



Massachusetts Housing Partnership Request for Qualifications - HomeSafe Counseling February 6, 2026

The Massachusetts Housing Partnership (MHP) invites proposals from qualified organizations to administer post-purchase delinquency counseling services to borrowers holding SoftSecond® and ONE Mortgage loans as part of its existing HomeSafe Program. For the purposes of this Request for Qualifications (RFQ), the term “MHP borrowers” refers to all individuals who have received a SoftSecond® or ONE Mortgage loan (including ONE+Boston, ONE+, and ONE+Lowell) through MHP’s affordable homeownership programs.

A. BACKGROUND

For almost thirty years, MHP has made the HomeSafe Program (HomeSafe) a central part of its statewide mission to support homeownership. Through HomeSafe, MHP provides post-purchase education and mortgage-delinquency counseling to its borrowers. All MHP borrowers are required to complete a HomeSafe workshop within six (6) months of closing. MHP’s first-time homebuyer programs, including SoftSecond and ONE Mortgage, have helped over 25,000 individuals achieve their goal of homeownership in Massachusetts. The HomeSafe Program supports these borrowers after purchase by equipping them with the knowledge and resources needed for long-term housing stability.

HomeSafe providers deliver no-cost delinquency-prevention counseling to borrowers experiencing financial challenges, contributing to the historically low delinquency rates seen across both loan programs.

HomeSafe remains a cornerstone of MHP’s commitment to long-term housing stability. By equipping homeowners with the knowledge, skills, and support needed to maintain their homes, avoid foreclosure, and strengthen their financial well-being, the program plays a critical role in preserving affordability and strengthening communities statewide.

Following a comprehensive evaluation of HomeSafe in 2025, MHP seeks qualified providers who can support the continued success of HomeSafe by delivering consistent, high-quality post-purchase counseling services to MHP borrowers. Please note: MHP reserves the right to award contracts to multiple agencies under this RFQ. More than one provider may be selected to deliver post-purchase counseling services, as MHP seeks to ensure broad coverage and flexibility in meeting program needs across different geographic areas of Massachusetts.

MHP's RFQ aims to address the following objectives:

- Deliver consistent counseling services.
- Provide free, timely counseling services to MHP borrowers experiencing delinquency.
- Track and submit borrower counseling outcomes.
- Strengthen operational coordination, including effective communication and timely follow-up with borrowers.

B. SCOPE OF HOMESAFE COUNSELING SERVICES

All requirements outlined below describe the expectations, reporting standards, outreach responsibilities, staffing qualifications, and operational capacity necessary to provide counseling services under HomeSafe.

The selected provider(s) will support homeowners in resolving mortgage delinquency and maintaining long-term housing stability through counseling, delinquency-focused outreach, case management, and documentation.

1. Counseling Services & Approach

Applicants must describe their overall framework for delivering post-purchase delinquency counseling, including:

- Counseling philosophies, methods, and best practices used to help borrowers prevent or resolve mortgage delinquency.
- How counseling services are tailored to diverse borrower needs and circumstances.
- Strategies to ensure high-quality, consistent service delivery across all staff and geographic areas.
- Methods used to evaluate the effectiveness of counseling interventions.

2. Outreach & Borrower Engagement

As part of their counseling program, applicants must provide a detailed delinquency-focused outreach plan. This plan must:

- Outline outreach sequences for borrowers at **30, 60, and 90+ days delinquent**.
- Describe escalation steps for unresponsive borrowers.
- Identify the tone, content, and purpose of borrower communications at each stage.
- Explain how the agency coordinates with lenders/servicers, local providers, and MHP.
- Address specialized outreach strategies for borrowers with additional challenges (language access needs, disabilities, crisis situations, etc.).

Incorporate technology, multilingual capacity, and partnerships where relevant.

3. Documentation, Reporting & Payment Requirements

Applicants must outline their system for documenting all counseling and outreach activities, including:

- Case note structure and required data fields.
- How successful and unsuccessful contacts are defined and recorded.
- Templates or systems used to ensure accuracy and consistency.
- Processes for reporting borrower engagement, outcomes, and follow-up activities to MHP.

Payment Structure

Payment for counseling services will be based on the following contact categories (specific to HomeSafe counseling):

- **Annual Referral Fee:** \$105
- **Successful Contact:** \$125
- **In-Depth Contact:** \$300

Payment is contingent upon submission of sufficient case notes and supporting materials demonstrating that services were delivered in accordance with program expectations. MHP may require revisions, clarifications, or additional documentation when submissions are incomplete, unclear, or insufficient. Providers must respond to such requests and resubmit corrected or supplemental materials within the timeframe specified by MHP.

MHP reserves the right to withhold, delay, or deny payment for any submission that does not meet documentation requirements, fails to address requested revisions or clarifications, or otherwise does not demonstrate compliance with program expectations.

