



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

The Massachusetts Housing Partnership (MHP) invites proposals from qualified organizations to administer post-purchase education services to borrowers holding 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 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 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 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 the HomeSafe Program in 2025, MHP seeks qualified providers who can support the continued success of the HomeSafe Program by delivering consistent, high-quality post-purchase education 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 education services to ensure broad coverage and flexibility in meeting program needs.

B. DESCRIPTION OF SERVICES NEEDED

MHP is seeking qualified providers to deliver post-purchase education services to MHP borrowers as part of the HomeSafe Program. This RFQ is open to both traditional education agencies and technology-based platforms offering flexible, innovative delivery models that expand borrower access and support successful program completion.

The goal of this RFQ is to:

- Increase borrower participation and completion rates.
- Provide consistent post-purchase education statewide.
- Ensure borrowers complete the required HomeSafe workshop curriculum within six (6) months post-closing; and
- Support borrower success through improved scheduling, communication, and operational coordination.

Eligibility Requirements:

- Traditional education agencies must already be approved as Homebuyer Education Agencies by the Massachusetts Homeownership Collaborative.
- Technology-based providers must meet the National Industry Standards for Homeownership Education and demonstrate how their platform delivers the full HomeSafe curriculum.

Post-Purchase Education Workshops:

All providers must deliver the full HomeSafe post-purchase curriculum, covering at minimum:

- Successful homeownership practices
- Home maintenance & repairs
- Energy efficiency
- Crime & fire safety
- Lead paint
- Refinancing & home equity
- Taxes & estate planning
- Insurance
- Foreclosure prevention

Workshops must be completed within six (6) months of post-closing and must cover all the above-mentioned curriculum items. Curriculum consultation with MHP may be provided.

C. SCOPE AND REQUIREMENTS

The HomeSafe Program's core objective is to increase borrower participation and ensure completion of post-purchase education within six (6) months of closing. All applicants, whether traditional education agencies or technology-based providers, must describe their comprehensive approach to delivering HomeSafe workshops, addressing the following elements:

Delivery Modality: Specify whether workshops will be delivered in-person, virtually, through a hybrid model, or via an online platform. Clearly outline how your approach ensures accessibility and flexibility for all MHP borrowers.

Scheduling Strategy: Detail your plan for workshop frequency, duration, and scheduling, ensuring that sessions are available throughout the year to meet diverse borrower needs.

Operational Plan: Present a strategy for launching and maintaining consistent class availability, including contingency plans for high demand or unforeseen disruptions.

Technology and Tools: Identify the technology, platforms, or tools that will support implementation, learner access, and engagement, and explain how these will enhance the participant experience.

Metrics and Reporting: Propose metrics for tracking MHP borrower participation, attendance, and completion outcomes. Describe your procedures for documenting workshop completion and reporting borrower outcomes to MHP.

Applicants must also address the following questions in their response:

- How will your organization schedule and deliver HomeSafe workshops throughout the year?
- What is your plan to maximize borrower participation and completion rates?
- How will borrowers learn about available workshops?
- What barriers to completion do you anticipate, and how will you address them?

Funding and Capacity

- Provide a comprehensive list of all grant sources and external funding that support your agency's operations.
- Identify specific funding sources allocated to the HomeSafe program.
- Demonstrate your agency's ability to scale and manage increased volume, including contingency plans for surges in demand.
- Indicate what percentage of your post-purchase education program budget is supported by MHP funding.

Program Delivery

Online Platform Demonstration Requirement

Technology-based respondents must demonstrate how their platform delivers the full HomeSafe curriculum. Examples may include screenshots, sample modules, curriculum mapping, or user flow descriptions. MHP seeks to understand the effectiveness and user experience of proposed models.

Universal Expectations for All Respondents

Overall, respondents, regardless of delivery model, must demonstrate how their approach will:

- Promote timely completion of the HomeSafe workshop,
- Ensure geographic equity and broad accessibility for borrowers statewide,
- Provide flexibility in scheduling and participation,
- Deliver a consistent, high-quality learner experience.

All applicants are encouraged to share creative approaches, whether through new platforms, operational strategies, or enhancements to existing models that broaden access to HomeSafe education. Innovative ideas are valued, and applicants may propose improvements to current practices or introduce new methods. However, all proposals must maintain curriculum quality and remain fully aligned with HomeSafe program requirements.

Credentials and certifications

All facilitators, whether representing traditional agencies or technology-based providers, must hold relevant education certifications. For traditional agencies, this includes certification as a Homebuyer Education Counselor by the Massachusetts Homeownership Collaborative. Technology-based providers must ensure that all online content meets the National Industry Standards for Homeownership Education and possess appropriate education certifications.

Ongoing Compliance:

Agencies are required to maintain up-to-date records of staff certifications and ensure that all educators participate in continuing education and professional development as required by regulatory bodies.

Preference Criteria:

Preference will be given to agencies with demonstrated experience and advanced certifications in housing consumer education, foreclosure prevention, and financial education.

Documentation:

Applicants must submit copies of all relevant certifications and provide a summary of staff qualifications as part of their proposal.

D. REMUNERATION FOR SERVICES

Post-Purchase Workshop Compensation

- Approved providers will receive \$1,500 for each scheduled workshop attended by one or more MHP borrowers. Payments are issued on a reimbursement basis and require advance notification of upcoming workshops to MHP. Providers must also inform new borrowers about workshop availability.
- To qualify for payment, providers must submit copies of marketing materials on a quarterly basis and provide MHP's borrower intake form.
- Additionally, providers are eligible for \$225 per MHP borrower (maximum \$225 per household) who completes a HomeSafe course. Payment is contingent on submission of a signed course graduate list and intake forms.

E. SUBMISSION INFORMATION & 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 will 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 at MHPHomeSafe@mhp.net.

Electronic submissions are required in PDF format.

F. 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 education services under the HomeSafe Program.
2. **Qualifications:** Demonstrate your agency's technical, financial, and managerial capacity to successfully deliver post-purchase education services. Include examples of similar education work your agency has completed. Both technology-based (online) providers and local agencies should highlight relevant experience.

3. Methodology: Provide a detailed work plan that addresses key points stated in Section C and methodology for delivering education services.

4. Staffing: Identify the roles, responsibilities, and qualifications of each team member involved in providing education services. Include resumes for all staff who will be directly involved, specifying relevant training, certifications, and experience in homebuyer education, foreclosure prevention, and financial education. For technology-based providers, include information about content developers, facilitators, and support staff.

5. Budget: Provide a current budget for your post-purchase education services that is not specific to MHP. Include a three-year operating budget outlining how HomeSafe education funds will be allocated within your overall program.

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

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

8. References: Provide three (3) references from entities who have experience working with the agency in similar education 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

G. EVALUATION CRITERIA AND WEIGHTS

MHP will evaluate proposals and select HomeSafe education providers, including both local agencies and technology-based organizations 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 F of this RFQ.
- Letter of transmittal identifying the information required in Section F of this RFQ.

2. Scored Criteria (100 Points Total)

Staff Experience and Capacity- 25 points

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

Quality of Outreach and Work Plan- 25 points

Clarity, specificity, and effectiveness of proposed outreach strategies and education work plan, including approaches tailored for both classroom (in-person and/or virtual) and technology-based (online) delivery.

Reporting Compliance-20 points

Clarity and comprehensiveness of plan to meet MHP's quarterly education reporting requirements.

Language Accessibility-15 points

Ability to provide education services in languages other than English to meet the needs of diverse borrower populations.

References-15 points

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

H. 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, 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 post-purchase education services described in this RFQ. 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 and ensure broad coverage and flexibility.

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 their 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.