



## REQUEST FOR PROPOSALS

DATE OF ISSUE: February 28, 2018

TO: Potential Providers of Services

RE: **Request for Proposals (“RFP”) for Housing Education Counselors to Address Pre- and Post-Purchase Needs of Michigan Residents**

### Quick Reference

	Date	Time
Deadline to submit questions about this RFP:	March 28, 2018	4 PM Eastern (Detroit, MI)
Anticipated date Authority will post answers to questions:	April 11, 2018	
Proposal deadline:	April 25, 2018	4 PM Eastern (Detroit, MI)
Anticipated contract begin date:	July 1, 2018	

### I. Services Sought by Authority

The Authority’s Homeownership Division (“Authority”) is seeking an organization to respond to the housing education needs of Michigan residents, and to offer a variety of services that will assist them towards achieving their housing goals.

Michigan law allows for veterans preference only; however, women-owned, minority-owned, and small businesses authorized to conduct business in the State of Michigan are encouraged to submit proposals.

### II. Contents of this RFP

RFP Section	Description	Bidder Instructions
Overview	HEP Services Sought	Informational
Exhibit A	Notices to Bidders	Informational
Exhibit B	Submission & Selection	Informational
Exhibit C	Proposal Format	Complete and Submit
Exhibit D	Project Personnel Form	Complete and Submit
Exhibit E	Scope of Work	Complete and Submit
Exhibit F	Time & Activity Report	Informational
Exhibit G	HEP Proposed Budget	Complete and Submit

### III. Overview

The purpose of the Michigan State Housing Development Authority's ("Authority") Housing Education Program (HEP) is to facilitate education for clients seeking to purchase or retain a home. Services include Homebuyer Education, Pre-Purchase Counseling, Financial Capabilities Services, Foreclosure Services, Pre-Counseling Assessment, and Rental Housing Counseling.

Funds received through this opportunity will allow an agency to assist first-time and repeat homebuyers by providing education on the many facets of the home purchase process, which may include overcoming challenges they may encounter throughout the process. Additionally, the agency may provide foreclosure counseling, and other related counseling, to current homeowner's in need of such assistance.

It is anticipated that a one-year contract may be awarded, **not to exceed \$50,000.**

### IV. Tasks & Activities, Services, and Deadlines

**A. Tasks & Activities.** To successfully perform the services described in Section III above, the selected contractor must satisfy the following:

1. Provide housing education to meet the pre- and post-purchase needs of Michigan residents seeking to become a homeowner, or who are current homeowners.
2. Provide Financial Self Sufficiency (FSS) and Key to Own (KTO) service to eligible clients.
3. Have a procedure in place to administer surveys for pre- and post-purchase clients.

**B. Services.** Eligible activities will be reimbursed *only* for the applicable activities outlined in this section:

1. **Homebuyer Education.** Homebuyer Education (HBE) includes but is not limited to providing clients an understanding of preparing for homeownership, maintaining finances, and preventing foreclosure.
2. **Pre-Purchase Counseling.** These services are intended to assist clients who want to achieve their housing goal of homeownership. Services may include steps to remedy current obstacles preventing them from obtaining a safe affordable mortgage product.
3. **Financial Capabilities Services.** The nine components making up this service may be provided in a group or individual setting, and must comply with Authority guidelines:
  - a. Mastering money management
  - b. Develop a spending plan
  - c. Improve credit ratios & savings
  - d. Consumer protection
  - e. Banking basics
  - f. Debt Reduction
  - g. Insurance
  - h. Fair Housing and Fair Lending
  - i. Student Loan Debt

4. **Foreclosure Services.** Clients will be educated on the basic understanding of foreclosure, including the Michigan Foreclosure Timeline. A review of their mortgage and/or property tax delinquency will be provided along with possible options available to them. Counselors have responsibility to perform and properly advise clients on the various foreclosure counseling services, including but not limited to: loan modifications, deed-in-lieu, short sale, cash for keys, Step Forward Michigan applications, etc.
5. **Pre-Counseling Assessment.** This service will help define what the client's goals are, and how they may fit into the counseling arena, prior to any type of formal education or counseling. Content may contain an overview of agency services, identifying the client's objectives, obtaining the required documents, and recommending the next steps best suited to the client's goals.
6. **Rental Housing Counseling.** This service is available to clients whose goal is to purchase a home but are not quite ready, or for those who have gone through foreclosure and need to make that transition from home ownership to renting.

**B. Deadline for Completing Objectives.** The selected contractor shall complete/satisfy the objectives no later than **June 30, 2019**.

**V. Bidder Eligibility**

Review the following list to determine if your agency is eligible to apply. To receive an award under the funding methodology of this RFP, the agency must:

- A. Have a current, approved Partnership Profile in MATT 2.0, the online grant/contract management system for the Authority's Housing Education Program.
- B. Provide housing counseling services to a minimum of thirty (30) clients per year.
- C. Be an established, community based, 501 (c) 3 Nonprofit or governmental entity that has provided housing education services for at least one (1) year in the geographic area it proposes to serve.
- D. Demonstrate the financial capacity, from multiple funding sources, to cover staff salaries and administrative costs of the Housing Education Program.
- E. Have the financial ability to provide housing education services beyond those offered through the Authority's Housing Education Program.
- F. Employ staff with a minimum of six (6) months experience providing housing education.
- G. Provide housing education services to all individuals within the geographic area that it proposes to serve.

**MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY  
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**EXHIBIT A**

**NOTICE TO BIDDERS**

**I. Notifications to Bidders**

- A. Revisions to RFP.** If, prior to the proposal deadline, the Authority deems it necessary to provide additional clarifying information, or to revise any part of the RFP, supplements or revisions will be provided to all Bidders who have indicated they will submit a proposal. Proposals will then be evaluated based on the terms and conditions of the RFP, any supplements or revisions to the RFP, and the answers to any written questions.
- B. Organization Authorized to Transact Business in Michigan.** The Bidder must be either a Michigan entity (limited partnership, Limited Liability Company, for-profit corporation or non-profit corporation, etc.) or, if foreign, authorized to do business in the State of Michigan.

**Proposals from Sole Proprietors Will Not be Accepted**

Questions regarding specific requirements to transact business in the State of Michigan should be referred to or otherwise contact the Michigan Department of Licensing and Regulatory Affairs, Corporations, Securities & Commercial Licensing Bureau at:

[http://www.michigan.gov/lara/0,4601,7-154-61343\\_35413---,00.html](http://www.michigan.gov/lara/0,4601,7-154-61343_35413---,00.html).

- C. Minimum Internet/Technological Capabilities.** The Bidder must have phone, internet, and e-mail access. Internet and e-mail access must be adequate to allow the Bidder to receive, download and upload data, files and attachments from Authority staff. (Current state standards are limited to a functional size of 20 MB).
- D. Limits on Liability & Indemnification.** The Bidder must review and acknowledge that the Authority will require the Bidder to satisfy the following requirements prior to the execution of a contract with the Authority. If the Bidder has objections, please provide an explanation with your proposal outlining the objection.

If awarded a contract, the Bidder agrees to:

1. Indemnify, defend and hold harmless the Authority, its Board, officers, employees and agents, from and against all losses, liabilities, penalties, fines, damages and claims (including taxes), and all related costs and expenses (including reasonable attorneys' fees and disbursements and costs of investigation, litigation, settlement, judgments, interest and penalties), arising from or in connection with any of the following:
  - a. any claim, demand, action, citation or legal proceeding against the Authority, its employees and agents arising out of or resulting from (1) the services provided ("Services") or (2) performance of the Services, duties, responsibilities, actions or omissions of the Bidder or any of its subcontractors under an awarded contract.

- b. any claim, demand, action, citation or legal proceeding against the Authority, its employees and agents arising out of or resulting from a breach by the Bidder of any representation or warranty made by the Bidder in an awarded contract.
- c. any claim, demand, action, citation or legal proceeding against the Authority, its employees and agents arising out of or related to occurrences that the Bidder is required to insure against as provided for in an awarded contract.
- d. any claim, demand, action, citation or legal proceeding against the Authority, its employees and agents arising out of or resulting from the death or bodily injury of any person, or the damage, loss or destruction of any real or tangible personal property, in connection with the performance of services by the Bidder, by any of its subcontractors, by anyone directly or indirectly employed by any of them, or by anyone for whose acts any of them may be liable; provided, however, that this indemnification obligation shall not apply to the extent, if any, that such death, bodily injury or property damage is caused solely by the negligence or reckless or intentional wrongful conduct of the Authority.
- e. any claim, demand, action, citation or legal proceeding against the Authority, its employees and agents which results from an act or omission of the Bidder or any of its subcontractors in its or their capacity as an employer of a person.
- f. any action or proceeding threatened or brought against the Authority to the extent that such action or proceeding is based on a claim that any piece of equipment, software, commodity or service supplied by the Bidder or its subcontractors, or the operation of such equipment, software, commodity or service, or the use or reproduction of any documentation provided with such equipment, software, commodity or service infringes any United States or foreign patent, copyright, trade secret or other proprietary right of any person or entity, which right is enforceable under the laws of the United States.

**E. Michigan Freedom of Information Act.** All documents submitted to the Authority are subject to the Michigan Freedom of Information Act ("FOIA"). In the event a request for submitted documents is made to the Authority, the Authority's FOIA Coordinator will redact or withhold information and/or documents that are exempt from disclosure under FOIA. See *MCL 15.243 et seq.* Please note that any requests by non-MSHDA personnel to review proposals will be denied until the deadline for submission of the bids has expired. See *MCL 15.243(1)(i)*.

