



The Salah Foundation is a private foundation that supports non-profit organizations in the United States that strengthen families and communities and advances individuals to become productive and responsible citizens. There is a special interest in education, medical research, community development and self-sufficiency programs aimed at the economically disadvantaged, the young, the elderly and the disabled.

The Salah Foundation grant application process is by invitation only. Please complete all information, including narratives, and attach all required attachments. Any grant applicant that receives a grant must submit a progress report within twelve (12) months from the date the grant is received.

To Save Your Form

If at any time you'd like to leave this form and save it in progress, please click on the Save Draft button and follow the instructions. You will be prompted to enter your email address and the system will then send you a web-link that you can use to resume your form at a later time.

Technical Assistance


Should you have technical questions regarding the online submission process, please contact our administrator, Foundation Source, at (800) 839-1754 or requests@foundationsource.com, and they will be happy to assist you.

To view our Frequently Asked Questions, please [click here](#) to open them in a new window.

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If your submission has been successful, you will see a Thank You page confirming your submission and you will be offered the option to have a copy of your submission emailed to you.

If your submission is missing required information, you will be notified with a  next to the missing field(s).

General Information about Applicant

If at any time you would like to leave this application and save it in progress, please click on the "Save Draft" button at the bottom of any tab and follow the instructions. You will be prompted to enter your email address and you will be sent a link that you can use to resume the application at a later time.

You should save your work periodically by clicking "Save Draft" below. Your session will time out after four hours if you do not click "Save Draft" and your work may be lost.

***Applicant Name (legal)**

Coast to Coast Legal Aid of South Florida, Inc., (CCLA)

***Tax ID**

90-0089501

***Contact Person Salutation (e.g. Mr., Mrs., Dr., etc.)**

Ms.

***Contact Person First Name**

Barbara J.

***Contact Person Last Name**

Prager

***Title**

Executive Director

***Address 1**

491 North State Road 7

Address 2

***City**

Plantation

***State (XX)**

FL

***Email**

bprager@legalaid.org

***Telephone**

954-736-2458

Fax

954-736-2482

***Tax Exempt Status**

501 (c) (3)

***Mission Statement**

Mission: CCLA's mission is to improve the lives of low income persons in Broward County through advocacy, education, representation and empowerment.

General Information about Grant Request

Name of Project (if any)

Senior Housing Stability Project

***Amount Requested (0.00)**

\$100,000

***Total Project Budget**

\$100,000

***Est. Project Duration**

Ongoing

***Period Grant Will Cover**

January 1, 2013 to December 31, 2013

Financial Information about Applicant

***Fiscal Year**

FY 2012

***Total Applicant Budget**

\$2,530,271

***Fundraising History for Prior 3 Years (amount raised per year from private funding)**

2012: \$203,641 (The FL Bar Foundation); \$2,000 (MGN Family Foundation)

2011: \$272,189 (The FL Bar Foundation)

2010: \$260,156 (The FL Bar Foundation); \$25,000 (Equal Justice Works), \$7,500 (United Way of Broward County)

Executive Summary

***Please provide an executive summary of grant request**

CCLA currently provides assistance to low income senior citizens in Broward County, Florida who are in foreclosure or threatened with foreclosure. While facing foreclosure is difficult for anyone, it is particularly hard on the elderly since they are also frequently dealing with health and other problems associated with advanced age. In addition, because it is difficult to find affordable housing following a foreclosure, preventing the loss of seniors' existing homes is extremely important for those seniors who wish to maintain their independence and avoid the often unwanted alternatives of moving prematurely into an assisted living facility or into the home of a family member.

We have had success in keeping seniors in their homes by negotiating loan modifications or representing seniors in foreclosure proceedings. In some cases, if a senior has sufficient income, we recommend filing a Chapter 13 bankruptcy proceeding. A bankruptcy would enable the senior to make payments over a five year period and save his or her home.

The Senior Housing Stability Project will include the following advocacy strategies for low income senior citizens facing foreclosure in Broward County, Florida: (1) advice and counsel in pre-foreclosure and foreclosure matters; (2) negotiation of loan modifications; (3) representation in foreclosure proceedings; (4) representation in Chapter 13 bankruptcy proceedings; and (5) representation in limited uncontested summary probate proceedings. Emphasis will be placed on the representation of low income seniors in bankruptcy proceedings.

