

Home Modification Loan Program

Request for Proposals for Marketing and Advertising Services

The Community Economic Development Assistance Corporation is seeking marketing/advertising services for the Home Modification Loan Program (HMLP) to increase the general knowledge about this important state-funded program and improve current outreach efforts. In particular, the pandemic health crisis has heightened the need for HMLP to enhance the use of technology and improve its online presence. During the pandemic, many of HMLP's potential consumers turned to the internet to find programs and resources.

Background

Enacted by the Massachusetts Legislature in 1999, HMLP is a state-funded loan program that assists homeowners and small landlords to finance home accessibility improvements. CEDAC works in collaboration with the Executive Office of Health and Human Services (EOHHS), Massachusetts Rehabilitation Commission (MRC) and the Department of Housing and Community Development (DHCD) to administer HMLP.

CEDAC is contracted by the Massachusetts Rehabilitation Commission (MRC) to administer HMLP and to contract with seven (7) regional provider agencies, servicing eight (8) regions across the Commonwealth. These agencies work directly with applicants throughout the loan process.

The HMLP offers 0% interest, deferred payment loans of up to \$50,000 to property owners and up to \$30,000 to owners of manufactured homes. Some examples of projects funded through this program include ramps and lifts, hardwired alarm systems, fencing, sensory integration spaces, as well as accessible bathrooms and kitchens. HMLP funds can also be used to create additional living space, as well as develop accessory dwelling units or in-law apartments. Each modification can be the difference between keeping a loved one at home or sending them to a care facility. Please visit www.cedac.org/hmlp to learn more about the program.

HMLP's target audiences include:

- Low- and moderate-income homeowners in Massachusetts with a household member (an older adult or an individual with a disability(ies)) who requires a necessary housing adaptation(s);
- The general public, who might have a family or friend with a demonstrated need;
- Legislative members and other state partners, to ensure continued funding and support for the program.

Current HMLP Outreach Goals:

- Ensure the general public has program awareness;
- Ensure potential HMLP applicants using a web-search engine can more easily and readily find information about the program and can identify their key contact person(s) to learn more;

- Create a more user-friendly, navigable online experience for HMLP applicants submitting a loan application.

Commitment to Racial Equity:

CEDAC highly values doing business with firms with diverse owners, decision makers, and employees. In particular, we are seeking to increase our business with racially diverse firms.

Current Marketing and Outreach Strategies

The following strategies have been implemented with varying degrees of success. Please see samples of recent outreach materials included with this RFP.

- Mailing campaigns to homeowners in select communities;
- Mailings of program brochures and/or poster w/tear-off postcards to partner organizations for wider distribution;
- Google ad;
- Development of informational video, which is hosted on CEDAC's website;
- Attending/sponsoring regional conferences (i.e. Alzheimer's Association, Massachusetts Councils on Aging, MA Association of Social Workers);
- Radio and newspaper advertisements;
- Posts and features on CEDAC's [INSITES](#) blog and [Annual Reports](#);
- Responding to media inquiries and writing op-eds.

Scope of Services

- Review and enhance current program outreach materials;
- Review and enhance HMLP section of the CEDAC [website](#), ensuring the website is accessible to all readers;
- Create a designated website landing page for HMLP;
- Develop, implement and maintain online marketing strategies to leverage web-based outreach channels, such as search engine optimization, and sample social media campaigns;
- Optimize and provide on-going maintenance of current Google-Ad campaigns;
- Provide additional marketing or outreach recommendations or suggestions for consideration;
- Meet monthly with CEDAC team to track the impact and outcomes of these efforts, making recommendations and revisions to outreach plan as needed;
- Services to include one-time tasks as well as ongoing engagement for the implementation and maintenance of certain marketing and outreach strategies.

Selection Criteria

- Clear demonstrated ability to carry out tasks listed above at a reasonable cost;
- Demonstrated ability to increase program awareness and meet marketing goals;
- Familiarity with relevant social media outlets and applications;
- Experience creating content, including visual content, that is accessible for all readers;
- Experience with Google Ads, as well as, video editing;
- Experience developing marketing and outreach strategies for government funded programs and/or for public or non-profit organizations, a plus;
- Experience creating successful ad campaigns (radio, print, online);

- Strong references, and;
- Preference will be given to racially diverse respondents, as evidenced by the completed demographic form attached to this RFP.

Process for Selection

- We are sending this RFP to a limited number of firms who we feel might be a good fit with our needs.
- Responses to the RFP are due by **October 1, 2021**.
- Respondents will be informed by **October 12, 2021** if selected as one of the firms to be interviewed to discuss the project further.
- These selected firms will be provided an updated timeline regarding the final selection process.

