

Pennsylvania IOLTA Board

Bank of America Surplus Distribution Grant Program Guidelines

Funding Category: Foreclosure Prevention Legal Assistance (FPLA)

Eligible Applicants: Legal aid organizations (PLAN and non-PLAN) that currently receive a grant from the PA IOLTA Board

Total Amount Allocated: \$3,000,000

Total Amount Allocated for 2018-19 (Year 2 of 3): \$1,076,643

Service Area Allocation for 2018-19: See attached.

Eligible Activities:

Eligible representation includes foreclosure defense, tangled title matters and legal services to victims of land installment contracts and other predatory lending scams.

Priority will be given to:

- Proposals to provide extended representation (see Level of Service definitions below).
- Proposals that target low-income communities that have experienced or are experiencing a high rate of foreclosure activity within the counties listed below.
- Proposals to serve seniors, minorities, rural residents, and/or non-English speaking persons.

Targeted counties having the highest rates of Act 91 Notices and Foreclosure Filings per capita based on a 3-year rolling average:

Adams County
Beaver County
Berks County
Bucks County
Carbon County
Dauphin County
Delaware County
Franklin County
Lackawanna County
Lawrence County
Lehigh County
Luzerne County
Monroe County

Montgomery County
Northampton County
Perry County
Philadelphia County
Pike County
Schuylkill County
Susquehanna County
Washington County
Wayne County
Westmoreland County
Wyoming County
York County

Data Collection by the National Association of IOLTA Programs (NAIP)

By submitting an application under this category, the applicant agrees to collect and report to the Pennsylvania IOLTA Board data including, but not limited to, the number of foreclosures prevented, the number of individuals in a household that benefited from the grant-funded activity and, within that gross number, the number of those falling within the following categories:

1. Elderly (60+)
2. Children (< 18 yrs-old)
3. Veterans

Level of Service - standard definitions:

An *Extended Representation* case is defined as a case the grantee closed through negotiated settlement without litigation, negotiated settlement with litigation, administrative agency decision or court decision.

A *Brief Service* case is defined as a case in which the grantee took limited action(s) on behalf of an eligible client that addressed the client's legal problem. Examples include: communications by letter, telephone or other means to a third party; preparation of a simple legal document such as a routine will or power of attorney; or legal assistance to a pro se client that involves assistance with preparation of court or other legal documents.

An *Advice Only* case is defined as a case in which the grantee provided legal advice to an eligible client (e.g., the advocate ascertained and reviewed relevant facts, exercised judgment in interpreting the particular facts presented by the client and in applying the relevant law to the facts presented, and counseled the client concerning his or her legal problem). Referrals may not be counted as Advice Only cases.

Grant Applications

Grant applications will be made available for this funding opportunity on Monday, November 13, 2017 and will be due to the PA IOLTA Board on Friday, December 15, 2017.

Grant Use Provisions and Client Eligibility

Clients must be income-eligible. IOLTA Grant Use Provisions apply. They are available on our website at the following link: www.paiolta.org/grants/grant-policies/

Contact

Questions regarding this funding opportunity should be directed to Stephanie Libhart, PA IOLTA Board Executive Director, at Stephanie.Libhart@pacourts.us or (717) 238-2002.

Bank of America Surplus Distribution Grant Program
Foreclosure Prevention Legal Assistance - PLAN & non-PLAN
2018-19
Year 2 of 3

		<u>Act 91</u> <u>Notices</u> <u>3-year</u> <u>average</u>	<u>By Zone</u>		FPLA \$1,000,000 3-years	Adj.*	Total Available in Year 2
Philadelphia	Philadelphia County	6,387	6,387	16.8%	\$ 168,468	\$ -	\$ 168,468
Southeastern	Bucks County	1,980					
	Chester County	1,291					
	Delaware County	2,164					
	Montgomery County	2,332	7,767	20.5%	\$ 204,848	\$ 73,707	\$ 278,555
South Central	Adams County	305					
	Bedford County	130					
	Berks County	1,335					
	Blair County	332					
	Centre County	196					
	Clearfield County	156					
	Cumberland County	547					
	Dauphin County	738					
	Franklin County	374					
	Fulton County	29					
	Huntingdon County	67					
	Juniata County	34					
	Lancaster County	1,018					
	Lebanon County	322					
	Mifflin County	113					
	Perry County	127					
	Schuylkill County	521					
	York County	1,446	7,791	20.5%	\$ 205,490	\$ -	\$ 205,490
Northeastern	Bradford County	128					
	Carbon County	351					
	Clinton County	104					
	Columbia County	138					
	Lackawanna County	687					
	Lehigh County	1,170					
	Luzerne County	1,086					
	Lycoming County	256					
	Monroe County	1,287					
	Montour County	44					
	Northampton County	1,080					
	Northumberland County	218					
	Pike County	485					
	Snyder County	54					
	Sullivan County	15					
	Susquehanna County	122					

	Tioga County	48						
	Union County	52						
	Wayne County	178						
	Wyoming County	79	7,583	20.0%	\$ 199,995	\$ 2,935	\$ 202,930	
Northwestern	Cameron County	5						
	Crawford County	162						
	Elk County	46						
	Erie County	601						
	Forest County	12						
	McKean County	47						
	Mercer County	267						
	Potter County	29						
	Venango County	106						
	Warren County	76	1,350	3.6%	\$ 35,615	\$ -	\$ 35,615	
Southwestern	Allegheny County	3,051						
	Armstrong County	162						
	Beaver County	497						
	Butler County	354						
	Cambria County	277						
	Clarion County	61						
	Fayette County	292						
	Greene County	69						
	Indiana County	164						
	Jefferson County	68						
	Lawrence County	315						
	Somerset County	165						
	Washington County	572						
	Westmoreland County	990	7,036	18.6%	\$ 185,585	\$ -	\$ 185,585	
				100.0%			\$ 1,076,643	

*Adjustments account for some or all of the funds allocated but not awarded in the prior year.

Highlighted counties have the highest 3-year average of Act 91 Notices and foreclosure filings per capita.