

**REQUEST FOR PROPOSALS
THE HOME MODIFICATION LOAN PROGRAM**

COVER SHEET

(Please use this sheet as the 1st page of your response.)

Applicant Name (Provider): _____

Address: _____

Provider Contact Name: _____

Provider Contact Phone: _____

Federal Employer Identification Number: _____

Currently the HMLP is administered by agencies serving seven (7) distinct regions. For the current break down of these regions, see attachment B.

Circle the region(s) for which this RFP is being submitted:

Region 1	Region 3	Region 5	Region 7
Region 2	Region 4	Region 6	

Or please attach a list of the Commonwealth's 351 cities and towns (at least 20) for which this RFP is being submitted. If you are proposing to serve a subset of a current region, please provide a rationale for creating this subset.

Authorized Signatory

Date

Print Authorized Signatory

Electronic Responses are preferred and should be delivered to: sgillam@cedac.org

**CEDAC
18 Tremont Street, Suite 500
Boston, MA 02108
Attention: Susan Gillam
BY: 12:00 p.m. April 24, 2019
Proposals that arrive after this time will not be accepted**

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RFP Timeline

<u>ACTION</u>	<u>TIMEFRAME</u>
1. RFP available	March 27, 2019
2. RFP Responses Due	April 24, 2019 at 12:00 p.m.
3. Review RFP Responses	Weeks of April 29 th and May 6 th
4. Providers will be informed if they are selected	Week of May 13 th
5. Negotiations with selected Providers begin	Week of June 1, 2019
6. <u>Approximate</u> date of Contract start	July 1, 2019

Summary

The Community Economic Development Assistance Corporation (CEDAC) on behalf of the Massachusetts Rehabilitation Commission (MRC) seeks Provider Agencies to administer the Home Modification Loan Program (HMLP) on a regional basis. This state bond-funded program provides 0% interest, deferred payment loans to homeowners requiring access and/or safety modifications to their home. The HMLP also offers 3% interest, amortizing loans to landlords of rental units. Target households include low-and moderate-income elders, adults with disabilities and families with children with disabilities. Eligible modifications are modifications made to the primary residence of a person with a limitation(s) affecting their ability to function on a day-to-day basis or which allow the person to live more independently in the community. MRC has an overall program philosophy that reflects the independent living philosophy. The program is designed to allow for a great deal of consumer choice, and the program strives to empower borrowers to control and manage their own contractor and overall home modification project.

The Massachusetts State Legislature initially established the program in 1999. To date, HMLP has served approximately 3,000 Massachusetts residents. HMLP funding was last authorized in the 2018 Housing Bond Bill; a copy of the legislation can be found here: <https://malegislature.gov/Laws/SessionLaws/Acts/2018/Chapter99>.

CEDAC works in collaboration with the Massachusetts Rehabilitation Commission (MRC) and the Department of Housing and Community Development (DHCD) on the program. CEDAC and MRC work closely on program administration and policy through the Loan Committee, which is made up of individuals from CEDAC and MRC and a consumer advocate. MRC has contracted with CEDAC to administer HMLP funds and to contract with the Provider Agencies, who work directly with applicants throughout the loan process (visit www.cedac.org/hmlp to learn more about the loan application process).

The HMLP offers 0% interest deferred payment loans to households with gross income of up to 200% of the area median income (AMI) as determined by the U.S. Department of Housing and Urban Development, using the Boston metropolitan statistical area (MSA) for all communities in the Commonwealth. The program offers loans of up to **\$50,000** to property owners and up to **\$30,000** to owners of manufactured homes. Eligible landlords are offered 3% interest, amortizing loans, with the tenant's gross income used to determine eligibility.

CEDAC will contract with each Provider agency, beginning or as close to July 1, 2019, as possible. Contract renewals will then occur annually, at CEDAC and MRC's discretion, for a total of five years, with the option to renew for up an additional five years, with one-year extensions, subject to funding availability.

Each Provider is required to ensure that the program does not discriminate based on disability and all other federal/state classifications. In part, this means that the Provider must maintain effective communications and provide reasonable accommodations as requested by applicants or borrowers. Please refer to the "Technical Assistance Provided to Borrower" section of the HMLP Guidelines (See Appendix A) for more detail on reasonable accommodations. In order to be considered for this contract, a Bidder's offices must be fully accessible.

