



National CAPACD Request for Proposals
Economic Empowerment in AAPI Communities 2020

RFP Release Date: October 21, 2019
 RFP Due Date: November 8, 2019, 5pm PT
 Informational Webinar: Monday October 28, 2019, 12 noon PT to 1pm PT
<https://tinyurl.com/EERFP2020Webinar>
 (Pre-registration required)

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1. SUBMISSION GUIDELINES

All applications are due by **November 8, 2019 at 5pm PT**. Applications must be complete, including a narrative, budget, and other required supporting documentation, in order to be considered. Incomplete applications and late submittals will not be considered.

Please submit all completed applications to **RFP@nationalcapacd.org**. Questions about the RFP should be submitted to **RFP@nationalcapacd.org**. Questions received through other avenues (e.g. - phone calls, emails directed to individual National CAPACD staff) will not receive a response.

2. APPLICATION TIMELINE

Dates	Activity
10/21/19	RFP released
10/28/19, 12noon PT	Informational Webinar
11/8/19, 5pm PT	RFP deadline
12/16/19	Sites selected and notified
By 1/31/20	Contracting
TBD	Sub-grantee orientation



3. PROJECT SUMMARY AND PURPOSE

Asian Americans and Pacific Islanders (AAPIs) have the largest income inequality of any other racial or ethnic subgroup in the United States. The top 10 percent of earners make more than 10 times what the bottom 10 percent of the community does. Further, low income AAPI communities are disproportionately concentrated in neighborhoods with high cost housing markets and the most rapidly increasing housing costs – placing our community at a higher risk of displacement and making homeownership an ever more elusive dream. As such, ensuring access to culturally and linguistically appropriate services and programs is essential to building economic opportunity for LMI AAPIs.

This *Economic Empowerment in AAPI Communities 2020* Request for Proposals invites community based organizations to submit applications for funding to support programs that serve low-income AAPIs under one of the following CATEGORIES:

- **Financial Capability:** Programs that offer culturally and linguistically appropriate financial coaching, assists consumers build capacity to manage financial resources effectively, builds financial knowledge and skills, and increases access to financial products so that consumers may improve their financial security and access economic opportunities. Housing counseling groups should not apply under this category.
- **Housing Counseling Only:** Programs that offer culturally and linguistically appropriate counseling to consumers on seeking, financing, maintaining, renting, or owning a home, as well as preventing homelessness or displacement. Counseling is provided by Local Housing Counseling Agencies (LHCA), subgrantees of National CAPACD, or agencies currently working towards participating in the HUD Housing Counseling Program, either as a LHCA or subgrantee of National CAPACD.
- **Housing Counseling + Financial Capability Combined:** Programs that offer both housing counseling and financial capability activities, as described in the bullets above.
- **Empowerment Economics:** A model co-founded by National CAPACD that integrates traditional financial capability with community agency to adapt financial systems to meet the needs of communities of color so that people work together to create the communities they want to live in. Applicants for this category must have attended an Empowerment Economics Summit.

Activities supported by this grant funding should support clients to achieve asset building outcomes such as: acquiring an asset (e.g. - purchase a home); improving understanding of and access to financial products and services; reducing debt; increasing savings; or improving or establishing credit.

The applicant must submit either a **performance-based** application or a **program capacity building** application. The purpose of these two TYPES of funding is to support organizations that have established themselves as leaders in the asset building field, as well as those that seek to grow or bolster their programming in this area. These two funding types have different scoring criteria, and required activities, detailed as follows.

- **Performance-based sub-grants** fund organizations that have a proven track record or have developed the organizational capacity to offer effective and quality services to a high client volume, or other significant deliverables outlined by National CAPACD or National CAPACD's donors.
- **Program capacity building sub-grants** fund organizations that aspire to build, or re-establish, capacity toward offering effective and quality services or programs. This category may include support for pilot projects, as dictated by National CAPACD or National CAPACD's donors.



If you need assistance in determining which category is most appropriate for your application, please email RFP@nationalcapacd.org. National CAPACD staff reserves the right to recommend reclassification of submitted applications to the appropriate category.