General Narrative of Organization

Character limits given include spaces and special characters. You may wish to type your answers in a word processing program, such as Microsoft Word, and then cut and paste the text into the answer space. Word and other such programs have a "word count" feature that will also count the characters, both with spaces and without.

****Please note that your text will be truncated if you exceed these limits.**

***History and major accomplishments**

History: Coast to Coast Legal Aid of South Florida (CCLA) was established as a result of a split off from Legal Aid Service of Broward County in January 2004. CCLA's Board of Directors, executive leadership, and many of its current staff were affiliated with Legal Aid Service of Broward County prior to the split and share its history of providing legal services to the poor in our community for more than 38 years. The two organizations are located in the same building and work together to serve the low income community.

Major Accomplishments: CCLA has an excellent reputation in the community and has received recognition for its legal advocacy on behalf of the low income population in Broward County. In November 2011, CCLA was presented with the Spirit of the Caribbean Award from Minority Development and Empowerment, Inc., a non-profit organization that provides services to the Haitian and Caribbean community. In March 2011, CCLA was the recipient of a Community Service Award presented by the T.J. Reddick Bar Association. In October 2005, CCLA was presented with the outstanding program award from the Broward Domestic Violence Council for its dedication and advocacy on behalf of victims of domestic violence. In addition to these awards that recognize the organization, CCLA attorneys have also been recognized individually for their work in the community. As an example, in October 2006, one of CCLA's domestic violence attorneys, Rebecca Knox, was posthumously presented with the Community Leader Award by the Broward Domestic Violence Council.

***Current programs and activities**

CCLA provides legal assistance to low income persons in Broward County in three primary areas: civil legal problems of senior citizens, family law, and public benefits.

Activities: Our advocacy on behalf of senior citizens helps to ensure that our clients have a roof overhead, food on the table, a source of income, and access to health care. CCLA attorneys represent victims of domestic violence in proceedings to obtain injunctions (restraining orders) against their abusers. We also represent victims in divorce proceedings, often obtaining child custody, child support, an award of the marital home, and other benefits so that the victims do not have a financial incentive to return to the abuser. Finally, we represent clients seeking to obtain or maintain public benefits including Social Security, Medicaid, food stamps, unemployment compensation, and temporary cash assistance.

***Specific description of constituency, including demographics**

Description of constituency: CCLA's constituency consists of the low income population of Broward County. We provide assistance with legal matters that fall within the areas of law that our Board of Directors have determined to be priorities for the low income community.

From November 2011 through October 2012, CCLA completed services for 2,979 clients, in the three primary areas in which we practice. Over 50 percent of the clients served during this one-year period (1,496) were senior citizens who were 60 years of age or older. This is the age at which a client becomes eligible for the services of the Senior Law Unit of CCLA.

While our services on behalf of seniors are available to all residents of Broward County who meet the age requirement, CCLA targets its services to those seniors who have the greatest economic and social need. We place special emphasis on targeting low income and minority persons. Our clients include seniors with physical and mental disabilities as well as those with limited mobility for whom travel to our office is difficult or impossible for various reasons. When necessary in order to assist such a senior, CCLA staff meets with the senior at or near the senior's home.

Demographics: Fifty-seven percent of the seniors for whom CCLA completed services in the past year were female and 43 percent were male.

Thirty-eight percent of those seniors served were Black/African American (not Hispanic); 20 percent were Hispanic; 39 percent were White; and 3 percent were Other.

***Description of your community**

Based on 2011 estimated census figures, Broward County has a population of nearly 1.8 million and growing, making it the second most populous county in Florida. Census data indicate further that more than one quarter (25.8 percent) of Broward County's total population is Hispanic/Latino and more than one quarter (27.4 percent) is Black/African-American.

In its own analysis, Broward County determined that in 2010, 362,284 of its residents were 60 years old and older. The same analysis shows that between 2000 and 2010, the number of residents who were 60 years old and older increased by 40,621.

General Narrative of Request

***Grant purpose**

The Senior Housing Stability Project will provide comprehensive legal assistance to low income senior citizens in Broward County who are facing foreclosure. We propose to expand the services that we provide to include representation in Chapter 13 bankruptcies where feasible and appropriate, and representation in summary probate proceedings in limited, uncontested cases.

***Identification of the problems, needs or issues this grant will address**

Background of problem: The number of foreclosures continues to rise in Florida following a temporary slowdown in 2011 due to lenders' use of questionable documents in court filings. RealtyTrac, a California company that monitors public records, calculated that in August 2012, Florida had the second highest foreclosure rate in the United States. In September 2012, Florida reached number one.