Please note, any program specific term that is capitalized in this RFP has been defined in Section II of the HMLP Guidelines (see Appendix A).

Any questions regarding this RFP should be directed to Susan Gillam, HMLP Program Project Manager at sgillam@cedac.org or 617-727-5944

Section I Program Overview

Through this RFP, entities that have the appropriate experience, skills, and capacity will be selected on a competitive basis to administer this program regionally. Currently for purposes of this program, the Commonwealth has been divided into seven (7) regions. Attachment A provides a list of cities and towns that are served in each region. Bidders may bid to provide the requested services in a single region, multiple regions, or a sub-set of a current region (min. 20 cities or towns). Bidders may consider developing a collaboration with another organization and bid to provide the requested services in a single or multiple regions. The Providers are expected to provide the following services in order to implement this program successfully:

- Develop an annual outreach plan to reach potential program participants including elders, adults with disabilities and families with children with disabilities and to agencies that serve these populations.
- Work closely with applicants to assist them as necessary in completing the application. In addition, work closely with the applicant and their selected contractor to complete the Bid Form as part of the application.
- Determine the eligibility of the applicant and proposed home modification projects under the program guidelines
- Provide clear communication and regular updates to applicants about their application.
- Create an internal system to track applicants throughout the application and loan process.
- Inform applicants of the availability of Reasonable Accommodations and how to request such accommodations.
- Provide Reasonable Accommodation as requested to ensure the homeowner can participate effectively in this program. For example, Provider staff may visit an applicant in their home to assist with the application.
- Work collaboratively with HMLP Construction Monitors, who conduct initial and final inspections of HMLP borrower projects.
- Prepare loan documents, which are generated using the HMLP web-based database, and ensure any unusual ownership or other legal matters are shared with CEDAC for legal review in a timely manner.
- Provide clear explanations of each HMLP loan document to applicants and ensure applicants understand the legal obligations of the loan terms.
- Manage, review and process borrower project invoices and loan disbursements for each borrower project.
- Maintain up-to-date information on inquiries and current loans in the web-based HMLP database.
- Maintain paper files for all current loans in an organized fashion with copies of all relevant documents and communication that is discernable to any person who reviews the file.
- Maintain a segregated bank account for all HMLP funds and reconcile account activity monthly with the agency's accounting system and HMLP web-based database reports.
- Service all 3% interest, amortizing landlord loans or any HMLP borrower in the region wishing to make principal payments on their HMLP loan. Engage in collections efforts as necessary for delinquent portfolio borrowers.
- Submit quarterly financial reports to CEDAC on all program funds and activity as specified in the HMLP Guidelines and annual contract.
- Process subordination requests, issue pay-off letters, and work with borrowers experiencing financial hardships.
- Make best efforts to attend all scheduled Provider meetings and/or trainings.
- Work closely with CEDAC and MRC on refining the program including, but not limited to, assistance developing program policies, guidelines, forms and other materials.

Expected Start Date: Successful Bidders will provide evidence that they have demonstrated capacity to carry out all elements of the program outlined above and can be fully functioning as close to July 1, 2019 as possible. MRC and CEDAC will make themselves available as needed to provide training to new HMLP Provider Agencies or new staff in an existing Provider Agency to meet this deadline.

Provider Compensation: Currently, each Provider under contract receives \$10,000 annually to assist with costs associated with outreach and administration. In addition, Providers will receive \$3,400 per new loan closed and in

cases where necessary receive \$1,500 for the first loan amendment closed. Additionally, Providers can receive up to \$3,000 per quarter if the agency meets certain performance benchmarks within the quarter.

Using the revenue earned by the existing Providers over the last two fiscal years (FY17 and FY18), Providers, on average, earned \$104,138 annually to operate the HMLP program in one of the existing seven (7) regions.

Section II Service Elements

The following outlines more details on the specific service elements that the Provider will be expected to provide. For even more detailed information on the tasks and requirements to implement the program, please refer to Program Guidelines at Appendix A.