This RFP combines National CAPACD’s available funding through *private* philanthropic sources and does not include HUD Comprehensive Housing Counseling funding. These sub-grants are made possible with generous support from Bank of America, Capital One Foundation, Freddie Mac, JPMorgan Chase Foundation and Wells Fargo Foundation.

4. GRANT PERIOD

Awards will have a grant period of January 1, 2020 – December 31, 2020.

5. GRANT AWARD DETAILS

- A total of \$375,000 is available to support up to 15 grants total for all categories and types.
- Program Capacity building awards will be a maximum of \$20,000.
- Performance based awards will be a maximum of \$30,000.
- Awardees will also receive travel stipends to attend all required events (e.g. – orientation, trainings). Scholarships may be available to attend additional professional development opportunities as appropriate.
- Final client delivery expectations will be negotiated upon contracting.

6. REQUIRED ACTIVITIES

Activity	Performance Based	Program Capacity Building
Group Education on asset-building topics (e.g. – budgeting, credit, fair housing, homebuying, etc.)	X	X (must conduct at least 1 activity)
One-on-one counseling or coaching on asset-building topics (e.g. – rental, homebuying, debt reduction, credit repair, homelessness assistance, etc.)	X	
Activities that increase access to financial products (e.g. – offering IDAs, Lending Circles, credit builder loans, secured credit cards)	X (preferred, not required)	
Leverage additional funding	X	

Other required activities for all sub-grants include:

- Attendance in required trainings (e.g. – orientations, certifications, other professional development)
- Utilize client management systems and tools for tracking client progress and program outcomes
- Administer and collect client surveys to measure programmatic outcomes
- Submit quarterly progress reports and a final report, including client stories and financial reports
- Work closely with National CAPACD to document and disseminate program findings (if appropriate) with local media, asset building practitioners, federal agencies and elected officials



7. ELIGIBLE APPLICANTS

- This RFP is only open to current sub-grantees. The applicant must have been supported by National CAPACD for activities conducted in 2019 through one of the following sub-grant programs: Economic Empowerment in AAPI Communities 2019, HUD Comprehensive Housing Counseling, ACTION TA, Multigenerational Approaches Research and Pilot.
- Applicants are not required to be a member of National CAPACD to respond to Requests for Proposals but are highly encouraged to become member organizations.
- Please refer to National CAPACD’s Grant Guidelines PDF under section “General Eligibility Criteria” to see if your organization is able to apply for a grant.

8. SELECTION CRITERIA

National CAPACD will use the following **criteria** to score sub-grant applications.

Category	Performance Based Scoring %	Program Capacity Building Scoring %
Program: What is the program design? Is it effective in achieving programmatic and organizational goals? How does it address a pressing need in the communities served?	35	25
Organizational Soundness: How does the program align with the organization’s overall mission? Does it have the capacity to sustain activities? How are program activities staffed (for program oversight and direct service delivery) and what are staff qualifications?	20	15
Past Performance: How successfully did the organization meet its stated goals and satisfy sub-grantee expectations in regards to communication, reporting and attendance for previous National CAPACD grants?	25	20
Access to Additional Funding: Is the organization able to match with additional resources?	10	0
Engagement with National CAPACD: What has been the organization’s commitment and level of engagement with National CAPACD over the past year?	10	10
Programmatic Capacity Building Needs: Are the program’s capacity building needs clearly identified? Do they align with organizational goals? Are there resources in place to make use of this grant toward achieving outlined goals?	0	30
TOTAL POSSIBLE POINTS	100	100

NOTE: National CAPACD will also take into consideration geographic and ethnic diversity of the communities to be served by the selected sub-grantees. Although this factor is not officially scored, National CAPACD attempts to the best of its ability to equitably distribute resources to the diverse communities served by our members across the country.



9. APPLICATION CHECKLIST

- Application, including narrative, and logic model
- Grant Request Budget Form
- Most recent IRS Form 990 or audited financial statements
- IRS 501(c)(3) determination letter or fiscal sponsor agreement with a 501(c)(3) nonprofit
- A current organization chart

10. QUESTIONS/FURTHER INFORMATION

Please email RFP@nationalcapacd.org if you have any questions. Questions received through other avenues (e.g. - phone calls, emails directed to individual National CAPACD staff) will not receive a response.