Moreover, RealtyTrac reported that Broward County was ranked highest within the State of Florida for foreclosure activity as of September 2012. One in 192 homes in Broward were in the foreclosure process. Meanwhile, CoreLogic, a research firm in California, determined that 44 percent of Broward homes are now worth less than what is owed on the mortgage.

Needs/Issues: For its part, between November 2011 and October 2012, CCLA opened 380 new cases to provide services to senior citizens in Broward County who contacted our office because they were in foreclosure or threatened with foreclosure. These cases include mortgage foreclosures as well as foreclosures by condominium associations for unpaid maintenance fees.

Senior citizens are particularly harmed by foreclosure. Most of CCLA's clients live on a fixed income and do not have the ability to bring in additional money by working. Women in particular have had their incomes reduced following the death of a spouse. They strain to pay bills from one monthly Social Security check where there once were two.

Seniors' health problems are frequently exacerbated by the prospect of losing not only their homes but their independence. After a foreclosure, many seniors have nowhere to go except to an assisted living facility or to a relative's home. If their financial problems could be solved with a Chapter 13 bankruptcy they could stay in their home.

If other than general operating support, description of program, why you pursued it and whether it is a new or ongoing part of the organization (if ongoing, include documented success rate)

The Senior Housing Stability Project will be a new project to aid CCLA in the ongoing struggle to save seniors' homes from foreclosure. The grant will allow us to offer additional, more comprehensive services to our senior clients and fill a significant gap in the services that we now provide, as described below.

When a senior has sufficient income, it is often possible and necessary to file a Chapter 13 bankruptcy. Bankruptcy would enable the senior to make payments over a five year period to save his or her home. We would like to make this service available to low income seniors. It would be the core of the Senior Housing Stability Project.

CCLA has also encountered situations in which a senior, who is an only child, lived with and provided care for an elderly parent, in the parent's home, until the parent's death. The caregiver senior, who remains living in the home, may then be facing foreclosure on a home that was never transferred to the senior while the parent was alive. In such cases, it is necessary for the senior to file a summary probate proceeding to resolve the title issue in order to be able to fight the foreclosure. We would like to offer this service as well for low income seniors on a limited basis, in uncontested cases.

***Description of goals, objectives and activities/strategies involved in this request.**

Goals/Objectives: The goal of the Senior Housing Stability Project is to keep more senior citizens who are facing foreclosure in their homes.

CCLA will continue to target its services to those seniors who have the greatest economic and social need. Emphasis will be placed on the representation of low income seniors in bankruptcy proceedings, to avoid the loss of the seniors' homes to foreclosure.

Activities/Strategies: CCLA's current advocacy strategies include one or any combination of the following: advice and counsel in pre-foreclosure and foreclosure matters, settlement and loan modification negotiations, and representation in foreclosure proceedings.

The Senior Housing Stability Project will expand the work CCLA is currently providing by allowing CCLA to move beyond mere advice and counsel in matters relating to bankruptcy and property title. CCLA will be able to progress from advising clients that they are eligible for a Chapter 13 bankruptcy to representing eligible seniors in filing for bankruptcy protection. This is vital as the pool of pro bono bankruptcy attorneys continues to shrink due to the economic downturn. Furthermore, the project will allow CCLA to represent seniors who will likely lose the homes they shared with their parents for decades because they cannot afford the assistance of a private probate attorney.

***Description of impact to organization if request is not funded at requested level.**

If the project is not funded at the requested level, eligible low income seniors will not be able to obtain free legal representation in Chapter 13 bankruptcy proceedings. Adding the cost of a private attorney to the bankruptcy often makes the bankruptcy plan payments prohibitive to the senior who could have otherwise saved his or her home.

Similarly, low income seniors facing foreclosure will not have access to free legal representation to resolve uncontested title issues where arrangements for the transfer of the title had not previously been made by a parent.

Narrative of Funding, Implementation, and Evaluation

Finances

***Description of other funding sources for this request. Be as specific as possible. Include amounts and whether received, committed or requested (include commitment letters).**

There are no other funding sources available for this specific request. However, we receive funding from other sources to provide our current level of services to seniors.