A. Outreach

The Provider will develop an annual outreach plan, which will be submitted to CEDAC at the start of each fiscal year. The Provider will conduct outreach throughout their region(s) to ensure potential applicants in all communities in the region are made aware of and understand how to apply to the program.

Providers will develop or will have relationships with appropriate local and regional agencies to outreach effectively to all of communities in the selected region, as well as the targeted populations.

Providers will use the HMLP Provider Outreach Toolkit and HMLP marketing materials provided by CEDAC for all program outreach conducted.

B. Assisting Applicants

Providers are expected to respond to any inquiries regarding the program within two (2) business days. Providers will work closely with applicants to assist them in understanding the basic principles and obligations of the program. Providers will assist applicants in completing the application, including language translation of the application materials or obtaining a translator. If a Provider identifies that an applicant is having difficulty completing the application process, the Provider should offer technical assistance and refer the applicant to an advocacy organization or provide reasonable accommodation as necessary. Applicants hire the contractor of their choice to modify their home. Providers are expected to work with applicants and their selected contractor to assist them in understanding and completing the HMLP Bid Form & Scope of Work.

Providers must remember and respect that it is the responsibility of the borrowers to control and manage their construction project and must limit direct communication with contractors. For example, a Provider should never provide information regarding the status of an application, or invoice for payment. Additionally, Providers cannot exclude or prevent borrowers from selecting a particular contractor, who has the necessary licenses and liability insurance.

C. Eligibility

Using the application, supplemental documentation, and HMLP Bid Form & Scope of Work, the Provider will determine the eligibility of the applicant, property, and modification(s) requested, based on the Program Guidelines in place at the time and any additional policy updates received. Providers are responsible for reviewing the application documentation and raising special circumstances or applicant requests not addressed in the program guidelines with CEDAC and/or the Loan Committee, providing information as requested.

Once eligibility has been determined, Providers will forward the HMLP Bid Form & Scope of Work to CEDAC for review and assignment to an HMLP construction monitor.

D. Inspections

CEDAC has engaged Construction Monitors who inspect most HMLP funded projects. An inspection is required prior to issuing loan documents and in most cases before the start of the construction work. An inspection is also required before a final payment is issued to the borrower and contractor. The role of the Construction Monitor is two-fold: to review the bid provided by the applicant's Contractor, to ascertain that the proposed project will meet the applicant's accessibility needs and has the sufficient level of detail to ensure the HMLP applicant is clear on how their loan funds will be used. Secondly, at the final inspection, to review the completed project to ensure that the construction has been completed in compliance with the bid specifications, and that the HMLP funds expended were utilized in a manner consistent with the purpose of the loan. The Provider is expected to work collaboratively with homeowners and Construction Monitors to ensure that all parties understand the scope of work proposed in the bid.

E. Technical Assistance

If necessary, the Provider will assist applicants in obtaining needed third party technical assistance such as:

- Identifying where to search for an architect or other professional who can assist the homeowner in developing plans and/or writing specifications for the requested modifications and/or assistance identifying criteria for selecting an appropriate professional.
- Explaining the bid process, review of bid proposals for work to be performed and advise the Borrower on whether solicitation of additional bids may be prudent.
- Identifying accessibility experts who can help in designing modifications and/or identifying accessible products and/or assistance identifying criteria for selecting an appropriate access expert.

Technical assistance may include distribution of HMLP fact sheets, assisting applicants with the application or referring the individual to a regional advocacy organization, and directing the applicant to other state resources, including the Office of Consumer Affairs and Business Regulation for tips on working with residential contractors.

F. Loan documents

Once the homeowner and contractor have an agreed upon a final bid for the modifications, and the initial inspection has been completed, the Provider will draft the loan documents, which are generated using the web-based HMLP database.

The HMLP offers 0% interest, deferred payment loans to households with gross income of up to 200% of the area median income as determined by the U.S. Department of Housing and Urban Development, using the Boston metropolitan statistical area (MSA) for all communities in the Commonwealth. Repayment of the 0% interest, deferred payment loan is required if the property is sold, title is transferred, or if any condition of the loan agreement is not met.

