind or cash, and whether they are expended, committed, pending,

or anticipated. Recognizing the limits of time and financial resources, match requirements are defined as follows:

- Match can be provided by the Grantee, their Sub-grantees, Branches and Affiliates, or contracting legal entity or entities.
- Match can be cash or in-kind (e.g., staff time, office space, volunteer time, donated equipment, etc.). In-kind valuation will be considered consistent with requirements for other federal grant programs. Guidance is posted at www.nw.org/nfmc.
- Match need not be new resources generated for this grant program, but must be related to foreclosure programs or practices.
- Other federal funds, with the exception of Community Development Block Grants (CDBG), may not be counted toward match requirements. Examples of federal funds ineligible for use as match include (but are not limited to) HUD Housing Counseling funds, Department of Justice funds, HOME funds, grants awarded by NeighborWorks® America to its chartered members from Congressionally appropriated dollars, grants awarded by Legal Services Corporation from Congressionally appropriated dollars, NFMC Round 1 grant funds, and funds used to match NFMC Round 1 or Round 2 grant awards.
- Examples of funds that are eligible for match include (but are not limited to): fees received from servicers or lenders for providing foreclosure counseling to clients not counted under this program; funds received to capitalize mortgage rescue funds; Community Development Block Grant (CDBG) funds; foundation and corporate grants received for operating a foreclosure counseling and mitigation program; municipal, county, or state grants for operating a foreclosure counseling and mitigation program (as long as the funds do not have a federal source); contract income; and unrestricted funds or net assets dedicated toward foreclosure efforts.
- The match “window,” or period within which the match must be expended or raised, extends from July 1, 2008 to December 31, 2009. Any expenditures related to the Grantee, Sub-grantee, Branch, Affiliate, and/or contracting legal entity’s foreclosure mitigation efforts that occur between July 1, 2008 and the date award funds are received are eligible to be counted toward the match.
- All match need not be committed at the time of application, but can include funds expected to be raised during the year and any funds expended since July 1, 2008 related to foreclosure programs or practices. Once grant funds are awarded, draws will be contingent upon the Grantee’s ability to demonstrate at least the amount of match proportional to the draw amount, including the initial disbursement, has been committed or expended. If an applicant requested a match waiver for their NFMC Counseling Funds with their September 2008 application, such requests will be carried over and also considered for their legal assistance request.

Example: Applicant requests \$149,225. The match requirement of 20% of \$149,225 is met through a match of non-federal funds totaling \$48,300 (or 32% of the Legal Assistance amount requested). Please note that this applicant exceeded the match requirement. This applicant only needed to show sources totaling \$28,845 (or 20% of the Legal Assistance funding requested).

MATCH (Cash and In-Kind)			
<u>Note:</u> In-kind and cash match resources must be expended between July 1, 2008 and December 31, 2009. Funds raised before this time period can be counted toward match as long as they will be expended between July 1, 2008 and December 31, 2009.			
Enter the Name of the Source	Enter the Amount	Select the Description Source (cash, in-kind)	Select the Funding Status
Smith and Mighty Bank	\$2,300	<input checked="" type="radio"/> Cash <input type="radio"/> In-kind	Expended
Housing Preservation Fund	\$21,000	<input checked="" type="radio"/> Cash <input type="radio"/> In-kind	Committed
FHP Society	\$8,000	<input checked="" type="radio"/> Cash <input type="radio"/> In-kind	Anticipated
Volunteer Brigade of Small Town, USA	\$12,000	<input type="radio"/> Cash <input checked="" type="radio"/> In-kind	Pending
Statewide Housing Finance	\$5,000	<input checked="" type="radio"/> Cash <input type="radio"/> In-kind	Committed
Total Match	\$48,300.		
Total NFMC Amount Requested This Amount will be displayed on your Requested Amount page	\$149,225		

2. Match Waiver. Are you requesting a match waiver under NFMC Counseling Program Round 2?

Yes No

If you are requesting a match waiver in your NFMC Program counseling funds application, please answer “Yes” and we will note this on your legal assistance funding application. If you are granted a match waiver for your counseling funds application, you will automatically receive a waiver for the match requirement of your legal assistance funding application. Similarly, if you are not granted a match waiver for your counseling application, you will not receive one for your legal assistance funding application.

Requested Amount

Instructions: Please click on the Edit button to enter the dollar amount you are requesting.

To determine this amount, Applicants should multiply the number of clients they anticipate needing legal assistance by \$500, which is the maximum amount they can receive per client, then add the amount they are requesting for Operational Oversight and Secondary Legal Assistance.