

**City of Greensboro
Neighborhood Development Department**



FISCAL YEAR 2019-2020

**HOUSING COUNSELING AND LOAN UNDERWRITING SERVICES
REQUEST FOR PROPOSAL (RFP)**

RFP Available: Friday, October 18, 2019
Proposals Due: 3 p.m. EST Thursday, November 7, 2019

Neighborhood Development Department, 3rd Floor
300 West Washington Street, Greensboro, NC

Contact: Cynthia Blue, Division Manager – Housing Services
Email: cynthia.blue@greensboro-nc.gov

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ATTACHMENTS:

- Down Payment Assistance Program Workflow
- Budget Schedule Attachment
- Affidavit C – Subcontractor Utilization Commitment Form
- Affidavit E – Statement of Intent to Perform Work without Subcontracting

SECTION 1

NEIGHBORHOOD DEVELOPMENT DEPARTMENT REQUEST FOR PROPOSALS (RFP)

The City of Greensboro, Neighborhood Development Department is seeking to contract with a nonprofit organization to provide housing counseling and loan underwriting services for the City's Housing Connect GSO Down Payment Assistance Program and Guilford County Down Payment Assistance Program. Preference will be given to respondents that provide housing education to increase awareness of homeownership opportunities including access to mortgage credit and down payment and closing cost assistance programs (including the City of Greensboro and North Carolina Housing Finance Agency); home purchase counseling for first time homebuyers; and that provide effective outreach to the community for marketing of the City's and County's program. The program contract will be funded with city funds. The city homebuyer assistance loans may be funded with city funds or federal HOME program funds; the county homebuyer assistance loans may be funded with federal HOME program funds. Down payment assistance funds are provided to the homebuyer from the City at closing. It is the city's intent to enter into a one-year agreement, with up to two one year extensions provided contract terms and competency requirements are met

The City of Greensboro is seeking qualified HUD-approved housing counseling agencies to provide the following services:

1. Pre-Purchase Housing Counseling for up to 300 Housing Connect GSO Down Payment Assistance Program and Guilford County Down Payment Assistance Program applicants.
2. Loan Underwriting and Approval for up to 275 Housing Connect GSO Down Payment Assistance Program and Guilford County Down Payment Assistance Program applicants.
3. Lender training for homebuyer application submission and closing processes.

HOUSING COUNSELING AND UNDERWRITING PRIORITY AREAS

1) PRE-PURCHASE HOUSING COUNSELING

Pre-purchase housing counseling services include providing outreach, information and access to clients of the City's Housing Connect GSO down payment program and Guilford County down payment program for mortgage loans, mortgage qualification process, budgeting strategies, shopping for a home, good neighborhood principles, and the responsibilities and advantages of homeownership. This must include 1 hour of one-on-one pre-purchase counseling for an estimated 300 clients.

Proposers should provide detailed information on how they intend to provide these services to the community, how referrals are received and tracked, and how both short- and long-term outcomes are recorded.

2) LOAN UNDERWRITING AND APPROVAL FOR DOWN PAYMENT ASSISTANCE PROGRAM

Proposer will be responsible for lender program orientation, receipt and tracking of Housing Connect GSO Down Payment Program and Guilford County Down Payment Program applications, borrower program qualification and loan underwriting, document preparation, and reporting for an estimated 275 clients.

Experience in delivering mortgage and down payment/closing cost assistance programs is an important aspect of the proposal. Details of any HUD-funded or other down payment programs the organization offers clients, either directly or through referral, and the role played by organization staff in qualifying buyers for mortgages or down payment assistance, will be reviewed and compared. Selection criteria

include the organization's experience calculating HUD income eligibility using methods such as Part 5 as per 24 CFR 5.609 or adjusted gross income as defined by the Internal Revenue Service (IRS) Form 1040 series for Individual Federal annual income tax reporting purposes.

CLARITY OF RFP CONTENTS

The content and clarity of your proposal are critical. Proposers should take extra care in developing a clear, concise proposal and measurable, results-oriented goals.

PUBLIC RECORDS

All proposals submitted in response to the Request for Proposal shall become the property of the City and shall become a matter of public record available for review pursuant to North Carolina state law after the award notification. The City of Greensboro is obligated to abide by all public information laws.

If a Proposer believes that a specific section of its proposal is confidential, the Proposer shall isolate the pages marked confidential in a specific and clearly labeled section of its proposal. The Proposer shall include a written basis for considering the marked pages confidential including the specific harm or prejudice if disclosed and the department will review the material and make a determination.

PROPOSAL WITHDRAWAL

An organization Proposer may withdraw the proposal by submitting a request in writing via email to the Proposal Contact: Cynthia Blue, Division Manager- Housing Services, Neighborhood Development Department, City of Greensboro, 300 W. Washington St., 3rd Floor, Greensboro, NC 27401. Email address: cynthia.blue@greensboro-nc.gov.

