



Dear Interested Party:

Date: November 13, 2023

REQUEST FOR PROPOSALS FOR HOUSING COUNSELING SERVICES

The Connecticut Housing Finance Authority ("CHFA") requests proposals for housing counseling services ("RFP") with qualified housing counseling agencies that meet or exceed the minimum standards required by the United States Department of Housing and Urban Development ("HUD") and have offices in the State of Connecticut. CHFA will not reimburse for any expenses incurred in connection with this RFP including, but not limited to, the cost of preparing the initial response and any additional information requested or travel expenses relating to an oral presentation. Please be advised that responses will be considered property of CHFA, are matters of public record and may be disclosed by CHFA after the awarding of the contract.

OVERVIEW

CHFA, a body politic and corporate constituting a public instrumentality and political subdivision of the State of Connecticut, was created in 1969 and operates pursuant to Chapter 134 of the Connecticut General Statutes, as amended. Our purpose is to help alleviate the shortage of affordable housing for low- and moderate-income families and persons in Connecticut by providing both single-family mortgages, financing for rental housing, and mortgages for the purchase, development, and construction of housing.

For additional information about CHFA, please reference the CHFA website at: www.chfa.org.

SCOPE OF SERVICES

CHFA is seeking the services of qualified housing counseling agencies that meet or exceed the minimum standards required by HUD to provide homebuyer education and counseling to first-time homebuyers and homeowners throughout the state. Specifically, proposals are sought for the following education and/or counseling services, to be provided within the agency's HUD approved geographic area of service. Please be advised that although CHFA is seeking proposals for the following services, CHFA does not make any representations that all these services will be offered:

Pre-Purchase Homebuyer Education, including Individual Counseling

CHFA is seeking qualified agencies to conduct a minimum six-hour workshop for individuals and families who are considering buying a home or are ready to make an offer on a home. This workshop teaches how individuals and families can become successful homeowners, from seeking pre-approval for a mortgage, to making an offer, to the closing process.

The agency must use a curriculum provided by CHFA or a curriculum created by the agency and approved by CHFA and ensure class objectives are met. The agency is encouraged to invite lenders, real estate agents, and other homeownership industry professionals to share their expertise on homeownership.

The agency must disclose all fees that will or may be charged to their client prior to the commencement of counseling services. If the agency pulls credit reports, the charge to the client must be reasonable if the cost does not create a financial hardship for the client. The credit report fee must not exceed the actual amount charged by the credit-reporting agency.

The agency must provide **Individual Counseling** services in person, by telephone, or virtually over the internet. The Individual Counseling services must include at a minimum:

- a. Client intake, counseling agency's disclosures, and authorization form(s).
- b. Budget verification with review of pertinent financial documentation.
- c. Mortgage readiness assessment, including credit report review and loan product comparison, ensuring client(s) are aware of CHFA loan products offered.
- d. Written action plan with timely follow-up communications
- e. Identify additional referral services and discussion of alternatives.

With each client, the counselor will formulate a pre-purchase assessment, budget analysis, action plan, and proposal to assist renters, potential first-time homebuyers and homeowners with their financial assessment needs, as appropriate.

Pre-Closing Homebuyer Education

CHFA is seeking qualified agencies to conduct a minimum two-hour workshop required for all CHFA borrowers. This workshop provides an overview of the closing process, budget planning, home maintenance and foreclosure prevention.

The agency must use a curriculum provided by CHFA and ensure class objectives are met.

Financial Fitness Education

CHFA is seeking qualified agencies to conduct a minimum two-hour workshop for individuals interested in basic personal finance skills, financial planning, setting, and achieving financial goals, consumer decision-making and spending, saving, and investing, money management, and using credit wisely.

The agency must deliver a curriculum provided by CHFA or created by the agency and approved by CHFA.

Financial Coaching

CHFA is seeking qualified agencies to help households improve financial stability through one-on-one financial coaching, achieve financial goals, and develop a tailored set of recommendations to help the household improve their financial position and pursue their short and long-term goals. The coaching objective is to help the households create healthy financial habits and goals ranging from day-to-day money management to planning for longer-term goals, identify the problem areas or challenges in the individual's finances, and develop strategies to overcome them.

