

## Massachusetts Homeowner Assistance Fund

### Answers to Submitted Questions about MHP's Request for Information

1. What are the eligibility requirements and the type of supporting documents to be processed?

#### COVID-related hardship

- Self attestation of a COVID-related hardship after January 21, 2020. The attestation must describe the nature of the financial hardship.

#### Income determination

- Documentation to confirm that applicants fall within the income limits in accordance with their household size including:
- Paystubs, W-2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer
- We have not made final decisions yet as to the use of an income proxy. If we were to incorporate an income proxy, the household may provide a written attestation as to household income and the HAF participant may use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household's geographic area.

2. What is the process for re-application, and what is the maximum funding that an applicant can receive?

- We have not yet determined a formal process for re-application. However, we do reserve the right to institute a maximum funding limit should program needs dictate so.

3. What are the required hours of operation for the contact center?

- We have not decided on a requirement, and would welcome suggestions from respondents on appropriate contact center hours and after-hours response plans and timelines. Expectations are for evening and weekend availability to be options at our request to accommodate homeowner schedules.

4. Please confirm that the selected vendor will pay a mortgage company for multiple applications in one single disbursement/payment.

- Yes, selected vendors are able to pay mortgage company/servicers either in bulk for multiple applications, or alternatively, in singular form when the need arises, such as when timely payment is required by the mortgage company/servicer.

5. Is DocuSign acceptable for e-sign functionality?

- Yes, DocuSign is acceptable for e-sign functionality.
6. Please clarify if the selected vendor is to have applications processor in the vendor's review system (to approve or deny applications), or will the vendor be interfacing with MHP's system for this functionality?
- The vendor will be able to have applications processed within the vendor's review system. We do not foresee the need for vendors to interface with MHP's system or other systems for the processing of HAF applications.
7. Does MHP want the assignment of applications to be automated, or will the selected vendor need to have supervisors evaluating the applications first and bulk assigning them to their applications processors?
- MHP is interested in automating processes whenever possible, provided that accuracy and reliability are maintained. If automation is suggested as a process for assigning applications, we would want to learn more about the proposed quality control protocols as well.
8. The RFI does not appear to specify any scope for contractor support regarding Outreach and Communications. Can the MHP confirm that no contractor support for Outreach efforts is intended?
- Presently, it is not our intention for the contractor to provide supportive outreach and general awareness efforts, aside from staffing a call center to receive inbound calls. However, we would entertain proposals that do include an outreach component if the contractor feels as though that component is crucial to their successful administration of the HAF program.
9. Does the MHP intend to have the contractor assist with Data Driven Assessment to inform the Plan to Treasury and HAF Program design as defined in the Treasury Guidance?
- No. The Massachusetts Executive Office for Administration and Finance plans to submit the Plan to Treasury prior to MHP contracting with a third-party administrator of the HAF program.
10. Does the MHP intend to conduct a Pilot Program as encouraged in the Treasury Guidance?
- MHP does intend to operate a Pilot Program, serving as the initial 90 days after program launch, focused on serving households who are 90+ days delinquent on their mortgage loans.
11. Page 2 of the RFI, Administration and Operations of Massachusetts HAF Program, uses the term "functionalities". Our interpretation of this section is that MHP would like a description from the contractor on how the technology solution handles these functions, versus an intent for the contractor to staff these functions. Can you please clarify if our interpretation is correct?
- The "Administration and Operations of Massachusetts HAF Program" section is seeking a description as to how the contractor would staff these functions, whereas

the previous section, "Comprehensive Technology Solution," is seeking a description as to how the technology solution handles the functions.

12. Are 11" x 17" pages permissible for graphical elements such as work plans, anticipated project timelines, organizational charts, etc. for legibility purposes?
  - Yes
13. Please clarify if the term "letter" is interchangeable with response to this RFI. If not, please clarify what the term "letter" is referring to.
  - Yes, the term "letter" is interchangeable with response to this RFI.
14. The RFI requests Respondents to provide "Contact information, including the primary contact." Does the MHP prefer a contract point of contact or technical/management point of contact? Or would MHP prefer both points of contact?
  - If the respondent feels the need, it would be helpful if both points of contact are provided.
15. How big of a file size can MHP accept through email?
  - MHP can accept a file size of up to 30Mb through email.
16. Two points of contact are provided for email submission in response to the RFI. Would a single email with both individuals as recipients be sufficient or should the two recipients be emailed separately?
  - A single email to both individuals is sufficient.
17. On page 3 of the Request for Information, Under Key Questions and Considerations, it states "It is intended that any contractor selected through the RFP process will be considered a sub-recipient of the Federal HAF Funds". Please clarify MHP's intent regarding the use of a "Sub-Recipient" versus a "Contractor"? Per CFR 200.331 Subrecipient and Contractor Determinations, a subrecipient contract is issued for the purpose of carrying out a portion of the Federal Award and creates a Federal Assistance relationship with the subrecipient and a contractor is for the purpose of obtaining goods and services for the non-federal entity's own use and creates a procurement relationship with the contractor. Based on the Request for Information, information is sought regarding the delivery of services to support the Commonwealth of Massachusetts Homeowner Assistance Fund therefore appearing to reflect a Contractor relationship. Designating an award recipient as a Contractor ensures a competitive environment. Clarification on this subject would be appreciated.
  - We have not yet determined if the vendor will be considered a sub-recipient or a contractor pursuant to 2 CFR 200.231. This determination will be made prior to the issuance of the RFP. In replying to the RFI, you may choose to describe the impact of this choice on your interest, and any pricing or other implications.