**Please submit FOIA requests to the Authority as follows:**

**MSHDA FOIA Coordinator  
c/o Legal Affairs**

**Email: [MSHDA-FOIA@michigan.gov](mailto:MSHDA-FOIA@michigan.gov)**

**F. Submissions Subsequent to Award.** As part of an awarded contract, the selected contractor will be required to review and provide and/or acknowledge additional documents including but not limited to:

- W-9 Request for Taxpayer Identification Number and Certification.
- Proof of proper insurance coverage.
- Retiree Rehire Certificate, if necessary.

**G. Insurance Coverage.** The Bidder must maintain and provide evidence, satisfactory to the Authority, of the following minimum insurance coverage:

1. General Liability Insurance for \$1,000,000 with the Authority shown as additional insured;
2. Errors and Omissions Insurance for \$1,000,000 for each occurrence and \$1,000,000 annual aggregate;
3. Worker's Compensation Insurance (if required under state law). Any citing of a policy of insurance must include a listing of the States where that policy's coverage is applicable.
4. If required by the Authority, Cyber Security Insurance for \$1,000,000.

**H. Payments to Pensioned Retirees.** 2007 PA 95, MCL 38.68c requires retirees of the State Employees Retirement System ("Pensioned Retirees") who become employed by the State either directly or indirectly through a contractual arrangement with another party on or after October 1, 2007 to forfeit their respective state pensions for the duration of their reemployment. **Accordingly, any pensioned retiree who provides or renders services pursuant to the contract for which bids will be made under this RFP shall be required to forfeit his or her pension during the term of the contract.**

Proposals must acknowledge and confirm whether pensioned retirees will render services under the contract being sought through this RFP. If the Bidder intends to use a pensioned retiree, the Bidder must submit written confirmation from the pensioned retiree that he or she agrees to forfeit his or her pension during the term of the contract, if awarded. If awarded a contract, the Bidder must submit a copy of the pensioned retiree's directions to the State of Michigan's Office of Retirement Services ("ORS") to withhold the retiree's pension payments until the end of the contract term by having the pensioned retiree complete a Retiree Rehire Certificate. A copy of the Retiree Rehire Certificate will be required to be submitted prior to executing an awarded contract.

**I. Contract Award Approvals.** Prior to executing an awarded contract, the Authority must seek and obtain Michigan Civil Service approval. The required forms will be submitted to Civil Service prior to the Authority's Board approval.

Contracts that equal or exceed \$45,000 must be approved by the Authority's Board. Thereafter, an awarded contract will be forwarded to the selected Bidder with instructions to review and sign it. Upon receiving the signed contract, the Authority's Procurement Office will submit the contract to a duly authorized signatory for final execution on behalf of the Authority. One fully executed contract will then be returned to the selected contractor.

- J. Commencement of Work.** Project work shall not commence until execution of a project contract. The selected contractor shall not proceed with performance of the project work or incurring of project costs until both parties have signed the project contract to show acceptance of its terms and conditions.
- K. Project Control.** The selected contractor will carry out this project under the direction and control of the Authority and its designated Contract Administrator.
- L. Applicable Laws.** The selected contractor will be required to comply with all Michigan and federal laws, as well as acquire any permits or permission-related documents to provide services being sought.

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**MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY  
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**EXHIBIT B**

**SUBMISSION & SELECTION**

**I. Submission of Questions**

- Submit all questions regarding the RFP in writing via email by **March 28, 2018** at **4 p.m.** Eastern Time (Detroit). Submissions received at 4:01 p.m. are considered late and will not be considered further.
- Address questions using the subject line ***HEP Housing Education Program*** to the attention of:

**Michigan State Housing Development Authority  
c/o Procurement Office**

**E-mail: [MSHDA-Procurement@michigan.gov](mailto:MSHDA-Procurement@michigan.gov)**

- Responses to properly submitted questions will be posted to the Authority website on or around **April 11, 2018**. The Authority will hold no other question sessions or bidder's conferences.
- To ensure a fair and impartial process, the Authority's Procurement Office will *only* address on time and properly submitted questions.
- Phone calls involving the RFP or related questions will not be accepted. Firms submitting bids shall not contact any Board member or Authority staff.
- All questions and answers related to this RFP will be supplied to Bidders that submitted questions, and/or to organizations providing the Procurement Office with notification of intent to submit a proposal.

**II. Submission of Proposal**

- Submitted proposals must respond to and address the tasks, activities, listed requirements and questions outlined in the Scope of Work of this RFP and its attached and incorporated exhibits.
- The Authority shall not be liable for any costs that a Bidder may incur while preparing a proposal.
- The Authority shall not be liable for any costs that a Bidder may incur prior to the complete execution of a contract.
- If the Authority enters into a contract, the Authority's consideration (payment) shall be limited to the term of the contract.

**A. Due Date.** Proposals responding to this RFP are due **April 25, 2018** at **4 p.m.** Eastern Time (Detroit). Submissions received at 4:01 p.m. are considered late and will not be considered further.

**B. File Format.** Submit one (1) .pdf version of proposal via email outlining how the Bidder will provide the activities / services described in the Scope of Work.