The program offers loans in amounts of up to **\$50,000** to property owners, secured with a promissory note and mortgage lien. The program offers loans in the amounts up to **\$30,000** to owners of manufactured homes, secured by a promissory note and security agreement. Eligible landlords are offered 3% interest, amortizing loans, with the tenant's gross income used to determine income eligibility. These loans require monthly payments and must be repaid in 5 to 15 years depending on the amount of the loan.

HMLP prefers Providers to meet in person with applicants to review loan documents prior to signing in their office or at the applicant's home. If the applicant chooses to receive the loan documents by mail, Providers are expected to explain the loan terms and obligations over the phone.

G. Disbursements

The Provider will be responsible for reviewing invoices for each project, and processing payments to borrowers in accordance with program guidelines. This includes ensuring that the borrower has approved the completed work and checking that the work covered by the invoices was included in the original approved HMLP Bid Scope of Work. The Provider will monitor those loans in disbursement on a regular basis to confirm that work is proceeding as anticipated and so that projects advance and are completed in a timely basis.

H. Servicing Loans

The Provider will be responsible for issuing a mortgage pay-off and for collecting the repayment of all the region's HMLP loans and issuing mortgage discharges. Providers will be responsible for updating their financial records, and to remove loans repaid from the agency's HMLP loan receivable total. Providers will also be responsible for updating the web-based HMLP database regarding the borrower's loan status and repayment. Providers will deposit loan repayments in their segregated bank account, which must be recorded as restricted cash on their balance sheet. These loan repayments are not the property of the Provider.

The Provider will manage the monthly payments required on all 3% interest, amortizing landlord loans in their portfolio, and maintain regular communication with delinquent borrowers.

Providers are responsible for working with borrowers who might be seeking a hardship request when they are unable to repay their full loan obligation.

In addition, Providers must work with borrowers and/or their selected financial institution, who are requesting a subordination of their HMLP loan to another new loan.

I. Record Keeping

Providers must maintain a written information security program ("WISP") consistent with the Office of Consumer Affairs and Business Regulation, Standards for the Protection of Personal Information of Residents of the Commonwealth (201 CMR17.00 *et seq.*). Providers must apply the standards and requirements of the regulations to all such Personal Information, regardless of the jurisdiction in which the subject of the Personal Information resides. A copy of the Provider's WISP must be submitted with the Bidder's RFP response.

Providers are required to maintain program records in several ways.

Paper Borrower Records

First, each applicant/borrower will have a separate paper file, which must be discernable to any person's review. Such files will be maintained in accordance with the agency's WISP, in a secure fashion, where the public or other agency staff does not have access to the personal information. The Provider will ensure that all necessary documentation is maintained in each borrower's paper file. CEDAC, MRC or a firm designated by CEDAC/MRC will perform a program compliance review of loan files on a biannual basis.

HMLP Database Records

Providers are also required to enter and maintain individual borrower records in the HMLP online database. The database allows the Providers and CEDAC to record applicant information and track all aspects of any application from intake through loan closing and servicing. The database is used to generate a variety of reports including loan

information reports, financial reports, loan tracking worksheets, and outcome measures that can be used for program monitoring and advocacy.

Fiscal Record Keeping

The Provider will maintain a written internal controls and disbursement policy, with a section dedicated to the specifics of the HMLP program.

The Provider will maintain a segregated bank account for all program funds.

The Provider will manage, review, and process borrower's invoices, in accordance with the agency's internal control policies and the HMLP Guidelines and maintain sufficient fiscal documentation to be able to trace borrower loan disbursements through the agency's accounting system. The Provider will also track each borrower's current loan commitment and available loan proceeds to ensure there are sufficient funds available for each specific borrower.

The Provider's Fiscal Department will track borrower repayments, and possible deauthorized loan funds and ensure the agency's Loan Pool balance is reconciled on a monthly basis.

The Provider's Fiscal Department will maintain a system, ideally the creation of a report generated from the agency's accounting system, to track each individual HMLP borrower's loan balance. Providers will update the system to reflect loan pay-offs, partial repayments, program approved forgiveness requests and foreclosures.