***Description of plans for future fund raising.**

CCLA has a Development Department that is responsible for researching funding opportunities; submitting grant proposals to municipal, county, state, federal, and private sources; soliciting private and corporate donations; and coordinating and building the capacity for pro bono activities. The Director of Development and the Grant Specialist, under the direction of the Executive Director, identify funding opportunities for legal advocacy for low income and under-served seniors.

In addition to funding from grants, efforts will be made to sustain the Senior Housing Stability Project by fellowship placement through Equal Justice Works, the Skadden Foundation, and other fellowship providers.

Applicant Structure/Administration

***Who will carry out the plans outlined in this request? Summarize qualifications of key individuals.**

Barbara J. Prager, CCLA's Executive Director since the program's inception in January 2004, has 30 years of experience in legal services organizations, first as a staff attorney, then, from 1984 until mid-2012, as supervisor of the Senior Law Unit. Ms. Prager is accountable directly to the Board of Directors and has complete supervisory and administrative responsibility for all aspects of the program, including funding and fiscal management of a \$2.5 million annual budget.

Gladys Gerson, CCLA's Senior Law Unit supervisor since mid-2012, has 37 years of experience as a litigator, first in private practice, then, since 1992, in legal services organizations. Ms. Gerson supervises intake and she evaluates and implements protocol and strategy for the Senior Law Unit. She represents seniors in all aspects of foreclosure litigation and in foreclosure loss mitigation, including negotiating loan modifications and attending mediations. Finally, she assesses seniors' eligibility for Chapter 13 bankruptcy. Ms. Gerson will oversee the Senior Housing Stability Project.

Sarah E. Barker, a Senior Law Unit staff attorney with 4 years of experience, represents seniors in all aspects of foreclosure litigation and in foreclosure loss mitigation, including negotiating loan modifications and attending mediations. She also assesses seniors' eligibility for Chapter 13 bankruptcy. Ms. Barker is registered with the bankruptcy court for the Southern District of Florida and frequently attends trainings regarding foreclosure and bankruptcy issues. She will be the attorney dedicated to the Senior Housing Stability Project.

Richard Rudolph, a Senior Law Unit paralegal since 2001, is the paralegal for housing (landlord-tenant) issues and all consumer issues, including foreclosure, fact gathering and assessment of eligibility for Chapter 13 bankruptcy, and debtor counseling. Mr. Rudolph will be the part-time paralegal dedicated to the Senior Housing Stability Project.

***List board of directors with related demographic information.**

COAST TO COAST LEGAL AID OF SOUTH FLORIDA, INC.
2012 BOARD OF DIRECTORS (including the name of the appointing organization)

CHAIR: Jay Kim, Esq. - Ward Kim Vaughan & Lerner LLP / Broward County Bar Association - (Asian)

VICE CHAIR: Morrie I. Levine, Esq. - Law Office of Morrie I. Levine / Broward County Bar Association - (Caucasian)

SECRETARY: Michael Lockwood - Broward County Commission - (Caucasian)

TREASURER: Arlene Ravalo-Jao, CPA, ABV, CFF - Daszkal Bolton LLP / FICPA - Broward County Chapter - (Asian)

PAST CHAIR: Donald Walters, Esq. / Broward County Bar Association - (Caucasian)

Beverly Brennan, Esq. - Beverly L. Brennan, P.A. / Collier County Bar Association - (Caucasian)

Marie Compas - Urban League of Broward County - (African American)

Ryan Gebauer - Broward Homebound - (Caucasian)

E.J. Generotti, Esq. - Frank, Weinberg and Black, PL / At-Large - (Caucasian)

Jacqueline F. Howe, Esq. - Howe Austin PL / Broward County Bar Association - (Caucasian)

Jorge Hurtado, Esq. - Jorge E. Hurtado, P.A. / Broward County Commission - (Hispanic)

Edna Little - Senior Volunteer Services - (African American)

Thomas H. Loffredo, Esq. - Gray Robinson, P.A. / Broward County Bar Association - (Caucasian)

Lawrence G. Marin, Esq. - Law Offices of Izquierdo & Marin / Broward County Bar Association - (Hispanic)

Nydia Menendez, J.D., LL.M. - Menendez Moncarz, PL / Broward County Bar Association - (Hispanic)

Jennifer Nackley, Esq. - Quarles & Brady, LLP. / Collier County Bar Association - (Caucasian)

John Raymond - Broward House - (Caucasian)

