



Request for Proposal

Funding Application for 2025 Chapter 206 Regional Foreclosure Education Center and Foreclosure Prevention/ First-time Homeownership Education/Counseling Programs

Overview:

Pursuant to Chapter 206 of the Acts of 2007, An Act Protecting and Preserving Homeownership, the Massachusetts Legislature approved the appropriation of funds for grants in support of first-time homeownership counseling programs and for Regional Foreclosure Education Centers.

Funding is possible through administrative fees associated with the licensure of loan originators according to chapter 255F of the Massachusetts General Laws. The Commissioner of Banks has the discretion to adjust the total dollar amount available for distribution depending on actual revenues collected from loan originators' license renewals for the 2024 calendar year; the Division notes that per the legislative appropriation, not more than \$1,550,000 from the revenue received from administrative fees associated with the licensure fees and from civil administrative penalties collected under said chapter 255 shall be expended for this grant program. If needed, some additional supplemental funding may be sourced from the Division of Banks' Mortgage Settlement Trust. Grants shall be awarded through a competitive application process under criteria determined by the Division of Banks (Division).

Applicable Procurement Law:

- Grants - MGL c. 7A, § 7; St. 1986 c. 206, § 17; 815 CMR 2.00

Eligibility Requirements:

The Division will accept funding proposals from entities meeting the following eligibility requirements:

1. Registered with the Commonwealth's procurement system prior to submitting a grant proposal (see www.commbuys.com for registration instructions).
2. Previously awarded Chapter 206 Regional Foreclosure Education Centers and First-Time Homeownership/Foreclosure Prevention Grants in the prior five (5) years. This includes organizations that have received Chapter 206 funding as a sub-grantee of a Regional Foreclosure Education Center.
OR,
Alternatively, an organization may be eligible *as a new applicant* if certified as a Community Development Corporation (CDC) by the Commonwealth's Department of Housing and Community Development (DHCD), or a recipient of the Collaborative Seal of Approval by the Massachusetts Homeownership Collaborative, administered by CHAPA.¹
3. If the applicant is a prior Chapter 206 grantee, it must have a satisfactory record of completion of all stipulated grantee requirements from prior Chapter 206 grant agreement(s), including the submission of program evaluation reports to the Division.
4. Self-identification as either a Regional Foreclosure Education Center or Consumer Counseling

¹ Subject to annual review of funding availability.
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Agency with a focus on foreclosure prevention counseling and/or first-time homeownership education programs (this may include financial literacy workshops/programs and/or financial education workshops for first-time homeowners or homeownership counseling).

5. Providers of programming/activities encompassing one or a combination of the following services:
 - a. Foreclosure prevention counseling services, including modification assistance.
 - b. First-time homeownership education or counseling and/or financial literacy or financial education workshops.
 - c. Counseling for non-traditional or high-cost loans (aka sub-prime products).

Funding for item c will be available to grantees upon submission of receipts and signed certifications of counseling services provided to a first-time homebuyer considering a high cost or sub-prime loan product. Cost verifications and receipt for services rendered will be submitted via e-mail to the Division of Banks at chapter206grants@mass.gov.

Regional Foreclosure Education Center Eligibility:

Additional eligibility requirements are necessary for Regional Foreclosure Education Centers. The Division will accept funding proposals from Regional Foreclosure Education Centers meeting the following eligibility requirements:

1. Provider of outreach activities beyond its own locality actively serving more than three neighborhoods, communities, or cities with foreclosure prevention services.
2. Employer of at least two (2) staff members assigned to foreclosure prevention programs.
3. Recipient of additional funding from state, federal, or other funders for foreclosure-related programs.

Agencies/organizations identified as sub-grantees under a Regional Foreclosure Education Center's grant proposal may not apply for duplicative funding under a separate grant application. If applying for additional funding, sub-grantees must ensure proposed services are distinctive from those provided under the auspices of the Regional Foreclosure Education Center's application by servicing either a different target population, and/or rendering a new activity, such as first-time homeownership educational services.