PROPOSAL REVIEW PROCESS

The Proposal Review Process is described in Section 6 of the Proposal Instructions. Before filling out the proposal, agencies should review the scoring criteria. The Proposal Review Committee will use these criteria to evaluate and score each proposal. City staff will review all proposals for eligibility and completeness. Only those proposals that staff determine satisfy the RFP criteria will be distributed to the Proposal Review Committee.

The City of Greensboro reserves the right to reject any or all proposals received in response to this RFP and to negotiate with any of the vendors or other firms in any manner deemed to be in the best interest of the City of Greensboro. The City of Greensboro reserves the right to negotiate and award only a portion of the requirements; to negotiate and award separate or multiple contracts for the elements covered by this RFP in any combination it may deem appropriate; and reject proposal of any vendor that has previously failed to perform properly or in a timely manner contracts of a similar nature, or of a vendor that, in the opinion of the City of Greensboro is not in a position or is not sufficiently qualified to perform the contract.

SPECIAL TERMS AND CONDITIONS FOR PROPOSERS:

1. Proposers must be an incorporated nonprofit in North Carolina by proposal submittal.
2. Proposers must be a HUD-approved Housing Counseling Agency serving the Greensboro area by proposal submittal, and must maintain that approval status throughout the contract.
3. Programs must primarily serve low- or moderate-income Greensboro residents (see Section 2)
4. The city requires \$2 million aggregate insurance coverage (see Section 3).
5. Congress created the HOME program and federal regulations apply. Funded agencies will be required to comply with all federal regulations associated with the funding and will be required to submit

documents demonstrating administrative and financial capacity to manage a HOME down payment assistance project.

6. Proposals are reviewed through a competitive process.
7. Funded program records are subject to review by the city of Greensboro and/or HUD.
8. Equal Opportunity and nondiscrimination employment practices and ADA requirements apply; a Drug Free Work Place is required.
9. Agencies are responsible for Workers' Compensation benefits, or claims by employees, and must indemnify and hold the city harmless against any and all claims.
10. Funded agencies cannot be indebted to the IRS or any public entity nor have judgments or liens.
11. All proposers must comply with state and city licenses, permit and other related requirements.

SECTION 2

PROPOSER QUALIFICATIONS

ELIGIBLE NONPROFIT HUD-APPROVED HOUSING COUNSELING AGENCIES:

Nonprofit Organizations – Only nonprofit organizations are eligible to apply for these programs. Proposer must be a nonprofit North Carolina corporation by the time of proposal submission. The primary program beneficiaries must be low-and moderate-income City of Greensboro residents.

HUD-Approved Housing Counseling Agencies – Organizations must be a current HUD-approved Housing Counseling Agency serving the Greensboro area at the time of proposal, and must maintain that status throughout the duration of the contract.

INELIGIBLE ACTIVITIES AND EXPENSES

- Services that do not serve Greensboro residents
- Services that do not serve Guilford County residents outside the city limits of High Point
- Services that do not serve low-, moderate-income persons
- Political activities
- Income payments
- Stipends
- Marketing/fundraising activities (with the exception of program marketing expenses).
- Gifts / Awards
- Programs / services that promote religion
- Payment of debt or pre-project expenses
- Entertainment, furnishings and personal property purchases
- Equipment, fixtures, motor vehicles, furnishings, or other personal property not an integral structural fixture are generally ineligible.

PREMATURE COMMITMENTS OR EXPENDING FUNDS

Program expenses that have been committed or spent prior to City approval and/or execution of the contract with the city are not eligible for reimbursement. Expenses associated with proposal submission are not eligible for reimbursement.

ACCESSIBILITY TO PERSONS WITH DISABILITIES

Programs, information, participation, communications and services must be accessible to persons with disabilities and comply with the Americans with Disabilities Act (ADA).

EQUAL EMPLOYMENT OPPORTUNITY REQUIREMENTS

Any proposer shall not discriminate against any worker, employee or applicant, or any member of the public, because of race, color, religion, sex, national origin, age or disability nor otherwise commit an unfair employment practice. The proposer shall ensure that employees are dealt with during employment without regard to their race, color, religion, sex, national origin, age or disability. Such action shall include but not be limited to the following: Employment, promotion, demotion or transfer; recruitment or recruitment advertising; layoff or termination; rate of pay or other forms of compensation; and selection for training; including apprenticeship. Proposers will be further required to agree that these requirements will be incorporated in all subcontracts with all labor organizations furnishing skilled, unskilled and union labor, or who may perform any such labor or services in connection with this proposal.

