



## ESL Federal Credit Union Community Impact Request for Proposal Increasing Access to Homeownership

ESL invites 501(c)3 non-profit organizations (or those with a non-profit fiduciary) with experience administering housing and/or homeownership programs in the six-county region to submit a proposal for funding consideration to ESL Community Impact. This Request for Proposal (RFP) is focused on our funding priority area: **Building Strong Neighborhoods**. This RFP provides information needed to assemble your request.

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### Due Date

Applications will be accepted on a rolling basis through **Friday, September 27th, 2024**.

### Contact Information

If you have questions about this RFP or your proposed project, please contact:

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## **ESL Community Impact Overview**

At ESL, our purpose is to help our community thrive and prosper. Through our Community Impact initiatives, we aspire to live up to that purpose by building a healthy, resilient, and equitable Greater Rochester region where all residents are well-educated, live in affordable, connected neighborhoods, and have access to quality employment opportunities. We reinvest in our communities in ways that support these areas of impact:

- Expanding Individual Opportunity
- Building Strong Neighborhoods
- Strengthening Organizations & Systems
- Lifting Up Stories

The Building Strong Neighborhoods (BSN) initiatives strive to invest in neighborhoods across the Greater Rochester region to ensure they are prosperous, well-connected, and inclusive. One method for achieving this is through increasing access to homeownership.

For more information, visit our website at <https://www.esl.org/community/community-impact>.

## **Increasing Access to Homeownership**

The aim of this RFP is to support new and existing programs/initiatives throughout the six-county region that increase and support homeownership opportunities for households under 120% AMI. The six-county region includes Genesee, Livingston, Monroe, Ontario, Orleans, and Wayne counties.

Homeownership is associated with a variety of community and social benefits, including greater household stability, lower neighborhood transiency, and family wealth creation. Access to homeownership and having housing choice have also been identified as being critical to improved educational outcomes, neighborhood stability, and improved social determinants of health outcomes.

Applicants should have a minimum of two years' experience implementing homeownership programs. Grant requests that focus on services aimed at homeowner retention and/or creation can be considered. Operational capacity will also be considered.

Examples of **Homeowner Retention** include, but are not limited to:

- Mortgage foreclosure counseling
- Homeowner insurance counseling for those facing cancellation
- Services to resolve title issues on Heirs' property
- Seller incentives to sell home to a first-time homebuyer

Examples of **Homeowner Creation** include, but are not limited to:

- Outreach to tenants interested in homeownership
- Marketing campaigns promoting homeownership
- Pre- and post-purchase classes
- Housing counseling
- Financial literacy classes that promote homeownership (including those aimed at improving participants' emotional awareness to money, savings, and spending – i.e. Money Habitudes)

Examples of **Capacity Support** include, but are not limited to:

- Funds to conduct program evaluation
- Equipment and tech upgrades
- Strategic planning
- Counselor certification

## **Funding Priorities**

Requests that include one or more of the following will be prioritized:

- Participation in collaborative housing/neighborhood efforts
- HUD certified education and counseling
- Target resources geographically
- Assist first-time homebuyers with navigating tight housing market conditions
- Improve equity and expand housing choice for underserved communities, including those with limited English proficiency
- Alignment with community plans and/or initiatives such as the [Rochester 2034 Comprehensive Plan \(2019\)](#), [Rochester Housing Market Study \(2018\)](#), Analyses of Impediments to Fair Housing Choice ([City of Rochester – 2020](#) and [Monroe County – 2020](#)), etc.

## **Funding Request Information**

Applicants may request grant funds in one or more of the following areas:

- **Programmatic:** Support for the cost of planning, expanding, piloting, or implementing a new or ongoing homeownership program.
- **Continuous Learning and Evaluation:** Support for internal evaluation or the hiring of an evaluation consultant to help evaluate the impact of the proposed homeownership program.

**Funding may not be used for:**

- Large capital campaigns
- Inherently religious activities such as religious worship, religious instruction, proselytization, etc.
- Endowments

## **Submission Details**

**Eligibility:** 501(c)3 non-profits serving communities in Genesee, Livingston, Monroe, Ontario, Orleans, and Wayne with demonstrated experience administering homeownership programs OR experienced organizations with a 501(c)3 fiduciary.

**Grant Size:** Requests of \$50,000 - \$250,000/year will be considered for up to three years. We will consider up to 1/3 of the total program cost and the requested budget must be commensurate with scale and scope of the proposal.

**Funding Deadline:** The deadline for submitting grant applications is **Friday, September 27th, 2024**. Funding decisions will be made within 60-90 days of submission.

**Required Documents:** Applications should include descriptions of how funds will be used, identify other sources of funds, and outline reporting criteria, including demographic information and any key learning. Other required documents are listed in the online grant portal.

## **How to Apply**

All applications must be submitted through the ESL Community Impact grants portal, accessible at <https://eslcf.fluxx.io>. Once in the portal, there are two applications to choose from, based on your total request amount. We recommend using Google Chrome as your web browser.