The agency must provide this service in person, by telephone, or virtually over the internet. Financial Coaching includes, but is not limited to:

- a. Client intake, counseling agency's disclosures, and authorization form(s).
- b. Discuss values and identify barriers of your clients' current financial condition.
- c. Develop an ongoing assessment of the clients' current financial situations.
- d. Develop new or review existing spending plan with a review of pertinent financial documentation; including credit report review.
- e. Written action plan with timely follow-up communications.
- f. Assess and establish the client's short-term, mid-term, and long-term financial goals and outcomes with reasonable timelines.
- g. Provide education and guidance to support clients' action.
- h. Offer support and accountability to help clients reach their goals.
- i. Track, measure, review and report on clients' progress and accomplishments; and .
- j. Identify resources, tools and services of referral and discussion of alternatives.

Resolving or Preventing Mortgage Delinquency or Default

CHFA is seeking qualified agencies to conduct a minimum two-hour workshop for individuals and families who are seeking education on the consequences of default or foreclosure. The workshop must include the process of loss mitigation and establishing repayment plans, including Foreclosure Prevention Counseling sessions. Counseling agencies should have knowledge of loss mitigation, foreclosure prevention programs, including the State of Connecticut's Emergency Mortgage Assistance Program, foreclosure procedures and timelines.

The agency must use a curriculum provided by CHFA or created by the agency and approved by CHFA to ensure class objectives are met.

Foreclosure Prevention Individual Counseling

CHFA is seeking qualified agencies to conduct counseling services to homeowners who are delinquent or in danger of becoming delinquent on their mortgage. Counseling agencies must have knowledge of loss mitigation and foreclosure prevention programs, including foreclosure and bankruptcy procedures and timelines. Referrals for this service may be from CHFA, the Foreclosure Mediation Program, or any other referral resource.

The agency must provide homeowners at risk and facing foreclosure with assistance in identifying the causes and possible solutions to their financial issues.

The agency must work with lenders, servicers, mediators in the State of Connecticut Judicial Department, and others to formulate a loss mitigation action plan and proposal to resolve the delinquency or foreclosure, as appropriate.

The agency must provide Foreclosure Prevention Individual Counseling services in person, by telephone, or virtually over the internet. The services must include, but are not limited to:

- a. Client intake, disclosures, and authorization form(s).
- b. Budget verification and review of pertinent financial documentation, including hardship letter.
- c. Assess loss mitigation options, including the Emergency Mortgage Assistance Program and submit recommendations to the servicer or lender.
- d. Written action plan with timely follow-up communications.
- e. Identify additional referral services and discussion of alternatives.

Rental Education Workshop, including Rental One-on-One Counseling

CHFA is seeking qualified agencies to conduct a minimum two-hour workshop for individuals and families on navigating the rental process, identifying housing needs, tenant-landlord rights and responsibilities, eviction prevention, fair housing, and other general housing issues. The agency must use a curriculum provided by CHFA, or created by the agency and approved by CHFA to ensure class objectives are met.

The agency is encouraged to invite fair housing representatives, property management, and other industry professionals to share their expertise on tenancy.

The agency must disclose all fees that will or may be charged to their client before the commencement of counseling services. If the agency pulls credit reports, the charge to the client must be reasonable if the cost does not create a financial hardship for the client. The credit report fee must not exceed the actual amount charged by the credit-reporting agency.

The agency must provide **Rental One-on-One Counseling** services in person, by telephone, or virtually over the internet. These services include, but are not limited to:

- a. Client intake, counseling agency's disclosures, and authorization form(s).
- b. Rent delinquency.
- c. HUD rental and rent subsidy programs; other federal, state, or local rental Assistance.
- d. Fair housing.
- e. Landlord tenant laws.
- f. Lease terms.
- g. Housing search assistance.
- h. Budgeting for rent payments.

- i. Securing and assisting with locating alternate housing.
- j. Rent readiness assessment, including credit report review;
- k. Written action plan with timely follow-up communications; and
- l. Identify additional referral services and discussion of alternatives.

With each client, the counselor will formulate a rent assessment, budget analysis, action plan, and proposal to assist renters with their financial assessment needs, as appropriate.

