

Request for Qualifications

Homebuyer Outreach, Awareness, and Education Services for the MassDREAMS Grant Program

INTRODUCTION

The Massachusetts Housing Partnership (MHP) is issuing this Request for Qualifications (RFQ) seeking qualified organizations with an interest in providing outreach, awareness, and homebuyer education services as part of a statewide coverage network in support of the MassDREAMS (Delivering Real Equity and Mortgage Stability) grant program.

MassDREAMS aims to assist income-eligible Massachusetts residents of the 29 identified ARPA communities (Eligible Homebuyers) with down payment and closing cost assistance, mortgage insurance subsidies, and interest-rate write downs (Eligible Expenses) toward the purchase of their first home.

The 29 ARPA communities include: Attleboro, Barnstable, Boston, Brockton, Chelsea, Chicopee, Everett, Fall River, Fitchburg, Framingham, Haverhill, Holyoke, Lawrence, Leominster, Lowell, Lynn, Malden, Methuen, New Bedford, Peabody, Pittsfield, Quincy, Randolph, Revere, Salem, Springfield, Taunton, Westfield and Worcester.

The Massachusetts state legislature has allocated \$65 million to fund MassDREAMS, with MHP and MassHousing slated to administer the program. MHP expects to be contracted by the state Department of Housing and Community Development (DHCD) to administer the outreach, awareness, and homebuyer education aspect of the program, which is anticipated to be supported with up to \$1 million and is seeking qualified organizations related to the offering of such services.

Responses (in PDF format) must be submitted no later than 5 p.m., Wednesday, September 7, via email to:

Isabel Cruz
Program Manager
icruz@mhp.net

Elliot Schmiedl
Director of Homeownership
eschmiedl@mhp.net

PROGRAM OVERVIEW

MassDREAMS was designed by MHP and the Massachusetts Housing Finance Agency (MassHousing), in direct collaboration with the Executive Office for Administration and Finance (A&F) and the Massachusetts Department of Housing and Community Development (DHCD).

The purpose of MassDREAMS is to provide expanded down payment assistance, as well as other support, for people and places that have been disproportionately impacted by COVID-19. In an increasingly difficult home purchase market, it is clear that underserved low- and moderate-income homebuyers face many challenges. Additionally, prospective homebuyers of color typically have less access to affordable lending products and the assets needed to purchase their first home.

Homebuyers who receive assistance through MassDREAMS will need to pair that assistance with either an MHP ONE Mortgage or an eligible MassHousing first mortgage loan. Therefore, they must meet the income limits of the respective mortgage product, effectively making the maximum household income for the program equal to 135% area median income (AMI). They may purchase condominiums or 1-4 family properties in any one of Massachusetts' 351 cities or towns, and must occupy the property as their primary residence.

Eligible Homebuyers between 101% and 135% AMI may qualify for assistance up to \$35,000, and Eligible Homebuyers under 100% AMI may qualify for assistance up to \$50,000. Funds will be used to provide down payment assistance of 5% of the purchase price of the home, and additionally, may be used for closing costs, prepayment of mortgage insurance premiums, and to provide interest-rate write downs. All Eligible Homebuyers must complete an approved homebuyer education course in accordance with existing MHP or MassHousing requirements.

WHO MAY APPLY TO DO THIS WORK?

To be eligible to apply to this RFQ, organizations must already be an approved homebuyer education provider as defined by the Citizens' Housing and Planning Association's (CHAPA's) Massachusetts Homeownership Collaborative and/or by MassHousing.

PROGRAM GOALS

MHP is seeking applicants to provide outreach and education services designed to increase awareness at the local and neighborhood levels, and to provide information regarding the eligibility and program details of MassDREAMS, particularly in the 29 ARPA communities, communities of color, and communities where English is often a second language.

The program will leverage and support a robust network of homebuyer education and counselling organizations and their vital connections to prospective homebuyers in need of assistance to purchase their first home.