**C. Delivery of Proposal.** Direct all deliveries to:

**MSHDA-Procurement@michigan.gov**

*Confirmation of Delivery.* The Procurement Office will verify receipt of email and proposal to the Bidder within 24 hours. If Bidder has not received verification, the Bidder should verify the email address provided above (i.e., no spaces; hyphen between “MSHDA” and “Procurement”) and resubmit an email asking for verification.

### **III. Selection of Proposal**

The selection of a proposal shall be subject to a review by the Authority’s Legal Affairs Division concerning conflicts of interest and/or participation in Authority programs by the Bidder, its officers, employees, subcontractors or independent contractors.

**A. Selection Criteria.** The Authority will review the proposal based on Selection Criteria listed below:

1.	Past Performance	25 Points
2.	Projected Performance	65 Points
3.	Leveraging Resources	5 Points
4.	<u>Achieving Results and Program Evaluation</u>	<u>5 Points</u>

**Total Possible Points:**

**100 Points**

Past Performance (25 Points)

Impact (10 pts), Actual Expenses (10 pts), Quality Assurance (5 pts)

*Note:* To score this factor, the Authority will analyze performance and actual expenses for the period July 1, 2016 – June 30, 2017.

Projected Performance (65 points)

Quality Assurance (10 pts), Work Plan (35 pts), Counseling/Education Services (20 pts)

Leveraging Resources (5 Points)

All organizations that receive HEP Housing Counseling funds are expected to seek other sources of funding, both private and public, to supplement HEP funding. Points for this factor will be awarded based on the amount of leveraged funding. Bidders who have no other resources available will receive no points for this factor.

Achieving Results and Program Evaluation (5 points)

This emphasizes the Authority’s determination to ensure applicants meet the commitments detailed in this RFP and any resulting contract, and to assess their performance in achieving agreed upon performance goals.

*Note:* The Authority will utilize all Bidder information to determine the best value for the services sought, and is not obligated to accept the lowest price proposal.

**B. Proposal Selection.** The Authority’s review will take several weeks after the closing date for submitting proposals. The Authority anticipates notifying the selected contractor on or about June 30, 2018 via e-mail and posting on the Authority’s website;

however, the selection and final notice of award will be contingent on approval by the Michigan Civil Service Commission and the Authority's Board.

**C. Cancellation of Selected Proposal.** The selection of a proposal by the Authority may be cancelled at any time prior to the complete execution of a contract. If the Authority cancels its selection of a proposal, the Authority may repost this or a similar RFP and re-seek proposals. Reasons for canceling the selected proposal may include, but are not limited to, the following:

1. Refusal of Department of Civil Service to process required forms.
2. Refusal of duly authorized Authority signatory to execute the contract.

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**MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY  
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**EXHIBIT C**

**PROPOSAL FORMAT**

**I. Overview**

- Proposals must be submitted in the format described in this Exhibit C as outlined below.
- Each section must be clearly identified with appropriate headings and/or table of contents.
- The proposal should be clear, accurate, and complete, with sufficient detail to enable the Authority to evaluate the services and methods proposed.

**II. Headers and Contents**

Proposals not including requested information may be viewed by the Authority as non-responsive and not considered further. Bidders are strongly encouraged to review their proposals prior to submission to ensure that all requested information is included.

**A. Company Background Information.**

**1. Legal business name and address.**

[Name]  
[Street Address]  
[City, State, Zip]  
[Phone Number]  
[Website address]

**2. The type of entity (e.g., Michigan corporation, Michigan nonprofit corporation, Michigan limited liability company, foreign).**

*Note:* Prior to contract execution, the selected contractor will be required to provide proof of authorization to conduct business in the State of Michigan.

**3. Any applicable “Doing Business As” names.**

**4. Any branch office, or name and address of registered agent, if applicable.**

**5. Legal business name of any applicable parent company, and its address.**

**6. State your business is incorporated in.**

**7. Number of years in business and number of employees.**

**8. Has there been a recent change in the organizational structure (e.g., management team, staff, etc.) or a change of control (merger or acquisition)?**

(Yes / No)

If Yes, why and how has it affected your company?

9. Does your company have experience working with the State of Michigan?  
(Yes / No)  
If Yes, please provide a list (including the contract number) of the contracts you hold or have held with the State for the last 10 years.
10. Has your company ever been debarred, suspended, or otherwise disqualified from bidding, proposing, or contracting with any governmental entity, including the State?  
(Yes / No)  
If Yes, provide the date, governmental entity, and details surrounding the action.
11. Has your company ever been sued by the State of Michigan?  
(Yes / No)  
If Yes, provide the date, case caption, case number, and identify the court that the case was filed in.
12. Has your company ever sued the State of Michigan?  
(Yes /No)  
If Yes, provide the date, case caption, case number, and identify court that case was filed in.
13. Within the past five (5) years, has your company defaulted on a government contract, or been terminated for cause by any governmental entity, including the State?  
(Yes / No)  
If Yes, provide the date of action, contracting entity, type of contract, and details surrounding the termination or default.
14. Within the past five (5) years, has your company defaulted on a contract or been terminated for cause by any private entity in which similar service or products were being provided by your company?  
(Yes / No)  
If Yes, provide the date of action, contracting entity, type of contract, and details surrounding the termination or default.
15. Within the past two (2) years, has your company had Authority funds of any kind recaptured as the result of a compliance review?  
(Yes / No)  
If Yes, provide the following information related to the recapture: Authority program area, date, amount, findings, and action steps took to remediate the findings.