Landlord Education

CHFA is seeking qualified agencies to conduct a minimum two-hour workshop for potential first-time homebuyers of a 2-4 family unit. The workshop will provide an overview on how to find reliable tenants, how to maintain the value of their property, and the overall responsibility of becoming a landlord.

The agency must use a curriculum provided by CHFA or created by the agency and approved by CHFA to ensure that class objectives are met.

Housing counseling agencies must meet the following criteria:

1. The agency must meet or exceed the minimum standards required by HUD and function as a private or public nonprofit organization.
2. The agency must be authorized to do business in, and have an office in the State of Connecticut, and must be registered with the Connecticut Secretary of State Office.
3. The agency must be in good standing under the laws of the state of the organization.
4. With respect to the service(s) that the agency is proposing to provide under this RFP, the agency must have been delivering such services for the past year.
5. At least half of the agency staff must have 6 months of counseling experience.
6. At least one of the agency's staff must be HUD certified.
7. The agency must have alternate formats available that provide accessibility to persons with disabilities.
8. The agency must have knowledge of CHFA mortgage loan products and guidelines.
9. The agency must have documentation evidencing adoption of the National Industry Standards for Homeownership Education and Counseling.
10. The agency must have the ability to conduct individual sessions if class registration and attendance do not warrant a classroom setting.

11. The agency must provide CHFA-approved materials to all attendees at no cost. Materials must be easily understood, available in different languages and sensitive to cultural diversity. Classroom presentation should incorporate visual materials, including a PowerPoint presentation and include volunteer professional presenters who have an expertise in the subject area.

In addition, each selected agency will be responsible for the following:

1. Maintain appropriate documentation, files, and reporting requirements as outlined by CHFA and the HUD Handbook 7610.1.
2. Provide certificates of completion or other evidence of counseling through a paperless tracking system for all clients who have successfully completed the training.
3. Use a HUD approved Client Management System (CMS). The qualified agency must provide monthly outcome reports to CHFA, either electronically or manually, as required.
4. Assist in the advertising and recruitment of class participants in your agency's geographic area.
5. Participate in meetings, trainings, and webinars to discuss the housing counseling programs and other relevant topics, as required.
6. Offer classes on weekday evenings and Saturdays to accommodate diverse schedules.
7. Schedule classes in advance and enter those schedules through the CHFA website.
8. Conduct classes at a conveniently located, handicapped-accessible facility, which can accommodate a maximum of twenty-five people at tables or desks. If the agency's facility can accommodate over twenty-five people and up to a maximum of fifty people at tables or desks, the agency must have at least one full time certified housing counseling instructor and a second qualified housing counseling staff member to facilitate and assist with the classes. If possible, the site should be accessible by mass transportation.
9. Provide alternative formats of in-person group education and one on one counseling in the event the agency is unable to conduct in-person classes.

EVALUATION CRITERIA

Housing counseling agencies will be evaluated based on their written responses to this RFP, additional written information as requested by CHFA and oral interviews, if any, including, but not limited to the following criteria:

- Experience of the agency
- Qualifications of personnel
- Organization and approach

- Fees
- Equal Employment Opportunity and Affirmative Action
- Connecticut presence
- Absence of conflicts or potential conflicts
- Location/geographic area

CHFA may select multiple agencies for the services described herein. No selected agency is guaranteed or ensured any number of contracts or proportion of business.

REQUESTED INFORMATION

All agencies must provide the following:

1. A brief description of your agency, its history, and areas of geographical business. Indicate the total number of staff and the team available to CHFA.
2. A summary of the key strengths and qualifications of your agency including staff years of experience serving as a housing counseling agency meeting or exceeding the minimum standards required by HUD. *(Your response to this question should not exceed one page).*
3. A description of your presence in Connecticut, if any, including corporate existence in Connecticut, whether formed in Connecticut or authorized to do business in the state. This may include, but not be limited to, information on the number of offices your agency maintains in Connecticut, the location of such offices, the number of Connecticut residents employed in those offices, payroll and corporate taxes paid in Connecticut. Also, include any participation by your agency in any civic or other non-profit activities, including any charitable contributions that your agency made in Connecticut. If your agency currently is not registered with the Connecticut Secretary of State, please indicate whether your agency will register if awarded this contract.
4. A summary of the professional background of any individuals who would be assigned to work with CHFA. Please indicate their probable areas of responsibility and the percentage of their time which would be available to provide the services set forth in this RFP.
5. Information, in tabular form, on the employee composition of your agency indicating the total number of employees and the total number and percentages of minorities and women employed and their titles.
6. Submit specific information regarding your agency's commitment to Affirmative Action and/or Diversity, Equity and Inclusion. Please include, at a minimum, policies and practices, including but not limited to hiring practices, and any information that would demonstrate your agency's commitment to expanding diversity in the workplace, including recruiting initiatives, retention and promotion efforts and ongoing assessment of your agency's progress with respect to underrepresented groups (e.g., in terms of ethnicity, gender, sexual orientation, disability, etc.). Please include your agency's most recent EEO-1 report if required to file.

7. Describe your agency's commitment to diversity, education and training of the next generation of workers in your profession. Please include:
 - a. A brief description of any internship programs your agency offers and the applicable percentage of the internships for the underrepresented groups.
 - b. A brief description of any scholarships your agency provides to students and the applicable percentage of the underrepresented recipients.
8. Does your agency have a written policy, program, or initiatives to foster business relationships with the underrepresented groups? If so, please provide details of the program and the percentage of business conducted with those groups.
9. If your agency is registered as a small or minority-owned business, please provide a copy of your certificate.
10. Identify the types of service your agency is submitting a proposal(s) for on **Exhibit A**, attached hereto and made a part hereof.
11. Describe any and all material lawsuits, legal or administrative proceedings or governmental investigations, criminal actions or law enforcement activities (including those by federal, state or local authorities, or self-regulatory organizations) or non-routine inquiries or investigations relating to you, your agency, or any of your affiliates, including any proceedings to which you, your agency, your affiliates or any of their respective officers, directors or employees are a named party or of which any of such has been the focus, that have occurred in the last three (3) years or that are currently threatened, including whether you, your agency, or any of your affiliates, or their respective officers, directors or employees have been censured by any regulatory body. Describe any such circumstances. Advise whether these investigations or proceedings will affect you or your agency's ability to complete the proposed transaction and perform the services in this RFP.
12. Describe your agency's knowledge of and experience with CHFA to include your most recent agency's work plan and a list of the service areas in which your agency can provide housing counseling services.
13. Evidence of nonprofit status and tax-exempt status under 26 U.S.C. Section 501(a) pursuant to Section 501(c) of the Internal Revenue Code of 1996 (26 U.S.C. 501(a) and (c)).
14. Evidence that your agency adopted National Industry Standards for Homeownership Education and Counseling. In addition, provide all current staff professional certifications.
15. Evidence of your agency's offering services in multiple languages, alternative modes of education counseling (e.g., Skype, webinars), including alternate formats that are accessible to persons with disabilities on **Exhibit A**.

16. Description of your agency's Client Management System (CMS) and how the CMS complies with CHFA housing counseling requirements.
17. The agency's most recent annual budget and most recent independent audit report.
18. A list of all leveraged funds exclusively allocated for the housing counseling programs.
19. Identify and provide evidence of the additional service areas your agency can provide for the proposed scope of services.
20. Provide the agency's transition or succession plan that ensures continuity of counseling services to consumers in the event your agency discontinues providing housing counseling services, becomes ineligible or does not receive continued funding from HUD or other funding sources.
21. Describe on **Exhibit A** whether you foresee any potential conflicts of interest arising from providing the described housing counseling services. If so, describe how your agency would address potential conflicts of interest.
22. Indicate on **Exhibit A** whether your agency ever been removed from an account prior to the expiration of its contract (i.e., been fired)? If so, please explain. If you wish, list the name of a third party with whom the Authority could discuss this termination.
23. An authorized signatory of any agency submitting proposals is required to execute and submit with the proposals and with any contract awarded in accordance herewith all applicable representations and certifications set forth on **Exhibit B**, attached hereto and made a part hereof, regarding:
 - Whistleblowing; Connecticut General Statutes §4-61dd
 - Gift and Campaign Contributions; Connecticut General Statutes §4-252, as amended by Public Act 21-76
 - Entities Making Investments in Iran; Connecticut General Statutes §4-252a, as amended by Public Act 21-76
 - Nondiscrimination; Connecticut General Statutes §4a-60 & Connecticut General Statutes §4a-60a, as amended by Public Act 21-76
 - Consulting Agreements; Connecticut General Statutes §4a-81
 - Campaign Financing Contributions; Connecticut General Statutes §9-612, as amended by Public Act 21-76