Program objectives are to:

- Build awareness of the MassDREAMS grant program, especially among prospective homebuyers who:

- Have household incomes below 135% AMI, with priority given to households with incomes below 100% AMI
- Reside in one of the 29 ARPA communities
- Reside in a majority-minority census tract
- Have limited English proficiency
- Encourage prospective homebuyers to visit www.mymasshome.org (going live in late August/early September) to check eligibility and learn more about the program and available mortgage options
- Provide information and program details to prospective homebuyers, including what documents they should have ready in preparation for applying

AWARDED GRANTEE'S RESPONSIBILITY AND ROLE

Grant recipients will sign an agreement with MHP and in exchange for funding from MHP, perform activities to raise awareness among prospective homebuyers about MassDREAMS, and encourage them to visit www.mymasshome.org.

Outreach and education strategies may include but are not limited to:

- Incorporating MassDREAMS into every upcoming homebuyer education course
- Educating prospective homebuyers about the program and eligibility requirements
- Distributing program collateral to constituents in-person, via email, via website, and by other means
- Poster/flyer distribution including at local small businesses
- Door-to-door canvassing
- Email, telephone, and social media campaigns
- Other tactics that the organization believes would be effective

REMUNERATION FOR SERVICES

Providers will receive up to two payments according to the following methodology:

- Tier 1: \$30,000
 - Providers who demonstrate moderate ability to reach the targeted audience of prospective homebuyers
 - One initial payment of \$15,000 to help fund and carry out a workplan to effectively reach the targeted audience of prospective homebuyers
 - One subsequent payment of \$15,000 at the six-month mark, contingent on contract compliance, to continue efforts through to the one-year mark.
- Tier 2: \$50,000
 - Providers who demonstrate a significant ability to reach the targeted audience of prospective homebuyers

- One initial payment of \$25,000 to help fund and carry out a workplan to effectively reach the targeted audience of prospective homebuyers
- One subsequent payment of \$25,000 at the six-month mark, contingent on contract compliance, to continue efforts through to the one-year mark.

MHP reserves the right to determine the thresholds that will qualify a respondent's organization as meeting the criteria for either Tier 1 or Tier 2.

REPORTING REQUIREMENTS

Grantees will report to MHP on outreach and education efforts and results. MHP will provide grant recipients with a format and document for reporting outreach and education efforts and results upon onboarding to the program. Key performance indicators may include but are not limited to:

- Number of homebuyer classes offered (including those in languages other than English)
- Number of individuals served through homebuyer education classes
- Demographic breakdowns of the individuals served through homebuyer education classes
- Number of non-English speakers served through homebuyer education classes
- Income breakdowns of those served through homebuyer education classes
- Number of one-on-one pre-purchase counseling sessions
- Number of emails sent
- Number of phone calls made
- Number of pieces of material distributed
- Social media posts and engagement metrics
- Number of homes visited via canvassing/door knocking

Providers must submit reports to MHP within five business days of the quarter end for all services rendered within the preceding quarter (e.g., reports for services rendered between October and December 2022 must be submitted to MHP by January 6, 2023).

SUBMISSION INFORMATION & DEADLINES

1. **Questions:** Questions regarding this Request for Qualifications may be emailed to Ms. Cruz at the above-listed email address on or before the end of business on **Thursday, August 25, 2022**. Written responses to these questions will be posted on the MHP website on Wednesday, August 31, 2022.
2. **Deadline:** Qualification and Proposals must be received **by 5 p.m., Wednesday, September 7, 2022**. Proposals should be directed to:

Isabel Cruz
Program Manager
icruz@mhp.net

Elliot Schmiedl
Director of Homeownership
eschmiedl@mhp.net

Electronic submissions in PDF format are required.