**B. Management and Personnel.** Answer/Address the following:

1. **Authorized Signatory.** The Bidder must clearly identify the name and title of an official authorized to commit the Bidder to the terms and conditions of the proposal.
- a. Provide any resolution(s) authorizing the designated official as an approved signatory.
  - b. Proposal must include the statement of bid commitment, see Section H below, signed by the approved signatory.

2. **Officer and Management Summary.** Identify manager(s) and/or officer(s) who will manage the contract if it is awarded:
  - a. Provide current contact information including the manager/officer name, title, mailing address, email address, and phone and fax numbers.
  - b. List their responsibilities and the specific tasks each assigned officer/manager will carry out and the anticipated time frames for each task.
3. **Personnel Summary.** Identify proposed key project personnel, including job titles, responsible for performing the activities / services described in the Scope of Work.
4. **Submit a Certificate Verifying Project Personnel.** The form is found in Exhibit D, attached and incorporated into this RFP.
  - a. Confirm Whether Any Assigned Personnel Receive Pension Payments from the State of Michigan. Review Exhibit A, Section I.H above for important information regarding Pensioned Retirees.

**C. Experience.**

1. **Prior Experience of Bidder.** Indicate prior experience of your organization that you consider relevant to the successful accomplishment of the project described in this RFP.
  - a. Include sufficient detail to demonstrate the relevance of such experience.
  - b. The Authority has identified the following qualifications that it believes are necessary for the successful performance and completion of the services described in the Scope of Work:
    - i. Experience providing the services, or similar services, as described in the Scope of Work.
    - ii. Be compliant with all HUD and Authority requirements.
    - iii. Demonstrated capacity to provide the applicable services; have experienced staff to perform the services, or have personnel supervised by experienced staff.
    - iv. Staff must be trained and certified in accordance with the Authority's HEP Counselor Certification & Training Requirements Policy.
    - v. Ability to report activity and accomplishments using a HUD 9902, PAR's, or similar document based on Authority requirements.
2. **Experience of Proposed Personnel Assigned to Provide Services.** The proposal should describe the education and experience of the personnel who will be assigned to provide the proposed services, including managers who may oversee work of personnel.
3. **Examples of Work.** The following example of recent work shall be submitted with the Bidder's proposal:
  - a. None required
4. **Professional References.** Include professional references (ex. funders, other agencies, etc.) that can provide information about the Bidder's past performance

5. **Additional Information and Comments.** Include any other information that is believed to be pertinent but not specifically asked for elsewhere.

#### D. Proposed Services.

1. **How Services Will be Rendered.** This information will be provided as part of the Proposed Performance section of the Scope of Work (Exhibit E, Section II.B.2).
2. **Use of Subcontractors. Subcontractors will not be authorized.**
3. **Professional Standards.** Refers to processes and/or performance expectations administered by a third-party organization (ex. trade association, government agency, etc.). Address the following:
  - a. Will professional standards be followed to satisfy services?  
(Yes / No)  
If Yes, please identify the standard(s) and the association(s).
  - b. Will "best practices" will be followed to satisfy services?  
(Yes / No)  
If Yes, please identify the organization(s) and/or document(s) establishing the "best practices".
  - c. How will the quality of services be monitored and ensured?
4. **Security of Data.** If the services to be rendered require the collection and/or use of confidential and/or personal data, confirm the following:
  - a. Has your organization established and used a policy to address the security of paper and electronic data?  
(Yes / No)  
If No, explain how your organization addresses the security of paper and electronic data.  
*(Note: Please do not submit a copy of your security policy.)*
  - b. Does your policy address the removal of confidential and/or personal data from storage media? (For example, does your firm's policy include the removal or "wiping" of data from hard drives when a computer is no longer used?)  
(Yes / No)  
If No, explain how your organization handles confidential and/or personal data.
5. **Copyrighted Materials.** Acknowledge and/or confirm the following:
  - a. You agree that any and all products produced as a result of this contract shall be the property of the Authority.
  - b. You agree that the Authority shall (a) hold a copyright on all materials or products produced under the contract and (b) be allowed to file for a copyright with the United States Copyright Office.
  - c. You acknowledge that submitted documents will not contain in part or whole copyrighted materials.

#### E. Price Proposal & Budget

1. **Price Proposal.** Request up to a contract award amount of \$50,000. Funding is based on proposal scoring, funding availability, and Authority Board approval.