Required Documents

- Cover letter describing the firm's experience and skills as they relate to criteria outlined;
- Proposed scope of work. We realize that this type of work is iterative and goals and outcomes will likely be discussed in greater depth upon initial engagement. However, please highlight your firm's guiding principles and include a general idea of the firm's process or approach.
- Resume(s) or brief bio(s) of proposed staff, with a brief description of 2-3 of their projects. Please include samples of campaign materials developed;
- List of 3 client references and their contact information;
- Summary of rate structure or proposed fee schedule;
- Demographic Survey Form, Appendix A

Note, as part of our annual contracting process, CEDAC requires a Conflict of Interest for State Employees training to be completed before hire.

Please email responses to:

Susan Gillam

HMLP Project Manager

sgillam@cedac.org

CEDAC's Demographic Form

Company Name:

Date:

Contact Person and Title:

Email:

Phone Number:

If you are not certified by the Commonwealth's Supplier Diversity Office ([SDO](#)) Business Enterprise Program, click [here](#) for a link to the process. We **do not** require certification as part of our selection criteria, but your responses are helpful to our data collection.

1. Is your organization a business enterprise that falls under the definition of those listed under the SDO Business Enterprise Program? The Program includes business enterprises as defined by those within the Operational Services Division's Supplier Diversity Program (SDP), including Minority Business Enterprises (MBE), Women Business Enterprises (WBE), Disadvantaged Business Enterprises (DBE), Portuguese Business Enterprises (PBE), Veteran Business Enterprises (VBE), Lesbian Gay Bisexual Transgender Enterprises (LGBTBE), Service-Disabled Veteran-Owned Business Enterprises (SDVOBE), or Disability-Owned Business Enterprises (DOBE) and is registered as such.

☐ If so, under which categories? List all: _____

☐ No, we are not listed

Even if your company is on the SDO list, please complete the following information:

2. Please provide the **% of owners** that self-identify as being members of any of the following groups:

_____ % Black, African American, or Caribbean American

_____ % Latino/Latina/Latinx American or Hispanic

_____ % Asian or Asian American

_____ % Native Hawaiian or Pacific Islander

_____ % Native American, First Nations, American Indian or Native Alaskan

_____ % Middle Eastern or North African

_____ % White/Caucasian

_____ % Other, please specify: _____

☐ I do not collect this information

☐ I prefer not to answer

3. Please provide the **% of owners** that self-identify as being members of any of the following groups:

- ____ % Veterans/US Service Members, either current or former
____ % Disabled persons (as per the legal definition by the [Department of Labor](#)
or [Americans With Disabilities Act](#))
____ % Lesbian, Gay, Bisexual, Transgender, Queer, and Asexual (LGBTQA+)
____ % Women
____ % Other, please specify: _____
☐ I do not collect this information
☐ I prefer not to answer

4. Please provide the **% of your leadership team (principals and/or key employees, not owners)** of your organization who self-identify as being members of any of the following:

- ____ % Black, African American, or Caribbean American
____ % Latino/Latina/Latinx American or Hispanic
____ % Asian or Asian American
____ % Native Hawaiian or Pacific Islander
____ % Native American, First Nations, American Indian or Native Alaskan
____ % Middle Eastern or North African
____ % White/Caucasian
____ % Other, please specify: _____
☐ I do not collect this information
☐ I prefer not to answer

5. Please provide the **% of your leadership team (principals and/or key employees, not owners)** of your organization who self-identify as being members of any of the following:

- ____ % Veterans/US Service Members, either current or former
____ % Disabled persons (as per the legal definition by the [Department of Labor](#)
or [Americans With Disabilities Act](#))
____ % Lesbian, Gay, Bisexual, Transgender, Queer, and Asexual (LGBTQA+)
____ % Women
____ % Other, please specify: _____
☐ I do not collect this information
☐ I prefer not to answer

6. Total number of **full-time** employees:

7. Total number of **part-time** employees:
8. Approximate percentage of total number of employees/workforce (**not inclusive** of leadership team, owners or principals) that self-identify into the following groups:
- _____ % Black, Indigenous, or other People of Color
- _____ % Veterans/US Service Members, either current or former
- _____ % Disabled Individuals (as per the legal definition by the [Department of Labor](#) or [Americans With Disabilities Act](#))
- _____ % Women
- _____ % LGBTQA+
- _____ % Other, please explain_____
- ☐ I do not collect this information
- ☐ I prefer not to answer
9. If you would like to provide more information than what is captured by these questions, please share here:

An MRC program in collaboration with CEDAC

Do any of the following situations apply to you? The Home Modification Loan Program (HMLP) can help!