CONFLICT OF INTEREST

Conflicts of interest (or appearance thereof) can plague activities supported with federal funds. The general rule is that no employee, board member, officer, agent, consultant, elected official or appointed official of the recipients or sub-recipients that are receiving funds under an assisted project who have responsibilities with respect to the activities or are in a position to participate in decision-making processes or have access to inside information with regard to the activities can obtain a financial interest or benefit from an assisted activity during their tenure or for one year thereafter.

Agencies should maintain a written code of standards of conduct governing the purchase of materials, products, supplies and services, and awarding and administering sub-recipient contracts. Personnel involved in the procurement process must be trained to recognize situations that create conflicts of interest, or the appearance of a conflict of interest. The organization personnel should:

- Be familiar with the organization's code of ethics and potential conflict of interest issues
- Not take gifts or gratuities from persons or organizations associated with the procurement process.

HOMEBUYER ELIGIBILITY

The term "low- and moderate-income" shall be defined as at or below 80 percent of the median income adjusted for family size for the area as defined in Section 102 of the Housing and Community Development Act of 1974, as amended for HOME funded homebuyers, and at or below 120% for 1 or 2 person families and 140% for 3 or more person families for Greensboro housing bond funded homebuyers.

MATCHING AND IN-KIND FUNDS

Matching funds are other organization resources immediately accessible and firmly committed funding ready to be applied to the project. Matching funds can include a blend of cash, loans or in-kind resources available to finance the project costs. These resources must be firmly assigned and immediately available for the project. In-kind contributions must have a specific dollar value established in accordance with generally accepted accounting principles. The basis of determining the value for personal services and donated materials and supplies must be identified and documented in the proposal. Volunteer services may be counted if the service is an integral and necessary part of an approved funded project. Rates for hours should be consistent with those paid for similar work. The value assigned to donated materials and supplies should be reasonable and should not exceed market value at the time of donation.

REPORTING

The following is a list of requirements expected for agencies. This list can be changed at any time prior to contract execution. This list is therefore not exhaustive; it is simply a guide so that agencies can be aware of any documentation that may be required for tracking clients.

- Amount of money leveraged for the program (how much money went into the program, total of HOME, City, and all other funds).
- Number of persons assisted.
- Income levels of persons assisted (30, 50, 80 or 120/140 percent of the median income, adjusted for family size).
- Race, ethnicity of persons assisted, household size and household head.
- Number and location of homes purchased as a result of housing counseling and down payment assistance.

Please note that the selected organization will be assigned a project manager who will be available to provide technical assistance, particularly in the reporting/data collection process. The project manager will assist in ensuring the timely submission of accurate monthly reports.

SECTION 3

INSURANCE REQUIREMENTS

If the proposal is funded, the organization will enter into a contract with the city of Greensboro. All city contracts require insurance and indemnification language so that the responsibility for paying claims is established with the organization and ensures that financial resources are available to pay claims. The selected Contractor and subcontractors shall procure and maintain until all of their obligations have been discharged, including any warranty periods under this contract are satisfied, insurance against claims for injury to persons or damage to property which may arise from or in connection with the performance of the work hereunder by the Contractor, his agents, representatives, employees or subcontractors.

The insurance requirements herein are minimum requirements for this Contract and in no way limit the indemnity covenants contained in this Contract. The city in no way warrants that the minimum limits contained herein are sufficient to protect the Contractor from liabilities that might arise out of the performance of the work under this Contract by the Contractor, his agents, representatives, employees or subcontractors and Contractor is free to purchase such additional insurance as may be determined necessary.

A. **MINIMUM SCOPE AND LIMITS OF INSURANCE** - Contractor shall provide coverage with limits of liability not less than those stated below. An excess liability policy or umbrella liability policy may be used to meet the minimum liability requirements provided that the coverage is written on a “following form” basis.

1. **Commercial General Liability** – Occurrence Form Policy shall include bodily injury, property damage and broad form contractual liability coverage.

• General Aggregate	\$2,000,000
• Products – Completed Operations Aggregate	\$1,000,000
• Personal and Advertising Injury	\$1,000,000

- Each Occurrence \$1,000,000

The policy shall be endorsed to include the following additional insured language: "The City of Greensboro shall be named as an additional insured with respect to liability arising out of the activities performed by, or on behalf of the Contractor".

2. **Automobile Liability** - Bodily Injury and Property Damage for any owned, hired, and non-owned vehicles used in the performance of this Contract.

- Combined Single Limit (CSL) \$1,000,000

- a. The policy shall be endorsed to include the following additional insured language: "**The City of Greensboro shall be as an additional insured with respect to liability arising out of the activities performed by, or on behalf of the Contractor, including automobiles owned, leased, hired or borrowed by the Contractor**".