4. Program Design, Staffing & Cost Structure

Applicants must describe the resources required to implement their counseling and outreach program, including:

- Staffing plan, including roles, responsibilities, and counseling-related duties.
- Staff qualifications, training procedures, and experience relevant to delinquency counseling, foreclosure prevention, and financial education.
- Organizational structure showing where HomeSafe post-purchase counseling fits within the agency.
- Operational costs, budget drivers, and a three-year projected budget for delivering HomeSafe post-purchase counseling services.

5. Organizational Capacity & Funding

Applicants must demonstrate their ability to deliver counseling services at the projected scale, including:

- A list of all grant sources and external funding supporting delinquency counseling operations.
- Identification of funding sources specifically used for HomeSafe services (if applicable).
- Current post-purchase counseling caseload metrics (including but not limited to MHP HomeSafe clients) and projected statewide caseload capacity (if applicable).
- Plans for scaling and managing surges in referrals or counseling volume.
- The percentage of total post-purchase counseling operations currently supported by MHP funding (if applicable).

6. Quality Assurance & Compliance

Applicants must describe their systems for ensuring the quality and integrity of counseling services, including:

- Internal monitoring and review processes.
- Documentation guidelines and templates used across staff.
- Approaches for improving delivery service over time.

Providers must maintain:

- Up-to-date staff certifications (e.g., HUD-certified housing counselor status).
- Compliance with requirements of the Massachusetts Homeownership Collaborative.
- Adequate ongoing training and professional development for all counseling staff.

Applicants must submit copies or summaries of all relevant certifications.

7. Geographic Service Area

Applicants must clearly identify the **geographic area(s)** where they propose to deliver **HomeSafe counseling services**, including:

- Primary service region(s).
- Willingness and capacity to serve additional or statewide regions.
- Any limitations or conditions for geographic expansion.

C. SUBMISSION INFORMATION & DEADLINE

The following timeline represents the tentative schedule of the RFQ. The dates listed below are subject to change. Respondents are responsible for monitoring the RFQ for any changes prior to the submission deadline.

Key Dates:

RFQ Issued: February 6, 2026

Questions Due: February 17, 2026, at 5:00 pm EST

Answers Posted: March 4, 2026

Proposal Submission Deadline: March 18, 2026, at 5:00 pm EST

1. Questions & Answers: Questions regarding this RFQ may be emailed to Taylor Smith at MHPHomeSafe@mhp.net on or before February 17, 2026, at 5:00 pm EST

2. Addenda: Any clarifications or changes to this RFQ will be issued as addenda and become part of the RFQ. It is the responsibility of each vendor to ensure they have received all addenda prior to submitting their proposal.

3. Deadline: Proposals must be received by March 18, 2026, at 5:00 pm EST. Proposals should be directed to: Taylor Smith by email at MHPHomeSafe@mhp.net

Electronic submissions are required in PDF format.

D. SUBMISSION REQUIREMENTS

1. Letter of Transmittal: Submit a signed letter from an individual authorized to negotiate and contractually bind the agency. The letter must disclose any potential conflicts of interest related to providing counseling services under HomeSafe.

2. Geographic Service Area: Clearly describe the geographic area(s) your agency proposes to service the delivery of HomeSafe post-purchase counseling services. Please also indicate if your agency is open to serving additional or wider geographic areas in Massachusetts, beyond your primary service region(s). If so, describe your capacity and any conditions or considerations for expanding your coverage. MHP encourages agencies to express flexibility in supporting broader or multiple regions as program needs evolve.

3. Qualifications: Demonstrate your agency's technical, financial, and managerial capacity to successfully deliver counseling services. Include examples of similar counseling work your agency has completed.

4. Methodology: Provide a detailed work plan that addresses key points stated in section B and methodology for delivering counseling services. Describe the outreach strategies your agency will

use to engage MHP borrowers. Explain how intake information will be collected and maintained and outline your approach to documentation and note-taking during counseling sessions, including procedures for secure recordkeeping and tracking of outcomes and follow-up actions. Specify the languages in which counseling sessions will be available.

5. Staffing: Identify the roles, responsibilities, and qualifications of each team member involved in providing counseling services. Include resumes for all staff who will be directly involved, specifying relevant training, certifications, and experience in counseling and foreclosure intervention.

6. Budget: Provide a projected three-year operating budget, detailing the financials pertaining to your organization's post-purchase delinquency counseling program.

7. Financial Statement: Provide a certified copy of the organization's most recent audited financial statement and current year-to-date financial statements.

8. Organizational Chart: Include an organizational chart showing how HomeSafe counseling service providers fit within your agency's overall structure and objectives.