Out-of-pocket travel expenses (such as lodging, meals, *standard rate* mileage) are to be reimbursed according to the State of Michigan travel rate schedule, and Authority policy, in effect when the expenses are incurred. State travel rates are subject to change during the term of an awarded contract. Rates for 2018 can be found here:

[http://www.michigan.gov/documents/dtmb/Travel\\_Rates\\_FY18\\_Jan2018\\_609896\\_7.pdf](http://www.michigan.gov/documents/dtmb/Travel_Rates_FY18_Jan2018_609896_7.pdf)

2. **Budget.** Refer to the HEP Proposed Budget, incorporated into this RFP as Exhibit G, for a table of approved activities and an estimated budget to complete. By submitting this proposal, the Bidder acknowledges that it bears the risk that its expenses may exceed the proposed amount.

*Note:* Funds received as part of the Authority's Housing Education Program must be deposited into an account at the Bidder's financial institution, and these funds must be appropriately utilized. If the account is interest bearing, the Bidder may use the earned interest for administrative expenses.

**F. Schedule/Timeline.** All work must be completed by June 30, 2019.

**G. Disclosures.**

1. **Interests in Authority Programs.** Authority programs include, but are not limited to, the Housing Voucher Program, any loans where the Authority is the lender, and any grants made by or administered by the Authority.
  - a. Does the Bidder, its officers, board members, and employees respectively, have any interests in Authority programs?  
(Yes / No)  
If Yes, please provide their name, title, and the Authority program for which the interests exist.
  - b. If the Bidder intends to use independent contractors or subcontractors to render services, do the independent contractors or subcontractors and their officers, board members, and employees respectively, have any interests in Authority programs?  
(Yes / No)  
If Yes, please provide their name, title, and the Authority program for which the interests exist.
2. **Potential Conflicts of Interests.** Potential conflicts of interest may arise from the Bidder's officers, employees, members, board members, independent contractors or subcontractors the Bidder will use to render services, if the organization enters into a contract with the Authority.
  - a. Is the Bidder currently under contract and/or been awarded a grant from the Authority?  
(Yes / No)  
If Yes, please confirm whether any potential conflict of interest will exist if the Authority enters into a contract with the Bidder.
  - b. Does the Bidder, its officers, board members, and employees, hold a position with another entity that may be under contract or receiving a grant from the Authority?  
(Yes / No)

If Yes, include an organizational chart from each entity under contract or awarded a grant from the Authority in which the Bidder or project personnel holds a position. Include each employee's position and title within the entity. In addition, indicate whether the Bidder or the project personnel is responsible for making financial decisions in his/her capacity and what measures have been implemented to ensure that funds are not comingled.

**THE AUTHORITY RESERVES THE RIGHT TO DEEM A BID NON-RESPONSIVE FOR FAILURE TO DISCLOSE A POTENTIAL CONFLICT OF INTEREST.**

**3. Family Members Who Work for Authority.**

- a. Does the Bidder, its officers, board members, and employees respectively, have family members who work for the Authority?  
(Yes / No)  
If Yes, please provide their name and the name of the family member currently employed at the Authority.

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**H. Signature Clause to be Signed by Bidder's Authorized Signatory.** Insert into the proposal and have the authorized signatory sign the following signature clause at the end of the proposal:

**I confirm that I have submitted this proposal on behalf of**

\_\_\_\_\_ in response to the  
**Michigan State Housing Development Authority's Request for Proposals for  
Housing Education Program Counseling Services.**

**I also confirm that I have read and understand the Authority's indemnification, copyright, data security and insurance requirements.**

**By:** \_\_\_\_\_

**Its:** \_\_\_\_\_

**Date:** \_\_\_\_\_

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**MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY  
REQUEST FOR PROPOSAL**

**EXHIBIT D**

**PROJECT PERSONNEL**

**CERTIFICATE VERIFYING PROJECT PERSONNEL OF THE  
CONTRACTOR/SUBCONTRACTOR**

The Contractor/Subcontractor acknowledges that the following personnel are Project Personnel of the Contractor/Subcontractor:

(1) Name \_\_\_\_\_  
*(Print or type name above line)*

Title with Contractor/Subcontractor \_\_\_\_\_

**Is this person a retiree who receives a pension from the Michigan State Employees Retirement System? Yes \_\_\_\_\_/No \_\_\_\_\_**

(2) Name \_\_\_\_\_  
*(Print or type name above line)*

Title with Contractor/Subcontractor \_\_\_\_\_

**Is the person a retiree who receives a pension from the Michigan State Employees Retirement System? Yes \_\_\_\_\_/No \_\_\_\_\_**

(3) Name \_\_\_\_\_  
*(Print or type name above line)*

Title with Contractor/Subcontractor \_\_\_\_\_

**Is the person a retiree who receives a pension from the Michigan State Employees Retirement System? Yes \_\_\_\_\_/No \_\_\_\_\_**

Name of Signatory for Contractor/Subcontractor:

Printed Name: \_\_\_\_\_  
*(Print or type name above line)*

Its: \_\_\_\_\_

Signature: \_\_\_\_\_

Federal Identification Number: \_\_\_\_\_

Pensioned Retirees (2007, MCL 38.68) (12/7/07 Rev)

**MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY  
REQUEST FOR PROPOSAL**

**EXHIBIT E**

**SCOPE OF WORK**

**I. Overview**

The purpose of the Michigan State Housing Development Authority's ("Authority") Housing Education Program (HEP) is to facilitate education for clients seeking to purchase or retain a home. Services include Homebuyer Education, Pre-Purchase Counseling, Financial Capabilities Services, Foreclosure services, Pre-Counseling Assessment, and Rental Housing Counseling.