Gene Reibman, Esq. - The Law Office of Gene Reibman, Esq. / Broward County Bar Association - (Caucasian)

Alison F. Smith, Esq. - Weiss Serota Helfman Pastoriza Cole & Boniske / Broward County Bar Association - (African American)

***Description of governance, including board selection process.**

CCLA's Board of Directors consists of 21 members. The composition of the board is set by the Legal Services Corporation, one of our primary funders. By regulation, at least sixty percent of our board members are attorneys. Most are appointed by the local bar association. One third of CCLA's board members are client-eligible members, appointed by agencies in the community, such as the Urban League of Broward County and Hispanic Unity of Florida. These appointees are representative of our client population and reflect the diversity in our client community. One of our board members is a CPA who provides expertise in fiscal matters.

A board nominating committee reviews attorney candidates for board appointments on an annual basis. The nominating committee makes recommendations to the full board. Once approved by the full board, the attorney candidates are recommended to the bar association for appointment. Client members are identified by the appointing agency based on a list of criteria provided by the organization. A board member is appointed to a three year term and is eligible to serve two successive terms.

Three years ago CCLA's Board of Directors participated in the Boards in Action Leadership Academy sponsored by the Community Foundation of Broward. The Leadership Academy provided an opportunity for board members to develop a clear understanding of their roles and responsibilities as board members. During the Leadership Academy, our board was assigned to a consultant who assisted the board in developing policies and practices to increase the effectiveness of the board. As a result of the board's participation in the Leadership Academy, board members are more engaged than ever and fully committed to our organization.

Evaluation

***Description of plan for evaluating success.**

The goal of the Senior Housing Stability Project is to keep more senior citizens in their homes. The success of the project and the quality of the services provided will be measured by the positive results obtained for clients who are threatened with foreclosure or are already in foreclosure. Specifically, we will measure success by the number of seniors who are able to remain in their homes through our efforts.

CCLA uses a computerized case management system to collect data that includes, but is not limited to, information about the clients and their specific legal and factual issues; the strategies proposed; the advice or representation provided; staff time records; and case outcomes.

***Description of who evaluates the project (i.e., staff, board, constituents, community, consultants).**

The Senior Housing Stability Project will be evaluated by staff, primarily Senior Law Unit supervising attorney Gladys Gerson with input and oversight by Executive Director Barbara J. Prager.

In an effort to maintain high quality standards, the project attorney and paralegal will meet at regular intervals, and as needed, to discuss new cases and review and strategize in existing cases, including obtaining updates on the status of litigation in state court and bankruptcy court. Staff will work toward achieving the goal of saving seniors' homes.

***Description of how evaluation results will be used or tested.**

CCLA will generate various reports based on case management statistics and other records, which we will then use to track the Senior Housing Stability Project's success in saving seniors' homes, confirm that we are using our resources effectively to achieve that goal, and identify any possible need for course corrections as the project proceeds. We will thereby ensure that we are providing the maximum possible benefit to our senior clients and making the best use of our staff and other resources.

Conflicts of Interest

The Salah Foundation is committed to honest discourse in its grant evaluation process. In the interest of furthering this goal, please disclose any actual or potential conflicts of interest any of your board members, staff members, or family members of either may have, including whether any such party may stand to benefit individually, financially or otherwise, from a grant. Failure to disclose such a conflict would be considered a material misrepresentation and may result in the relinquishment of awarded grant funds.

Conflicts of Interest

There are no conflicts of interest.

Required Attachments

To select the file that you wish to upload, please click on the "Browse" button next to question you are answering. This will open up a window where you can navigate to the file you wish to use. Click on that file and then click on the "Open" button and the path to that file will show up in the upload box. You are now ready to upload your document. After you have browsed to the correct file on your machine, please click on "Attach File".

***Form 990 (most recently filed)**

CCLA 2011 IRS Form 990.pdf

***Full year financial statement (audited, if available)**

2011 CCLA Audited Financial Statements.pdf

Proof of Tax Exempt Status: Determination letter; or Statement from President or CEO confirming that Determination letter is not required because organization has historic tax-exempt status

CCLA 2008 501 (c) (3) ltr 04-09-2008.pdf

***Current annual operating budget**

CCLA 2012 Board Approved Budget.xls

***Projected budget for upcoming year**

2013 Budget CCLA.pdf

***Current project budget**

CCLA Senior Housing Stability Project Budget - Final 11-6-12.xlsx