9. References: Provide three (3) references from entities who have experience working with your agency in similar work in the past three years. Each reference should include:

- Client name and organization
- Project name and brief description
- Services provided
- Project completion date
- Contact person's name, title, phone number and email address

10. Debarment Statement: Respondents must certify to the best of their knowledge that the agency and its principals:

- a. Are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any federal or Massachusetts state department or agency;
- b. Have not within the past three (3) years been convicted of, or had a civil judgment rendered against them from commission of fraud, or a criminal offense in connection with obtaining or attempting to obtain, or performing a public (federal, state or local) transaction or grant under a public transaction; violation of federal or state antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification, or destruction of records, making false statements, or receiving stolen property; are not presently indicted for or otherwise criminally or civilly charged by a government entity (federal, state, or local) with commission of any of the offences listed above; and
- c. Have not within the past three (3) years had one or more public transactions (federal, state, or local) terminated for cause or default.

E. EVALUATION CRITERIA AND WEIGHTS

MHP will evaluate proposals and select HomeSafe counseling agencies based on the criteria and weights listed. Proposals must include all mandatory items listed below to advance to scoring. Any proposals failing to do so may be rejected without further review. MHP may allow corrections or clarifications to a submitted response. Only correction of minor informalities, such as clerical errors or insignificant mistakes that can be corrected without unfairly prejudicing other respondents' responses will be allowed. Clarifications are allowed to explain what is stated in the response.

1. Mandatory (Pass/Fail) Items:

- Proposals submitted by the deadline, in the required format (PDF) and in the order required in Section C of this RFQ.
- Letter of transmittal identifying the information required in Section D of this RFQ.

2. Scored Criteria (100 Points Total)

Staff Experience and Capacity-20 Points

Demonstrated experience and ability of current staff to deliver the full scope of counseling services required under the HomeSafe Program.

Quality of Outreach and Work Plan-20 Points

Clarity, specificity, and effectiveness of proposed outreach strategies and counseling work plan.

Reporting Compliance-20 Points

Clarity and comprehensiveness of plan to meet MHP's monthly counseling reporting requirements.

Language Accessibility-15 Points

Ability to serve non-English speaking homeowners, and to provide counseling services in languages other than English to meet the needs of diverse borrower populations. This may include the other use of interpretive services.

Geographic Coverage and Experience-15 Points

Proven capacity to serve designated geographic areas, supported by prior counseling experience in those regions, as well as the number and location of counseling sessions proposed. Preference will be given to agencies serving priority areas identified by MHP borrowers.

References-10 Points

Strength and relevance of references from organizations or individuals familiar with the agency's counseling work.

3. Scoring Guidance/Rubric

Each criterion will be scored on a 0-5 scale, then multiplied by the criterion's weighted percentage.

- **5 – Excellent:** Exceeds requirements
- **4 – Strong:** Meets requirements well; minor gaps; good evidence of success.
- **3 – Adequate:** Meets requirements satisfactorily with generally sufficient detail; some areas may require clarification or strengthening; limited detail; moderate risk to schedule/quality.
- **2 – Weak:** Partially meets requirements; lacks detail and key elements
- **1 – Poor:** Does not substantively meet requirements; insufficient evidence and details provided.
- **0 – Not Addressed:** No response or non-responsive.

4. Minimum Score Threshold and Award

Proposals must achieve $\geq 3.5/5$ on the criteria scored to be considered for award. MHP may award any number of contracts and reserves the right to:

- Modify scope of work or clarify program requirements
- Not award if proposals do not meet program needs.

F. TERMS & CONDITIONS

Right to Cancel, Amend, or Reissue the RFQ

MHP reserves the right to amend, cancel, or reissue this RFQ. It is each respondent's responsibility to check for amendments or modifications to this RFQ. Issuance of this RFQ does not obligate MHP to contract, in whole or in part, for services specified herein.

Contract Duration

The contract will be structured as a three (3) year term, with the option to extend for up to two additional one (1)-year periods at the sole discretion of MHP, subject to mutual agreement between MHP and the selected provider.

Extension Terms

Extensions beyond the initial term will be contingent upon satisfactory performance, continued need for services, and mutual written consent. All terms and conditions of the original agreement, unless otherwise amended, will remain in effect during any extension periods. Any extension must be mutually agreed upon in writing by both parties.

Multiple Vendor Provision

MHP reserves the right to contract with one or more agencies for the counseling services described in this RFQ. Counseling vendors will be designated by geographic areas within Massachusetts to ensure broad coverage and flexibility in meeting program needs. The award of a contract to any provider does not guarantee exclusivity, and MHP may enter into agreements with additional agencies as needed to fulfill program requirements across all regions.

Right to Reject Proposals

MHP reserves the right to reject any or all proposals if it is in MHP's interest to do so. MHP may consider any proposal not prepared and submitted in accordance with the provisions hereof and may waive any informality or reject any and all proposals, should MHP deem it to be in its interest. MHP may also reject proposals which in its sole judgment are incomplete. MHP will not be liable for any costs incurred by a respondent in preparation of a proposal submitted in response to this RFQ.

Contracts:

Contracts may be negotiated with agencies whose proposals would be most advantageous to MHP; all factors considered.

Selected agencies must perform all work diligently, carefully, and in a professional manner. Failure to meet performance standards may result in termination of the contract.