Funds received through this opportunity will allow an agency to assist first-time and repeat homebuyers by providing education on the many facets of the home purchase process, which may include overcoming challenges they may encounter throughout the process. Additionally, the agency may provide foreclosure counseling, and other related counseling, to current homeowner's in need of such assistance.

**II. Objectives, Tasks & Activities, and Deadline**

**A. Objectives.** Please acknowledge the following, Bidder will:

- Provide housing education to meet the pre- and post-purchase needs of Michigan residents seeking to become a homeowner, or who are current homeowners.
- Provide Financial Self Sufficiency (FSS) and Key to Own (KTO) services to eligible clients.
- Have a procedure in place to administer surveys for pre- and post-purchase clients.

**B. Tasks & Activities.** Please address the following:

**1. Past Performance (25 points)**

*Note:* To score this factor, the Authority will analyze performance and actual expenses for the period July 1, 2016 – June 30, 2017.

- a. Impact – Explain the impact your agency has had on its community.
- b. Actual Expenses – Detail your actual agency expenditures under the 2016/2017 HEP contract. List services separately.
- c. Quality Assurance – Explain what your agency did to identify programmatic deficiencies, and explain the corrective actions taken to remedy any identified issues.

**2. Projected Performance / Work Plan (65 points)**

Address the following:

- a. Quality Assurance – Explain what your agency does to identify programmatic deficiencies, and explain the corrective actions planned to remedy any identified issues.
- b. Performance/Work Plan – Address the following: *(500-word limit)*
  - i. Target Areas – Explain the needs of the target population, and how your agency will address those needs.
  - ii. Housing Counseling Services – What counseling services will your agency provide to meet the needs of the community?

- iii. Alternative Settings & Formats – Counseling should take place in a location convenient for the client, and in a format that best meets their needs. Face-to-face, phone, secure internet and Skype, and virtual / video conferencing are acceptable alternative formats, as well as acceptable accommodations for disabilities.
- iv. Fee Structure – Agency may charge reasonable & customary fees for housing education & counseling services, if the cost does not present financial hardship for the client. What is your current fee structure?
- v. Marketing & Outreach – Outline the major ways your agency reaches out to its target audience. The plan should incorporate how your agency will target those least likely to come in, especially largely minority audiences. What is your marketing and outreach strategy?
  - i. Examples may include: local radio, establish name recognition by submitting articles to a local news outlet, newspaper advertising, connections with major employers, and social media outlets, etc.
- vi. Non-English Speaking or Limited English Proficiency Clients (LEP) – How will your agency serve non-English speaking clients, or clients with a limited proficiency in English?
- c. Counseling and Education Services – As outlined below, provide information on the housing counseling and education services your agency proposes to undertake.

Proposed Service	Proposed # of Clients	Average cost/client
Homebuyer Education		
Financial Capabilities		
Foreclosure Counseling		
Pre-Purchase Counseling **		
Pre-Counseling Assessment		
Rental Housing Counseling		

\*\* If your agency provides Pre-Purchase Services for which a fee is charged to the client, you must submit the agency fee structure with this proposal.

**3. Leveraging Resources (5 points)**

List public and private funding sources that will be available to your organization for the 2018/2019 Housing Education Program.

Funding Source	Amount

**4. Achieving Results and Program Evaluation (5 points)**

Address the following:

- a. Did your agency meet/exceed its projected number of clients served under the previous HEP round?  
(Yes / No)  
If No, describe why not, and what action steps will be taken this year.

- b. Did your agency successfully expend its funding under the previous HEP round?  
(Yes / No)  
If No, describe the barriers your agency experienced, and what methods are now in place to avoid this in the future.

**C. Deadlines for Completing Objectives.** The selected contractor shall complete/satisfy the objectives no later than **June 30, 2019**.

**V. Standards for Performance**

If awarded a contract, the selected contractor shall perform the tasks/activities, and complete the objectives, in accordance with the following standards:

- A.** Be compliant with HUD and the Authority. The selected Contractor will agree to provide the services incorporated into this RFP, and will further agree to comply with the Authority's HEP Counseling Handbook.
- B.** Upload information in MATT 2.0 in accordance with HUD and Authority requirements.