SUBMISSION REQUIREMENTS

1. Letter of Transmittal: Please provide a transmittal letter signed by the individual authorized to negotiate for and contractually bind the agency. This transmittal should disclose any potential conflict of interest in providing services under the MassDREAMS grant program.
2. Qualifications: Describe the agency's ability to successfully undertake the project technically, financially, and managerially. Include descriptions of similar work conducted elsewhere. Please include any qualifications for working virtually.
3. Methodology: Clearly describe the work plan and methodology you would use to fulfill your responsibilities and roles.
4. Data and Information: Please use the provided Excel template to detail your homebuyer education efforts over the past 18 months, spanning the period of January 1, 2021 to June 30, 2022. Additionally, please include a list of classes offered, including the date, whether it was in-person or virtual, the language in which it was offered, the number of attendees, and a listing of any and all invited speakers/presenters, including their name, title, and professional affiliation.
5. Staffing: Describe the roles, responsibilities and capabilities of each team member involved in outreach, engagement, and education services. Describe any additional hiring required to meet the scope of services and matching the projected budget below, including the methodology and timelines to fulfill the full scope of services at scale.
6. Budget: Provide an annual operating budget detailing allocation of MassDREAMS funds. This budget should include at a minimum staff time and expense, materials, space rental, travel cost, and organizational overhead for each service area provided, and your assumption for the number of clients projected to be served for each service provided.
7. Financial Statement: Provide a PDF of the organization's most recent audited financial statement and current year-to-date financial statements.
8. Organizational Chart: Provide a copy of the organizational chart that indicates how the homebuyer education-related staff will interact with other organizational objectives.
9. References: Provide two references from individuals who have experience working with the agency in similar work in the past three years. Supply name, organization, contact information, and describe relationship to agency.

SELECTION CRITERIA

MHP will evaluate proposals and select providers on the basis of the following selection criteria:

1. Current staff experience and capacity to reach and educate more prospective homebuyers.
2. Ability to reach and provide services to individuals from the 29 ARPA communities, including those who identify as non-white.
3. Ability to provide services in languages other than English. The other language needs expected include, but are not limited to: Spanish, Portuguese, Chinese (both Mandarin and Cantonese), Haitian Creole, Khmer, Vietnamese, and Russian.
4. Demonstrated inclusion of MHP and MassHousing lender partners as speakers and presenters at first-time homebuyer class offerings.
5. Quality and specificity of work plan.
6. Quality of references.
7. MHP may elect to hold interviews with agencies proposing to provide this work. The outcomes of these interviews may be additional selection criteria.
8. The overall quality, completeness and timeliness of the response.

DIVERSE BUSINESS ENTERPRISES

MHP strongly encourages the use of Minority Owned Business Enterprises (“MBEs”), Women Owned Business Enterprises (“WBEs”), Veteran-Owned Business Enterprises (“VBEs”), and Service Disabled Veteran Business Enterprises (“SDVBEs”, collectively referred to as “Diverse Business Enterprise(s).”

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 bids, should MHP deem it to be in their interest. MHP may also reject proposals which in its sole judgment are incomplete.

Organization Name	Total Number of Homework Classes Offered	Total Number of Attendees	Total Number of Homework Classes Offered In-Person	Total Number of Attendees (In-Person)	Total Number of Homework Classes Offered Virtually	Total Number of Attendees (Virtual)	Number of Homework Classes (English)	Number of Attendees (English)	Number of Homework Classes (Spanish)	Number of Attendees (Spanish)	Number of Homework Classes (Portuguese)	Number of Attendees (Portuguese)	Number of Homework Classes (Chinese)	Number of Attendees (Chinese)	Number of Homework Classes (Hindi)	Number of Attendees (Hindi)	Number of Homework Classes (Burmese)	Number of Attendees (Burmese)	Number of Homework Classes (Korean)	Number of Attendees (Korean)	Number of Homework Classes (Vietnamese)	Number of Attendees (Vietnamese)	Total Number of Attendees Total (All Languages)	Total Number of Homework Classes (All Languages)	Total Number of Attendees (Spanish/Portuguese)	Total Number of Attendees (Chinese)	Total Number of Attendees (Hindi)	Total Number of Attendees (Burmese)	Total Number of Attendees (Korean)	Total Number of Attendees (Vietnamese)	Total Number of Attendees (All Languages)
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Note: Please complete this form using data and information from your organization's first-time homework classes spanning the period of January 1, 2021 through June 30, 2022.