- Occupational Safety & Health; Connecticut General Statutes §31-57b

All of the above are attached hereto in full and incorporated herein on **Exhibit D**.

FREEDOM OF INFORMATION ACT

Please be advised that all information submitted in a proposal or in response to a request for additional information is subject to disclosure under the Connecticut Freedom of Information Act, as amended and judicially interpreted. If an agency believes that its response contains financial, trade secrets or other data that it claims should not be public (“Confidential Information”), the agency must identify specifically the pages and portions of its proposal or additional information that contain the claimed Confidential Information by visibly marking all such pages and portions. An entire response marked Confidential Information will not be accepted. If CHFA receives a request for an applicant’s Confidential Information, it will use its best efforts to notify the agency of such request and provide the applicant with a copy of any written disclosure request, *provided*, CHFA will not be liable to the agency or any other party for any failure to act as described herein. The agency may provide written consent to the disclosure or may object to the disclosure by notifying CHFA in writing, identifying in the notice the basis for its objection, including the appropriate statutory exemption(s) from disclosure. The agency shall be responsible for defending any complaint brought in connection with the nondisclosure, including, but not limited to, appearing before the Freedom of Information Commission, providing witnesses and documents as appropriate, and for payment of CHFA’s costs and expenses, including attorney fees.

SUBMISSION OF RESPONSES

The following requirements must be observed in the preparation and submission of a proposal:

1. All inquiries should be directed to RFP.RFQ@chfa.org no later than **Monday, November 27, 2023**. Agencies submitting a proposal should not contact members of the Board of Directors or other staff of CHFA, which may be grounds for elimination from consideration.
2. Responses to the Request for Proposals must be submitted electronically (not to exceed 25 MB) no later than **4:00 p.m. on Monday, December 11, 2023**, to Shelly Mondo at RFP.RFQ@chfa.org. Faxed responses will not be considered. Please indicate on the subject line: “RFP—Housing Counseling Services.”
3. Responses must include a cover letter signed by an individual authorized to enter into an agreement with CHFA on behalf of the agency which shall specify that the agency is responding to the RFP for Housing Counseling Services. Please also remember to include completed **Exhibit A (Checklist), Exhibit B (Representations and Certifications), and Exhibit C (OPM Form 1 and SEEC Form 10)**.

4. Selected agencies must comply with all state and federal laws applicable to CHFA including, but not limited to, ethics requirements, laws, procedures, and regulations and must execute CHFA statutory provisions, certifications and affidavits attached hereto.

CHFA reserves the right to:

- a. Reject any and all proposals received in response to this request;
- b. Waive or modify any irregularities in proposals received;
- c. Award contracts in any manner necessary to serve the best interest of CHFA and the State of Connecticut, without obligation to accept a proposal based upon the lowest fee schedule;
- d. Negotiate the fees and charges contained in any Proposal; and
- e. Request additional information as determined necessary or request some or all agencies responding to make oral presentations.

Each approved agency will execute a contract satisfactory to CHFA and will agree that it will comply with the provisions of the Connecticut General Statutes applicable to contracts with CHFA including, but not limited to, nondiscrimination and affirmative action provisions. Selected agencies will also be required to provide evidence of the agency's general liability, workers' compensation, umbrella and professional liability insurance in the amounts listed on **Exhibit D**. Failure to perform to the satisfaction of CHFA may result in the contract being terminated.

Thank you for your interest in the Connecticut Housing Finance Authority.

The Connecticut Housing Finance Authority is an Affirmative Action/Equal Opportunity Employer.