

Request for Qualifications: Questions & Answers

Homeownership Counseling and Foreclosure Preventions Services for the Massachusetts Homeowner Assistance Fund

- **Q: Will MHP consider an extension to the deadline for submissions?**
- A: MHP will extend the submission deadline from Friday, November 5th at 5pm to **Tuesday, November 9th at 5pm.**
- **Q: Our agency is a HUD-approved counseling agency but is not approved by CHAPA's Massachusetts Homeownership Collaborative. Are we still eligible to participate?**
- A: Yes. MHP will require all providers to be HUD-approved counseling agencies. The extent to which other selection criteria may disqualify applicants is subject to the number and strength of proposals, including geographic coverage areas these suggest.
- **Q: Are there guidelines for length of applicant's submission responses to the RFQ that we should be aware of?**
- A: No. Proposals that meet all of MHP's submission requirements are requested, regardless of length.
- **Q: Are there any restrictions or additional guidelines to the budget, either in the allowable expenses or presentation of the budget?**
- A: None at this time. Please present your proposed budget according to your best assessment with the limited data provided. Ultimate determinations of allowable expenses will be determined prior to contract execution.
- **Q: Regarding references, are you looking for references from agencies we work with, references from clients, or something else?**
- A: Please submit references from organizations that have worked with you and can represent your capacity to perform some or all of the RFQ's scoped services.
- **Q: What is the anticipated timeframe for this program? How soon do you anticipate rollout, and what, if any, spending timelines do you have for the funds? When is the contract/project anticipated to begin?**
- A: The program is intended to launch December 1, 2021 with an anticipated run between 12-24 months, depending on program efficiencies and average funding awards. At this time there are no spending deadlines in play.

MHP acknowledges that this is a short timeline and that providers will not be reasonably be expected to become fully operational by this date. However, this target date will be maintained to ensure that eligible HAF applicants will have access to the HAF online portal in order to begin the process of avoiding foreclosure actions. MHP expects providers to be available for incoming referrals by December 1st. MHP will provide resources and guidance to assist providers in preparing to meet this timeline as best they can.

- **Q: What will the client eligibility qualifications for participating in the program be (arrears/income requirements)?**
- A: All applicants will need to fall within 150% AMI, adjusted by household size and assessed in the city/town of their property, as designated by HUD. Initially all eligible applicants must be 90 days or more delinquent on their mortgage or eligible property expenses, including property taxes, insurance (including mortgage and flood insurance, if applicable), condominium fees or homeowner association dues (if applicable), and municipally-provided utilities. Applicants can go to www.mass.gov/haf to see eligibility criteria and access a pre-screening tool (currently in development).
- **Q: Will housing counseling agencies have access to the online portal?**
- A: Yes. Providers will be given system training and account access for all referred applicants in order to use account-specific data when offering services.
- **Q: Does the application assistance and support service need to be provided by a HUD certified counselor?**
- A: No. Application assistance does not need to be provided by a HUD-approved counselor, but providers should be prepared to ensure that every applicant referred to a provider and in need of assistance is able to successfully submit an application.
- **Q: In the reporting template that MHP is planning to provide, consideration for alignment with a HUD approved reporting system would be appreciated.**
- A: MHP will design the template to maximize compatibility with HUD's established reporting system.
- **Q: Is it possible to consider a cap on the number of cases referred for legal services per counseling provider, or a percentage?**
- A: MHP is amenable to incorporating feedback from providers and their proposals. We will amend our RFQ guidance to institute two caps per provider:
 - (1) No more than 10% of in-depth counseling clients of this program will be referred for legal services (provider may request quantitative data from MHP to manage this requirement as needed)

(2) The total funds expended on legal services do not exceed 50% of the total program funds supplied by MHP to the provider.

Further, MHP will adjust the per referral limit of \$1,500 to a limit of \$3,000 or an identified need for ongoing supportive services (detailed below). The provider should seek MHP's approval before referring a client for ongoing services or for any that surpass the initial \$3,000, including a brief description and justification of the ongoing services to be provided and an anticipated budget of needed services. MHP will consider late requests made in good faith, but the expectation is that our counseling providers and their legal service providers will establish processes to manage this requirement. Additionally, providers must agree to cease legal services to a homeowner within 30 calendar days of a request by MHP.

- **Q: What is the process for obtaining an approval by MHP? What criteria will be used to evaluate requests? Who is responsible for services exceeding \$1,500?**
- A: The provider should seek MHP's approval before referring a client for ongoing supportive services (detailed below) or those that surpass the initial \$3,000. The request should be made as early as possible in the attorney engagement process and should include a brief description of the needed services and an anticipated budget through completion. A point of contact at MHP will be named for this purpose, and the requested information and MHP's decision may be communicated via email. MHP will evaluate and approve or deny requests according to their consistency with established eligible uses of funds, as communicated in writing to providers through this RFQ, these questions and answers, and any subsequent contracts and written guidance to be provided.
- **Q: What do you see as an appropriate use of funds beyond the \$1500?**
- A: MHP considers the following ongoing supportive services made on the homeowner's behalf to be an appropriate use of funds:
 - o Initiating or responding to actions with the intent of preventing the foreclosure of their property
 - o Initiating or responding to bankruptcy actions with the intent of creating a sustainable outcome for the homeowner
 - o Initiating or responding to actions related to predatory lending practices, as identified by the counseling provider and described to MHP prior to any action taken
 - o Other actions taken with the prior approval of MHP
- MHP will not institute additional caps, but we will require that providers comply with any request by MHP to cease legal services provided to a client within 30 calendar days.
- **Q: Because we will be working with subcontracted legal provider, it may change our ability to submit invoices within 5 business days of the month. Is there any flexibility for consideration of this factor?**

- A: MHP will process legal service invoices submitted to MHP within five (5) business days of the month-end following the invoice date.

- **Q: Will funds be set aside for regions, or will funds be available first-come, first-served statewide?**

- A: Floor payments will be assessed regionally, according to a provider's designated service area and the number of potentially eligible applicants contained within. MHP will rely on third-party data supplied by the state to make that determination. Fee-for-service expenses will be offered on a first-come, first-served basis; but MHP may change the threshold for referrals to counseling agencies depending on the actual program expenditures extrapolated over the program's expected run to ensure that counseling funds will remain available for the duration of the program.