



*City Of Raleigh*  
*North Carolina*

**HOUSING & NEIGHBORHOODS DEPARTMENT**

**COMMUNITY DEVELOPMENT DIVISION**

**REQUEST FOR PROPOSALS**

**HOMEBUYER TRAINING PROGRAM**

**FISCAL YEAR 2015 – 2016**

**With possible renewal for**

**Fiscal Year 2016-2017**

## **Background**

The Community Development Division of the City of Raleigh Housing and Neighborhoods Department seeks proposals from HUD-certified persons or organizations to provide training to first time home buyers. Raleigh annually spends approximately \$11 million on housing and community development activities, including housing rehabilitation, second mortgages, housing development loans and support services for low to moderate income renters, homeowners and first time home buyers. Funding sources include federal Community Development Block Grant, HOME Investment Partnership funds, and local affordable housing bond funds.

Organizations and individuals that have at least one year of experience as a HUD-certified counseling agency or counselor may submit proposals.

## **Program Requirements**

The organization or individual must ensure the following goals are accomplished:

- Educate potential home buyers about the responsibilities of ownership including credit & debt counseling, the home buying process, pre & post homeownership issues, maintenance, budgeting, and avoiding predatory lenders,
- Expose attendees to City and other loan programs and affordable housing products,
- Draw participants from all areas of the Raleigh community,
- Deliver effective, helpful and useful presentations and counseling sessions,
- Develop, use, and report on an outcome driven tracking system for all attendees.

The organization or individual will be responsible for the following tasks:

- Receiving calls and providing information to those who are interested and referred by the City of Raleigh,
- Marketing the program within city limits (high priority item),
- Delivering all aspects of the program within the City of Raleigh limits,
- Accepting reservations for the classes and counseling,
- Providing Fannie Mae booklets and other handouts,
- Teaching HUD-approved curriculum for first time homebuyers on a monthly basis, at minimum and fulfill homebuyer training required by the HOME program.
- Providing a variety of services required to prepare families for homeownership. High priority items include: pre-purchase and post-purchasing counseling, debt management, mortgage delinquency and default resolution best practices training,
- Providing monthly activity reports to the Community Development Division,
- Providing post-purchasing tracking, counseling and follow-up assistance as needed to sustain home ownership,
- Providing special assistance as needed for City referrals,
- Monitoring and tracking participants' success in pursuing home ownership especially in City sponsored programs.

## **Proposal Requirements**

Proposals will be reviewed by CD staff for reasonableness. Please see Attachment 1 for detailed information on scoring criteria. The CD Division reserves the right to reject any and all proposals and/or ask for additional information and clarifications.

Applicants must use HUD's income definitions in the proposal and in reporting, if awarded the contract, unless CD staff directs otherwise. (See Attachment 2)

All applicants must submit the following information:

1. A one page cover/purpose letter outlining your proposal
2. A proposal that answers the following questions (maximum 4 pages). The proposal should be based on serving 200 households:
  - a. How you will provide the services in the program requirements section using HUD-certified trainers?
  - b. How will you provide the services to non-English speaking families needing this training?
  - c. How will you ensure trainers provide unbiased information that does not favor one product or program over another or favor a particular realtor/agency?
  - d. How will you advertise your services, particularly among low-income residents?
  - e. How will you determine household income of participants?
  - f. How will you provide ongoing support for attendees after the training?
  - g. How will you update your training to include new programs and initiatives from the federal government that may become available in the next 12 to 24 months?
  - h. What fees, if any, will you charge participants?
  - i. What will you charge the City for your services?
  - j. Where will you provide the training?
3. A short history and background of the organization or individual's experience
4. If you currently provide the services requested, a one page summary of your project's goals and outcome/performance tracking measures
5. Resumes of those who will provide or administer the training/counseling if those individuals are currently on staff
6. Brochures and other publications concerning the organization
7. Letters of support from other agencies using or funding your services
8. A fee for service structure and a project budget NTE \$73,500
9. Employer Identification Number (EIN) if applicable
10. DUNS number (required)
11. Current year budget
12. Audited financial statements within the last 2 years with any management letters or explanation of why the organization has no audits
13. Lists of current staff and board members

Partnerships/collaborative ventures are allowed but special attention should be paid to responsibility and monitoring procedures.