3. **Worker's Compensation and Employers' Liability**
Workers' Compensation Statutory Employers' Liability

Each Accident	\$100,000
Disease – Each Employee	\$100,000
Disease – Policy Limit	\$500,000

4. **Professional Liability (Errors & Omissions Liability)** The policy shall cover professional misconduct or lack of ordinary skill for those positions defined in the Scope of Services section of the Contract.

Each Claim	\$1,000,000
Annual Aggregate	\$2,000,000

In the event that the professional liability insurance required by the Contract is written on a claims-made basis, Contract or warrants that any retroactive date under the policy shall precede the effective date of the contract; and that either continuous coverage will be maintained or an extended discovery period will be exercised for a period of the two (2) years beginning at the time work under this Contract is completed.

B. ADDITIONAL INSURANCE REQUIREMENTS: The policies are to contain, or be endorsed to contain, the following provisions:

1. On insurance policies where the City of Greensboro is named as an additional insured, the city of Greensboro shall be an additional insured to the full limits of liability purchased by the Contractor even if those limits of liability are in excess of those required by this Contract.
2. The Contractor will provide evidence of endorsement through a CG 20 10 or similar document.
3. The Contractor's insurance coverage shall be primary insurance and non-contributory with respect to all other available sources.

C. NOTICE OF CANCELLATION: For each insurance policy required by the insurance provisions of this Contract, the Contractor must provide to the city, within 5 business days of receipt, a notice if a policy is suspended, voided or cancelled for any reason. Such notice shall be mailed, emailed or hand delivered to Cynthia Blue, Division Manager – Housing Services , City of Greensboro Neighborhood Development Department, 300 W. Washington St., 3rd Floor, Greensboro, NC 27401

- D. **ACCEPTABILITY OF INSURERS:** Insurance is to be placed with insurers duly licensed or authorized to do business in the state of North Carolina.
- E. **VERIFICATION OF COVERAGE:** Contractor shall furnish the city with certificates of insurance (ACORD form or equivalent approved by the City) as required by this Contract. The certificates for each insurance policy are to be signed by a person authorized by that insurer to bind coverage on its behalf. All certificates and any required endorsements are to be received and approved by the city before work commences. Each insurance policy required by this Contract must be in effect at or prior to commencement of work under this Contract and remain in effect for the duration of the project. Failure to maintain the insurance policies as required by this Contract or to provide evidence of renewal is a material breach of contract.
- All certificates required by this Contract shall be sent directly to Cynthia Blue, Division Manager – Housing Services, City of Greensboro, Neighborhood Development Department, 300 W. Washington St., 3rd floor, Greensboro, NC 27401.
- The city project/contract number and project description are to be noted on the certificate of insurance. The city reserves the right to require complete, certified copies of all insurance policies required by this Contract at any time.
- F. **SUBCONTRACTORS:** Contractors' certificate(s) shall include all subcontractors as additional insured(s) under its policies or Contractor shall furnish to the city separate certificates and endorsements for each subcontractor. All coverage(s) for subcontractors shall be subject to the minimum requirements identified above.
- G. **APPROVAL:** Any modification or variation from the insurance requirements in this Contract must have prior approval from the city of Greensboro, whose decision shall be final. Such action will not require a formal contract amendment, but may be made by administrative action.

SECTION 4

MINORITY/WOMEN BUSINESS ENTERPRISE PROGRAM PLAN

M/WBE Policy Statement

It is the policy of the City of Greensboro to ensure that all businesses, including M/WBEs, are afforded the maximum practical opportunity to participate in the City's purchasing and contracting processes. Therefore, the City will not enter into a contract or be engaged in a business relationship with any business entity that has discriminated in the solicitation, selection, hiring or commercial treatment of vendors, suppliers, Subcontractors or commercial customers on the basis of race, color, religion, national origin, sex, age or on the basis of handicap or any otherwise unlawful use of characteristics regarding the vendor's, supplier's or commercial customer's employees or owners; provided that nothing in this policy shall be construed to prohibit or limit otherwise lawful efforts to remedy the effects of discrimination that have occurred or are occurring in the Relevant Marketplace, which includes the counties of Alamance, Caswell, Chatham, Davie, Davidson, Durham, Forsyth, Franklin, Granville, Guilford, Hoke, Lee, Montgomery, Moore, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Scotland, Stokes, Surry, Vance, Wake, Warren, Yadkin.