The Provider's Fiscal Department will ensure the HMLP funds are reflected accurately on the agency's audited financial statements.

J. Fiscal Reporting

The Provider is required to submit to CEDAC a quarterly financial report within 20 calendar days after the end of each fiscal year quarter. This report must include:

- The agency's segregated bank account statements for each month within the quarter
- The agency's list of borrowers currently in-disbursement with the corresponding loan balance to be disbursed
- A reconciliation sheet tying all program expenditures within the quarter back to the bank account total
- The agency's loan receivable or the total loan funds to be repaid to the Commonwealth. The agency will submit a list of all unpaid loans by borrower name with their outstanding loan balance.
- An application tracking report, which includes the number of loans closed, the number of projects assigned to a construction monitor, number of projects completed, the number of days between the initial inspection and the submission of the requisition to CEDAC, and the number and type of outreach tasks performed.

The Provider will submit the agency's audited financial statements and management letter within 120 calendar days of the fiscal year end.

K. Working Effectively with CEDAC and MRC

Providers will be expected to work with CEDAC and MRC to identify program issues and to assist in the development of program policies and procedures as needed. This may include participation in meetings in various locations across the Commonwealth, conference calls as well as participation in development of written materials.

Section III Provider Qualifications and Requirements

To be eligible for a contract, Bidders must meet the following qualifications.

- A. Demonstrated experience and competence in the administration and operation of similar services as described in the RFP including but not limited to the administration of home rehabilitation programs and/or individual consumer loan programs for low- and moderate-income households.
- B. Demonstrated experience assisting program applicants to successfully complete the loan application process by providing technical assistance and information and referral.
- C. Demonstrated experience preparing loan documents and closing loans as described in this RFP.
- D. Demonstrated experience in conducting program intake, and determining program eligibility.
- E. Demonstrated relationships or partnerships with community organizations, that provide services to low- and moderate-income elders, persons with disabilities and families who have children with disabilities.
- F. Demonstrate Cultural Competence: Bidders shall ensure equal access to services. The following strategies are recommended:

Agency Commitment: Agency Board of Directors and administrators make a commitment to creating an environment that clearly supports services for cultural and linguistic minority populations through the mission and goals of the agency.

Consumer Services: Program policies include language that contributes to enhancing equal access to services for all individuals residing in the Commonwealth. Program design, content, and materials are culturally and linguistically appropriate. Planning, implementation, and evaluation efforts include members of the target population. The program location and outreach activities are in settings that are most effective in reaching the target population.

Staff: Staff and volunteers, especially those who have direct contact with consumers, reflect the diversity of the culture and language of the community/target population. Bilingual/bicultural staff provides services to non-English speaking clients. Policies on recruitment, screening, and interviewing encourage hiring of individuals who cultural and linguistic backgrounds reflects the community to be served. If the program does not have bilingual/bicultural staff, there is extensive training and systems in place to ensure sensitive and language appropriate services.

- G. Demonstrated ability to manage and service a portfolio of both deferred payment loans and amortizing loans.
- H. Demonstrated experience with reviewing and processing invoices, with sufficient internal controls in place to ensure proper use and appropriation of state funds.
- I. Sufficient levels and qualifications of staff to provide the services described in the RFP including but not limited to appropriate housing rehabilitation expertise, loan administration expertise, and fiscal oversight.
- J. Ability and willingness to work effectively with CEDAC and MRC as well as other Providers on common issues in order to share and receive information and contribute to improvements in program design and implementation.
- K. Ability and willingness to work effectively and collaboratively with Construction Monitors.
- L. Ability and willingness to adjust services as may be required to ensure successful system operations.
- 1. Ability to have the loan program fully functioning as close to July 1, 2019 as possible.

Section IV Fiscal and Contractual Specifications

Duration of Contract

CEDAC will contract annually with each Provider agency, with an option to renew, at CEDAC and MRC's discretion, for a total of five years, with the option to renew for up an additional five years, with one year extensions, subject to funding availability.