- Are you looking for financial assistance to help make your home more accessible for aging in place?
- Is your bathroom difficult to navigate? Would you benefit from a walk-in shower?
- Are you considering installing a stair-lift or ramp to the entrance of your house?
- Is someone you know at risk for falls at home? Do you wish they lived closer? Do you wish they had the ability to live all on one level?
- Are you concerned about the safety and wellbeing of a loved one and considering the need for a fence or hardwired alarm system? Or need a dedicated space for sensory integration therapy?

HMLP is a state funding loan program that provides 0% interest loans up to \$50,000 to homeowners to fund necessary housing adaptations to help keep family members in their own homes and communities.

"This was the best decision we made," Gladys Darosa beamed. Gladys' daughter, Valeria, has Cerebral Palsy and uses a wheelchair for mobility. However, her family home wasn't accessible - which made everything from entering the house to using the kitchen cabinets to showering either challenging or impossible without her parents' help. The HMLP loan allowed them to convert an unused former garage into an accessible living space just for Valeria.



To learn more about the program, download an application and see photos of Valeria's family's modification project, visit: cedac.org/hmlp. You can also contact Susan Gillam at sgillam@cedac.org or toll free at **1-866-500-5599**.

INSITES

State-Funded Home Modification Loan Program Surpasses 3,000 Loans

October 23, 2019

<https://cedac.org/blog/state-funded-home-modification-loan-program-surpasses-3000-loans/>



The Home Modification Loan Program (HMLP) recently celebrated an important milestone, surpassing its 3,000th loan. As of June 30th, HMLP has committed a total of 3,195 loans. These loans have helped many Massachusetts residents make essential modifications to their houses that allow their household members with physical and cognitive limitations to remain at home.

A state-funded loan program first enacted by the Massachusetts Legislature in 1999, HMLP assists homeowners and small landlords to finance home accessibility improvements. CEDAC works in collaboration with the Massachusetts Rehabilitation Commission (MRC) and the Department of Housing and Community Development (DHCD) to administer HMLP. Eligible homeowners can qualify for loans to finance modifications such as accessory dwelling units, the installation of ramps and lifts, accessible features for kitchens and bathrooms, the widening of doorways, and fencing.

People most often associate disabilities with just [physical limitations](#), but HMLP also helps with modifications that support those with cognitive disabilities such as [autism and dementia](#). For instance, HMLP has funded sensory spaces that are designed to help individuals with behavioral issues or developmental delays to safely develop and engage their senses and reactions to stimuli.

Homeowners work directly with one of [seven regional provider agencies](#) across the Commonwealth. Provider agencies review applications for eligibility, draft loan documents, and coordinate inspections of the property before and after the project. To learn more about the loan process, watch our [short white board video here](#).

Every community has access to a regionally-located provider. In Western Massachusetts, homeowners can contact Way Finders, Inc. or the Pioneer Valley Planning Commission; in Central Massachusetts, residents can contact RCAP Solutions Financial Services, Inc.; Community Teamwork, Inc. covers communities north of Boston; South Middlesex Opportunity Council, Inc. works with MetroWest residents and residents on the Cape and Islands; in Boston, there's Metro Housing Boston; and NeighborWorks Housing Solutions helps residents in the southeast region of the state. [Click here to view the program brochure](#).

Since the program's inception through June 2019, CEDAC and its regional provider partners have lent just over \$76 million in loans through HMLP to support home modifications. In 2017, HMLP increased the maximum loan amount from \$30,000 to \$50,000 to reflect the increases in construction costs across Massachusetts communities over the past decade.

HMLP is an affordable financing program available to a wide range of Massachusetts residents – see the program brochure for income guidelines. All loans carry a 0% interest rate with a deferred repayment. This means homeowners are not required to make monthly payments, and repayment is required only when the house is sold or title is transferred.

Surpassing 3,000 loans only tells part of the story for HMLP. For residents, 20 years of HMLP loans has translated to the installation of 1,802 bathroom adaptations, 434 kitchen features, 1,685 ramps and lifts, 1,007 doorway reconfigurations, and 293 safety features. Each and every modification can be the difference between keeping a loved one at home and sending them to a care facility.

Most importantly, HMLP has been able to evolve as caregiving has changed over the years and families have sought more opportunities to meet the needs of their loved ones in their own homes. All those involved with HMLP – CEDAC, MRC, DHCD, and our regional partners – take pride in helping to facilitate a safe, accessible home for all their clients and families.

HMLP

Home Modification Loan Program

The Home Modification Loan Program is a state-funded loan program that can help Massachusetts residents make their homes more accessible.



Ramps and Fences • Bathroom and Kitchen Adaptations • Wheelchair and Stair Lifts

- Provides 0% interest loans up to \$50,000
 - Generous income guidelines
 - No required monthly payment
- Repayment only required when property is sold or transferred

Live more independently at home!

Call to learn more: 1-866-500-5599