M/WBE Commercial Nondiscrimination Policy

"The undersigned Respondent hereby certifies and agrees that the following information is correct:

In preparing its response, the Respondent has considered all proposals submitted from qualified, potential Subcontractors and suppliers, and has not engaged in "discrimination" as defined in the City's M/WBE Program Plan, Section V. A. 1.; to wit: discrimination in the solicitation, selection or commercial treatment of any Subcontractor, vendor, supplier or commercial customer on the basis of race, color, religion, ancestry or national origin, sex, age, marital status, sexual orientation or on the basis of disability or other unlawful forms of discrimination. Without limiting the foregoing, "discrimination" also includes retaliating against any person or other entity for reporting any incident of "discrimination". Without limiting any other provision of the solicitation for responses on this project, it is understood and agreed that, if this certification is false, such false certification will constitute grounds for the City to reject the response submitted by the Respondent on this project, and terminate any contract awarded based on the response. As part of its response, the Respondent shall provide to the City a list of all instances within the immediate past 4 years where there has been a final adjudicated determination in a legal or administrative proceeding in the State of North Carolina that the Respondent discriminated against its Subcontractors, vendors, suppliers or commercial customers, and a description of the status or resolution of that complaint, including any remedial action taken. As a condition of submitting a response to the City, the Respondent agrees to comply with the City's Commercial Nondiscrimination Policy as described under its M/WBE Program Plan, Section V. A.1."

Respondents that use certified M/WBE firms on their teams will be awarded up to 10 (ten) evaluation points on a sliding scale based upon the level of M/WBE participation it has on the team. A maximum of ten Points may be received for this criteria. The following certified Minority Group Members and/or women: African-American, Hispanic American, Native American, Asian American and non-Minority females are eligible to be counted for M/WBE participation in the contract.

For purposes of certification, the City accepts minority and women owned firms that are certified by the State of North Carolina Department of Administration Historically Underutilized Business Office (HUB) <https://ncadmin.nc.gov/businesses/hub/hub-certification> or NC DOT North Carolina Department of Transportation <https://connect.ncdot.gov/business/SmallBusiness/Pages/Become%20a%20Certified%20DBE%20Business.aspx> and satisfies the City's eligibility requirements.

If a Respondent subcontracts any portion of the contract to M/WBEs, the information must be reported on Affidavit C1, Subcontractor Utilization Commitment.

If a Respondent would like to perform 100% of the work under a contract with its own workforce, it must submit Affidavit E1, Statement of Intent to Perform Work Without Subcontracting.

For questions about the City's eligibility requirements or the M/WBE Program, contact the M/WBE Office at (336) 373-2674 or via email at mwbegso@greensboro-nc.gov.

SECTION 5 PROPOSAL CONSIDERATIONS AND SUBMISSION

Proposals must be in the actual possession of the city to Cynthia Blue, Division Manager, Housing Services at the Neighborhood Development Department, 300 W. Washington St., 3rd floor on **Thursday, November 7, 2019, no later than 3 p.m. Eastern Standard Time.**

1. **Proposal Copies:** Submit one original and one (1) unbound copy. All pages must be consecutively numbered. Check budget numbers for mathematical accuracy.
2. **Responsive Proposals:** Proposals must meet all the material requirements of the RFP. Only those proposals determined to be responsive will be evaluated and scored by the Review Committee in accordance with the proposal evaluation criteria set forth in Section 6.
3. **Late Proposals:** Late proposals will not be accepted, regardless of the reason.
4. **Non-Responsive Proposals:** Proposals deemed non-responsive or ineligible will not be evaluated or considered for award. Examples of non-responsive proposals include:
 - Submissions by agencies that do not provide proof of current status as a HUD- Approved Housing Counseling Agency, including those for whom the approval status has expired.
 - Submissions by agencies that are not registered nonprofits in North Carolina
 - Proposals that are not eligible or do not conform to the RFP criteria.
5. **Proposal Questions:** Questions regarding the RFP must be submitted in writing to Cynthia Blue, Division Manager, Housing Services. Email: cynthia.blue@greensboro-nc.gov. The deadline for written questions is **October 31, 2019**.

GUIDE TO COMPLETE THE PROPOSAL

The following step-by-step guide is provided to help agencies respond to the proposal questions.

A. PROPOSER INFORMATION

1. **Cover Letter.** The letter of interest must reference the Housing Counseling and Loan Underwriting Request for Proposals and contain:
 - General description of the proposers understanding of the project
 - Identification, address, telephone and fax number, email address of proposer and primary contact person
 - Summary of proposers qualifications and experience
 - Signature of the authorized agent
2. **Certification of Authorized Agent.** Letter of certification that includes the name and title of the individual authorized to bind the Proposer. The authorized agent must also sign the proposal letter on the organization's behalf.

B. ORGANIZATION INFORMATION

3. **Describe the organization's purpose/mission.** Provide an overview of the proposing organization's mission or purpose.