Amount of Contract

The amount of the initial contract for each region will be determined based on previous loan volume in the region and the availability of the program's annual state bond allocation. This amount includes funds to be lent to eligible participants as well all Provider fees. Additional funds will be allocated depending on the loan demand in the Provider's region relative to other regions; this distribution is to be determined by CEDAC and MRC. CEDAC and MRC reserve the right to reallocate funds among regions in order to best respond to loan demand.

Bidder Communication

Bidders are prohibited from communicating directly with any employee of CEDAC or MRC regarding this RFP except as specified in this RFP. No other individual is authorized to provide any information or respond to any question or inquiry concerning this RFP except as designated in the RFP. Bidders with disabilities or hardships that seek reasonable accommodation, which may include the receipt of RFP information in an alternative format, must communicate such requests to the Susan Gillam, HMLP Project Manager at sgillam@cedac.org or 617-727-5944.

Section V Provider Response to RFP

Any questions regarding this RFP should be directed to Susan Gillam, HMLP Project Manager, 617-727-5944, or sgillam@cedac.org

Please provide a project narrative addressing all of the areas listed below. The project narrative should not exceed twenty (20) single spaced typed pages in 12 point or greater font exclusive of any attachments.

In writing the project narrative, respondents may find it helpful to review the Evaluation section of this RFP.

The project narrative should address the following:

- The Bidder's history, structure, philosophy and programs currently in operation.
- The Bidder's Board composition including whether any Board members identify themselves as people with disabilities.
- Names of the personnel who are expected to implement this program. Include each individual's role and responsibilities. Please be sure to identify the staff that will conduct intake, assist applicants with their applications, perform the underwriting, review and process invoices, and manage the fiscal oversight of the HMLP program funds. Please also indicate the amount of time each staff person is anticipated to spend on this program and describe all other programs or tasks each staff person will also be responsible for while working with this program. If your agency plans to hire someone to implement this program, indicate this and provide a job description. Please also indicate when the individual is expected to be in place.
- Agency policy regarding program coverage during extended staff leave, such as establishing an interim contact person for program inquiries.
- The Bidder's experience providing services similar to those requested in the RFP and/or information demonstrating the Bidder's ability to provide such services including but not necessarily limited to:
 - Knowledge of fair housing practices, including housing for individuals with disabilities;
 - Intake and eligibility determination for home modification, housing rehabilitation and/or other loan programs for low- and moderate-income households;
 - Technical assistance and information and referral;

- Underwriting and servicing deferred payment and amortizing consumer loans;
- Ability to assist consumers with varying abilities, including cognitive and emotional limitations; and
- The Bidder's policies/practices ensuring that activities are equally accessible to all individuals residing in The Commonwealth.
- The Bidder's detailed payment disbursement policies and procedures.
- Provide a brief description of the Bidder's accounting systems. Describe how the agency's system will manage and track each transaction required to implement a program similar to what is outlined in the RFP. Bidders with an accounting system capable of entering and tracking transactions at the individual borrower level has the ability to score additional points on item #4 on the evaluation sheet.
- Statement of the agency's capacity and expertise to implement a loan program. Describe how you would propose to service the region's loan portfolio. This includes processing repayments, reviewing subordination requests and working with borrowers seeking a hardship request.
- Brief outline of a plan to market this program to low- and moderate-income elders, persons with disabilities and families with children with disabilities across your region(s).
- List of and description of agency's relationships with appropriate local and regional agencies to assist with HMLP outreach in the region.
- Description of any start-up issues you believe are unique to the region(s) for which you are bidding. Address any issues related to outreach to elders and linguistic minorities in your region. Describe how the Bidder will meet these challenges.
- Description of the Bidder's current physical and programmatic accessibility to persons with disabilities, including those with cognitive, visual, and hearing impairments or any plans to improve on such access.
- Bidder's capacity to work with linguistic minorities, including for which linguistic minorities your agency has the capacity to provide oral and written translation and whether this is in-house capacity, through a subcontract or utilizing other existing services.
- Affirmation of your agency's willingness to work closely and cooperatively with CEDAC and MRC and other Providers to ensure effective program implementation during start-up as well as on-going implementation.
- Provide examples of how your agency has assessed and identified possible internal challenges or issue when administering a similar program as outlined in the RFP. Please include examples of the adjustments or corrections made to ensure the agency's administration of the program remained strong.
- Indicate if the Bidder is MBE, WBE, VBE or PBE certified. If so, please include evidence of the certification.
- Description of the geographic area to be served. If you are proposing to serve a subset of a current region, please provide a rationale for creating this subset. If multiple agencies are purposing a collaboration to serve a particular region, please clearly identify the roles and responsibilities of each agency.