The Contractor shall provide the following:

- 1.** Personnel Activity Reports for all housing counseling staff salaries and benefits.
- 2.** Uploaded information in MATT 2.0 shall include, but is not limited to:
  - a.** number of homeowners assisted;
  - b.** household demographics;
  - c.** type and level of service provided; and
  - d.** the outcomes achieved
- C.** Allowable expenses may include certain travel costs (refer to Exhibit C, Section E.1 for more information). When invoicing for these expenses in MATT 2.0, agencies will be **required** to upload supporting documentation for the allowable expenses.
- D.** Counseling/education must be invoiced within 60 calendar days of the service.

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**MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY  
REQUEST FOR PROPOSAL**

**EXHIBIT F**

**TIME AND ACTIVITY REPORT FOR HUD AND AUTHORITY SERVICES**

**MSHDA HEP TIME AND ACTIVITY REPORT**  
**PROGRAM YEAR 2018-2019**

Report all activities for this employee for the month using the area below. Please log your time in 15-minute increments, as shown in the Activity Key below.

**Agency Name:** \_\_\_\_\_

**Month of Activity:** \_\_\_\_\_

**Employee Name:** \_\_\_\_\_

**Employee Title:** \_\_\_\_\_

ACTIVITY KEY			
15 mins. =	.25	45 mins. =	.75
30 mins. =	.50	60 mins. =	1.00

	MSHDA HEP Activity - Enter Number of Hours Per Day																																		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	Total Hours	Hourly Rate	To HEP Grant	
<b>DIRECT COSTS FOR SERVICES</b>																																			
Homebuyer Education																																	0.00		\$ -
Financial Capabilities																																	0.00		\$ -
Foreclosure Counseling																																	0.00		\$ -
Pre-Purchase Counseling																																	0.00		\$ -
Pre-Counseling Assessment																																	0.00		\$ -
Rental Housing Counseling																																	0.00		\$ -
Sub Total of SERVICES																															0.00		\$ -		
<b>INDIRECT COSTS - Limited to 10% DeMinimis of Grant - SEE KEY BELOW FOR ADDITIONAL INFORMATION</b>																																			
Indirect Service Related Activity																																	0.00		\$ -
<b>TOTAL BILLABLE TO HEP GRANT</b>																																	\$ -		
<b>FSS AND KTO SERVICES ARE FUNDED BY FEDERAL DOLLARS AND WILL NOT BE DEDUCTED FROM YOUR FY 18/19 HEP GRANT</b>																																			
Family Self Sufficiency Activity																																	0.00		\$ -
Key To Own Activity																																	0.00		\$ -
<b>THIS SERVICE MUST BE SHOWN AS TOTAL NUMBER OF CLIENTS SERVED ON ANY GIVEN DATE, I.E. "1", "3", "4", ETC.</b>																																			
Step Forward Homebuyer Education																																	0	\$ 75.00	\$ -

**KEY FOR INDIRECT COSTS**

Supportive roles that "indirectly" support the housing counseling program, which includes: Agency's CEO, Secretarial staff, Janitorial staff, IT staff, HR or Payroll staff, etc.

- ~ Costs associated with auditors/single audit
- ~ Retainer of legal attorneys
- ~ Non-housing counseling related time such as agency meetings or agency trainings

This document requires the signature of both the Employee and Program Manager or Executive Director

\_\_\_\_\_  
Employee Signature Certifying Time

\_\_\_\_\_  
Dated

\_\_\_\_\_  
Signature of Program Manager or Executive Director Certifying Time

\_\_\_\_\_  
Dated

**MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY  
REQUEST FOR PROPOSAL**

**EXHIBIT G**

**HEP PROPOSED BUDGET**

<b>Category</b>	<b>% Cap?</b>	<b>Activities Eligible for Reimbursement</b>
Direct Costs (Admin Costs)	NO Cap	<ul style="list-style-type: none"> <li>• Executive Directors/Program Managers who provide oversight of the counseling team but do not directly provide counseling services themselves.</li> <li>• Personnel (Direct Labor), Fringe at a fully-loaded hourly rate (expenses related to the delivery of housing counseling services, including data entry, class-setup/ tear-down, auditing of files, MATT billing time, etc.)</li> <li>• Credit Reports</li> <li>• Phone</li> <li>• Postage/Mailing</li> <li>• Marketing</li> <li>• Supplies</li> <li>• Technology &amp; Equipment</li> <li>• Training (related to housing counseling) including related travel and meals.</li> </ul>
Indirect Costs	Yes-10%	Supportive roles that “indirectly” support the housing counseling program. This includes: <ul style="list-style-type: none"> <li>• Agency’s CEO, Secretarial staff, Janitorial staff, IT staff, HR/Payroll staff, etc.</li> <li>• Costs associated with auditors/single audit</li> <li>• Retainer of legal attorneys.</li> <li>• Additional staff time (partaking in a meeting/training)</li> </ul>

<b>Line Item</b>	<b>Estimated Budget</b>
<b>Direct Costs</b> (Admin Costs)	
<b>Indirect Costs</b> (10% Allowable)	
<b>Total HEP Funds Requested</b> (CANNOT EXCEED \$50,000.00)	