4. **Organizational Chart and List Board of Directors.** Please indicate that you have attached to your proposal both an Organizational Chart, and a list of Board of Directors.
5. **Taxpayer Identification No. (TIN).** List your Taxpayer Identification Number (letter) that the Internal Revenue Service provides.
6. **DUNS Number.** List your DUNS number
7. **North Carolina Nonprofit Corporation.** Please indicate whether or not the Proposer is a North Carolina nonprofit incorporated in North Carolina and include the date of incorporation. Letter documenting 501 (c) (3).
8. **HUD-Approved Housing Counseling Agency and Staff.** Provide a copy of the approval letter/form, and the expiration date. Identify HUD-Certified staff who will be working on the housing counseling program.

C. PROPOSED SERVICES/WORK PLAN

9. **Describe the services (activities, objectives and outcomes) your organization will provide, the target population, and how your organization plans to deliver the services.** Provide a brief description of how services will be carried out and how you will reach your target goal of 275 new homebuyers.
10. **Describe how these outcomes and objectives will be measured, tracked and reported, and how follow-up will be conducted.** Describe the organization's strategies and/or tracking systems used to ensure consistent follow through and progress of the funds for which you are applying. Describe and/or give examples of tracking reports designed to follow-up on outcome of housing counseling services.

D. ORGANIZATION EXPERIENCE AND CAPACITY

11. Describe the successful experience of your organization in delivery of housing counseling services. Please describe the training and experience your staff has in delivering the counseling services for which you are requesting funding.
12. Provide details of any down payment and/or closing cost assistance programs to which your organization utilizes or has access to. Please describe your organization's experience providing these services.
13. Describe your experience in outreach, education, one-on-one counseling, credit improvement and debt reduction strategies, etc. Include proposed short- and long-term outcome planning milestones and support, monitoring and tracking progress, and familiarity with Individual Development Accounts or other down payment savings plans.
14. Describe your organization's experience calculating income eligibility using HUD guidelines and the methods used (HUD Part 5, Census long form or IRS adjusted gross).

15. Proposers should include any unique programs or program designs that extend beyond the traditional housing counseling program designs and their impact on aiding families to improve their financial capability and become or move closer to homeownership.
16. Describe your organization's outreach and marketing strategies to reach clients and explain how client referral is received. Please include a plan to collaborate with the City in marketing its down payment assistance programs.
17. Describe in detail opportunities for collaboration with other organizations to expand and enhance your organization's program.
18. Describe your organization's experience, plan and approach to engaging and working with lenders and realtors in the Greensboro community.

E. MOST RECENT FINANCIAL STATEMENTS & AUDIT

19. Has a single audit identified any concerns or findings with your organization over the past three years? If yes, what were they and how were they resolved? A copy of the organization's most recent financial statements must be provided along with management letter if included.

F. PROFESSIONAL REFERENCES:

20. a. Provide at least three (3) references (name, title, organization, address, telephone and email) for three organizations that you have worked with in providing housing counseling services. Describe the scope of work and outcome measurements for organizations where you performed housing counseling services.
- b. Include any letters of support (letters may be provided by municipalities, agencies, lenders, realtors and community representatives/neighborhood associations).

G. SCHEDULES

21. Budget Schedule

Provide a detailed budget including any cash/in-kind and volunteer services. **Budget must clearly show the total funds being requested from the City of Greensboro for an estimated 300 one on one counseling sessions and 275 loan underwriting and closing cases for homebuyer clients on a per client basis. Contract may be amended if the estimated client load changes in the next year.**

SECTION 6

PROPOSAL REVIEW PROCESS & EVALUATION CRITERIA

- All proposals will be reviewed by the city staff for eligibility, completeness and feasibility.
- Proposals that are deemed ineligible will not be considered for funding and not forwarded to the Proposal Review Committee.
- The Proposal Review Committee will review, evaluate and score each proposal based on the criteria summarized in RFP.
- The Proposal Review Committee will rank the proposals and make funding recommendations.

FY 2019-2020 HOUSING COUNSELING AND LOAN UNDERWRITING PROPOSAL REVIEW CALENDAR

Request for Proposals (RFP) Released	October 18, 2019
Proposals Due	November 7, 2019
Contractor Selection	November 19, 2019
Contract Start Date	December 1, 2019

Note: Dates may be subject to change at the City of Greensboro’s discretion.

PROPOSAL EVALUATION CRITERIA

PROPOSED SERVICES/ WORK PLAN (0 to 40 points)

- Proposal clearly addresses the identified RFP priorities.
- Clearly defined services, service delivery work plan, target population and number of individuals to be served, purchased or foreclosure prevented for each category.
 1. Pre-Purchase Housing Counseling
 2. Loan Underwriting and Down Payment Assistance Program approval
 3. Program Marketing and Education
- Results-oriented, measurable outcomes and objectives, which are challenging yet realistic, and a clear system for tracking and reporting these.
- Clear description of leveraging matching funds, (including in-kind services).
- Proposal questions are clearly and fully addressed.