The RFP submission should include the following attachments, which are not counted as part of the 20 page narrative limit.

- Organizational chart; showing where on the chart this program fits.
- Resumes and current job descriptions for staff involved in program operations.
- Applicant's audits and management letters for the last three years.
- Agency's WISP or written information security program.
- Agency's written internal control policies and disbursement procedures.
- MBE, WBE, VBE or PBE certification from the Massachusetts Supplier Diversity Office, if applicable.
- For Bidders who are not presently a Provider of this program, submit three references on the attached reference forms. References should be for work that is similar to that described under this RFP, for example from your municipal contact if you administer CDBG on behalf of a municipality. If you are an agency currently under contract to administer HMLP, MRC and CEDAC will be using past experience and performance as part of its overall assessment.

Electronic Responses are preferred and should be delivered to: sgillam@cedac.org.

The submission deadline is **12:00 p.m. on April 24, 2019.**

Section VI Evaluation

All responses will be read and evaluated by a review team utilizing the attached RFP evaluation form.

A response which fails to meet any material term or condition of the RFP, including the omission of any of the required attachments, may lose points or be deemed unresponsive or incomplete and disqualified.

The review team may request a personal interview with a Bidder prior to deciding whether to award a contract and/or seek additional information from Bidders to clarify an RFP response before deciding whether to award a contract.

The review team will make award recommendations to MRC and CEDAC, taking in to consideration the quality of the responses and geographic area to be served. CEDAC will notify the Bidders of the final award decisions.

CEDAC and MRC may negotiate the terms of a contract prior to the award of any contract.

Evaluation Rating Sheet

Bidder _____
Reviewer _____
Date _____

1. Are the Bidder's organizational history, structure, philosophy and current programs consistent with the delivery of this service and do they suggest the Bidder will be able to deliver this service successfully? (20 points)
2. Does the Bidder's Board include people with disabilities? Does the Bidder show evidence of knowledge of fair housing practices, including housing for individuals with disabilities (5 points)
3. Does the Bidder demonstrate that the credentials and experience of the personnel proposed reflect the appropriate knowledge and skills to implement all aspects of the services required under this RFP? (25 points)
4. Are the Bidder's internal control and loan administration systems adequate to ensure safekeeping of state funds and delivery of contracted services? (40 points)
5. Does the Bidder demonstrated the ability to access its internal program administration, and make necessary adjustments to ensure it meets all contractual obligations efficiently and effectively? (15 points)
6. Does the Bidder demonstrate the experience and/or capacity to provide the services required under this RFP including intake and eligibility determination, technical assistance and underwriting? (30 points)
7. Does the Bidder demonstrate the experience and/or capacity to provide the outreach and marketing as required under this RFP? (15 points)
8. Is there evidence the Bidder has developed or plans to develop collaborations within their proposed region(s) to reach individuals with physical and cognitive limitations? Has the Bidder provided sufficient evidence (e.g. a letter) showing evidence of this collaboration? (15 points)
9. Does the Bidder demonstrate that appropriate policies/practices are in place to ensure that activities are equally accessible to all individuals residing in the proposed service region? (15 points)
10. The estimated date the Bidder will be able to have the HMLP program fully operational (5 points)

Score _____

Highest Possible Score 185
Minimum qualifying score 120

Recommended for funding? () Yes () No

General Comments:

References

Please provide three references for work or projects the Bidder has completed that are similar to the work being bid.

Reference #1

Agency: _____
Contact: _____
Address: _____
Phone: _____
Brief Description of Work/Project: _____

Reference #2

Agency: _____
Contact: _____
Address: _____
Phone: _____
Brief Description of Work/Project: _____

Reference #3

Agency: _____
Contact: _____
Address: _____
Phone: _____
Brief Description of Work/Project: _____