## **Submission Requirements**

One electronic copy of your proposal and all required documentation, (.pdf file preferred) should be delivered, or sent via email attachment, to the City of Raleigh Community Development Division by **3:00 PM on Tuesday, June 30, 2015**.

Via mail:

Amy Cole  
Community Development Division  
City of Raleigh  
310 West Martin Street  
P.O. Box 590  
Raleigh, NC 27602-0590

Via email:

[amy.cole@raleighnc.gov](mailto:amy.cole@raleighnc.gov)

Questions regarding this RFP should be directed to:

Amy Cole, CD Program Coordinator,  
(919) 996-6961 or [amy.cole@raleighnc.gov](mailto:amy.cole@raleighnc.gov)

The City of Raleigh reserves the right to change this process, and the timing of any step, based on its needs and on the responses to the RFP.

The City of Raleigh reserves the right to reject any and all proposals.

The City of Raleigh prohibits discrimination in any manner on the basis of race, color, creed, national origin, sex, age or handicap or sexual orientation and will pursue an affirmative policy of fostering, promoting and conducting business with women and minority owned business enterprises. The City of Raleigh has adopted a goal of 15% for participation by minority or women-owned businesses in order to reach the above stated goal.

## Attachment 1-Scoring Criteria

<b>Rating Criteria</b>	<b>Maximum points</b>
Project Design	50
Administration	20
Cost Effectiveness	30
<b>Total points available</b>	<b>100</b>

**Project Design:** Review and scoring of applicants' project structure and design, specifically, responses to the requirements contained in the Proposal Requirements Section, #1-2.

**Administration:** Review and scoring of applicants' plan to administer the project, specifically, responses to the requirements contained in the Proposal Requirements Section, #3-7.

**Cost Effectiveness:** Review and scoring of applicants' cost information, including cost reasonableness and comprehensiveness of program budget, specifically, responses to the Proposal Requirements Section, #8, and #12.

**Attachment 2-Income Limits**

**HUD Area Median Income Limits 2015**

	Family Size							
3/18/15	1	2	3	4	5	6	7	8
<b>Percent of Area Median Income</b>								
10%	\$5,520	\$6,310	\$7,100	\$7,880	\$8,520	\$9,150	\$9,780	\$10,410
20%	\$11,040	\$12,620	\$14,200	\$15,760	\$17,040	\$18,300	\$19,560	\$20,820
<b>Extremely Low - 30%</b>	\$16,600	\$18,950	\$21,300	\$24,250	\$28,410	\$32,570	\$36,730	\$40,890
40%	\$22,080	\$25,240	\$28,400	\$31,520	\$34,080	\$36,600	\$39,120	\$41,640
<b>Low - 50%</b>	\$27,600	\$31,550	\$35,500	\$39,400	\$42,600	\$45,750	\$48,900	\$52,050
60%	\$33,120	\$37,860	\$42,600	\$47,280	\$51,120	\$54,900	\$58,680	\$62,460
65%	\$35,880	\$41,015	\$46,150	\$51,220	\$55,380	\$59,475	\$63,570	\$67,665
70%	\$38,640	\$44,170	\$49,700	\$55,160	\$59,640	\$64,050	\$68,460	\$72,870
<b>Moderate - 80%</b>	\$44,150	\$50,450	\$56,750	\$63,050	\$68,100	\$73,150	\$78,200	\$83,250
90%	\$49,680	\$56,790	\$63,900	\$70,920	\$76,680	\$82,350	\$88,020	\$93,690
100%	\$55,200	\$63,100	\$71,000	\$78,800	\$85,200	\$91,500	\$97,800	\$104,100

Amounts represent yearly gross income adjusted for family size.

HUD Income definitions:

- Extremely low income: 30% of Area Median Income (AMI)
- Low income: 50% AMI
- Moderate income: 80% AMI