ORGANIZATION CAPACITY AND EXPERIENCE (0 to 20 points)

- Prior organization and staff experience with documented results in the type of work being proposed.
- Fiscal and organizational capacity to implement project.
- Organizational outreach, marketing and customer service experience described. Ability to Collaborate with the City to market and provide outreach for the housing counseling and City and County down payment assistance program.
- Proposal questions are clearly and fully addressed.

TRACK RECORD/CAPACITY WITH FEDERALLY FUNDED AND LOCAL GOVERNMENT FUNDED PROGRAMS (0 to 20 points)

- Prior experience with documented results
- Proposal questions are clearly and fully addressed.
- Audit or monitoring findings are clearly reported and explained (if any).

PROJECT BUDGET (0 to 20 points)

- Funding request is realistic and budget/expenses are reasonable.
- Documented leverage or other committed resources.
- Project readiness – Ability to start in December 2019, (i.e., financial and in-kind resources are on hand).

BONUS POINTS (0 to 30 points)

- Unique elements in the program design (0 to 10 points)
- Collaboration opportunities that strengthen the program, increase the outreach and program effectiveness and leverages resources. (0 to 10 points)
- M/WBE Program Plan (0 to 10 Points)

SECTION 7

PROPOSAL CHECKLIST

Before you submit your proposals, please review the following list to be sure your proposals are complete and that your organization has not forgotten any key elements.

- Submit one (1) proposal original and one (1) unbound copy
- Do not bind or staple the original or the copy – paper clip or binder clips are acceptable.
- Reduce oversized pages to 8½ x 11 inches
- Include most recent financial statements and management letter included.
- Taxpayer ID# and DUNS number
- Certification – NC nonprofit and 501(c)(3) designation
- Certification – HUD-approved Housing Counseling Agency
- Professional references (include any letters of support)
- Budget Schedule Attachment
- Attach only the additional information requested in proposal instructions (i.e., board of directors, organizational chart, HUD Housing Counseling Agency approval letter), and any HUD-approved staff.
- Provide program materials.
- Provide a key contact person's name, phone number and email for follow up calls (if necessary) and written correspondence related to the proposal. The contact can be the person authorized to sign the contract or another staff member of the organization.
- Proposal cover letter must be signed by an authorized representative of the proposing organization
- Affidavit C – Subcontractor Utilization Commitment Form; or
- Affidavit E – Statement of Intent to Perform Work without Subcontracting

Specific Items to be addressed (as outlined in the RFP)

- Organization purpose/mission
- Proposed Services/Work Plan
- Organization experience and capacity
- Program Marketing Plan
- Measurable outcomes
- Outcome measure – methods for tracking and reporting

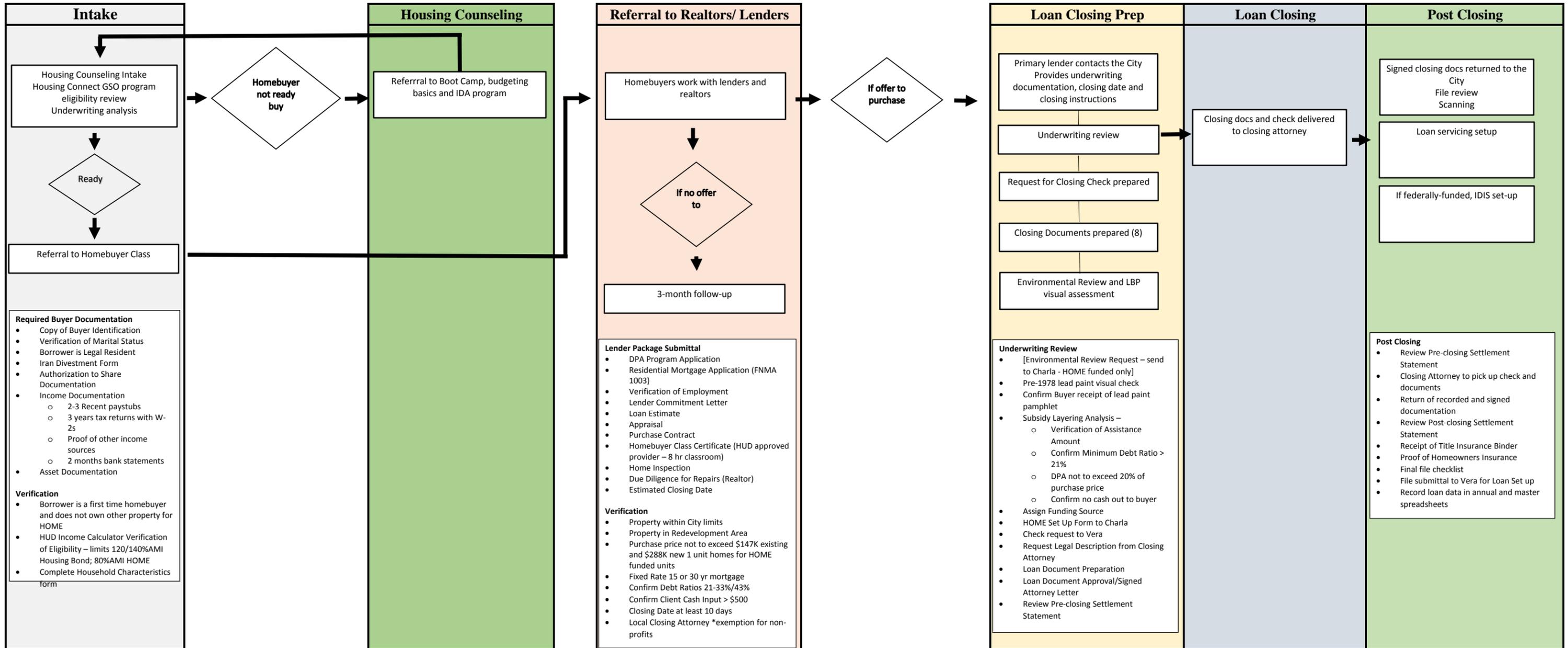
Bonus

- Description of any unique program design elements
- Collaboration opportunities that strengthen the proposal

- Keep a proposal copy for your records

City of Greensboro Down Payment Assistance Program Process Map

11/15/2018



BUDGET SCHEDULE ATTACHMENT

Contract Fee Schedule

Service/Fee	COST
Estimated 300 households @ \$_____ per household for Pre-purchase Counseling	\$_____
Estimated 250 households @ \$_____ per household for Underwriting and closing document preparation	\$_____
Estimated 4 workshops @ \$_____ each for Quarterly lender training workshops for homebuyer application submission and closing processes	\$_____

Total Projected Cost: \$ _____

Affidavit C1 – **Subcontractor Utilization Commitment**

Name of Prime Contractor: _____ Project Name: _____

The Bidder/Participant must indicate all subcontracts (M/WBE & NON-M/WBE) it intends to utilize as follows:

MBE	WBE	NON M/WBE	Subcontractor Name & County**	Nature of Work to be Performed	% Utilization

<p><i>**Only M/WBE firms that are certified by the North Carolina Department of Administration or the North Carolina Department of Transportation and have a significant business presence within the Greensboro relevant marketplace will be counted towards the M/WBE goal(s).</i></p>	Total NON-M/WBE Utilization Commitment	
	Total MBE Utilization Commitment	
	Total WBE Utilization Commitment	

(Submit Additional pages, if necessary)

Pursuant to the City of Greensboro Minority and Women Business Enterprise (MWBE) Program Plan, the Respondent certifies that the above Minority/Women-owned Business Enterprise(s) was (were) contacted in good faith.

The undersigned hereby certifies that he or she has read the terms of this certification and is authorized to bind the Bidder in accordance herewith.

Date _____ Name of Authorized Officer _____
 Signature _____ Title _____
 State of _____ County of _____
 Notary Public _____ My commission expires _____

SEAL

Affidavit E1 Statement of Intent to Perform work without Subcontracting

We, _____, hereby certify that it is our intent to perform 100% of the work required for the _____ Contract.
(Name of Project & Contract Number)

In making this certification, the Bidder, pursuant to Item VIII, Section B, states the following:

1. That it is a normal business practice of the Bidder to perform all elements of this type of contract with its own work forces without the use of subcontractors.
2. That if it should become necessary to subcontract some portion of the work at a later date, the Respondent will notify the City of Greensboro and institute good faith efforts to comply with all requirements of the M/WBE program in providing equal opportunities to M/WBE firms to subcontract the work.

Accompanying this certification the undersigned shall provide conclusive documentation which serves to verify it is, and has been, a normal business practice for the indicated firm to perform all elements of this type of contract with its own workforce and without the use of subcontractors. The documentation must demonstrate that the firm has sufficient employees, equipment, and bonding, if applicable to perform the entire contract without the use of subcontractors and that it has previously performed contracts of similar scope and comparable cost without the use of subcontractors.

Signature and title of authorized official of the company and the date must be properly executed or this document will be deemed nonresponsive.

The undersigned hereby certifies that he or she has read the terms of this certification and is authorized to bind the Respondent to the commitment herein set forth. Signature and title of authorized official of the company and the date must be properly executed or this document will be deemed nonresponsive.

SEAL	Date _____	Name of Authorized Officer _____
	Signature _____	Title _____
	State of _____	County of _____
	Notary Public _____	My commission expires _____