Scoring Criteria

There are four (4) scoring factors. Please read each factor carefully and follow this requirement outline in the submitted proposal.

The maximum score allotment per proposal is 100 points scored across factors 1 through 4. Proposals must score a minimum of 80 points to remain under funding consideration. All scores are based on the quality of the work-plan, comprehensive budget, evaluation/tracking method of program participants, and the narrative of the previously awarded Chapter 206 grant impact. Higher scores can be attained by providing concise and detailed responses to all required questions of the relevant outlined criteria in the online application form.

All proposals will be reviewed and scored through a competitive review process. Each review group will be comprised of staff members from the Division.



Scoring Factor 1 – Grant Experience/Accomplishments: Maximum 30 Points

The Division's review groups will examine the applicants' past performance, organization staffing, and program related accomplishments. The Grant Experience/Accomplishments section of the application proposal must include:

- **Introduction and overview of your organization**, including a mission statement and summary of current programs available to the community.
- **List of personnel** involved with the proposed work-plan, along with their position titles. List and job descriptions for any vacant positions that will be filled using Chapter 206 funding. Disclosure of any licensed loan originators.
- **Details of program-related accomplishments** including a narrative of achievements specifying how your organization will build on those accomplishments to address program deficiencies or future outreach constraints. How many clients were served and outcomes in 2024 using Chapter 206 grant funds or, if not a prior year grant recipient, how many foreclosure prevention and/or first time homebuyers were counseled, on average, annually for the past five (5) years and the outcomes.
- Describe your **organization's experience** negotiating with lenders or with first-time homeownership classes and/or foreclosure counseling including managing complex loan modification cases.

Scoring Factor 2 – Outreach, Work-plan, and Outcomes: Maximum 30 Points

The Division's review groups will examine organizations' detailed outreach, implementation, and evaluation processes to demonstrate the use and application of funds, expected outcomes, and program reporting/monitoring practices. The Outreach, Work-plan, and Outcomes section of the application proposal must:

- Identify your organization's **target population** and **provide community or regional data** to support the need for funding.
- Provide a detailed **outreach and work-plan**, including timelines, expected attendance, expected client outcomes, and **proposed efforts** to reach desired outcomes and provide timeframes for expected outcomes.
- Explain the **progress of prior efforts** and whether target populations (particularly low-and-moderate income individuals or families) have been helped or assisted through previous outreach.
- If applicable, include **ideal best practices** to solve foreclosure loan modification constraints.
- If applicable, include a **list of foreclosure prevention or first-time homeownership outreach events** in collaboration with the Division, the Office of Consumer Affairs and Business Regulation, or other state organizations involved in foreclosure prevention or first-time homeownership efforts that were held during the previously funded Chapter 206 grant period.

Scoring Factor 3 – Program Budget: Maximum 20 Points

The program budget must include other direct revenues raised for the program in order to leverage Chapter 206 funding, as well as in-kind services or contributions to support the longevity of the program. The Program Budget section of the application proposal must include:



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- **Narrative detailing other funding** your organization is currently applying, with anticipated dates for award decisions. Include in the narrative an explanation of funding which your organization has already been awarded.
- **Specific line items for all items using Chapter 206 funding.** *Do not merge all activities into one line item under "Chapter 206" program.*
- If budget includes **"fringe" or "indirect costs,"** specify the **activities/costs included in those general categories** within the budget narrative. Fringe/indirect costs must not exceed twenty-five percent (25%) of the Chapter 206 program budget.
- **If your organization is a Regional Foreclosure Education Center, the budget should include the amount of funding being allocated for sub-grantee/affiliate organizations,** along with subcontract amounts. The budget narrative must reflect how third-party organizations will utilize the funding.

Scoring Factor 4 – Performance Tracking and Evaluation: Maximum 20 Points

The Division's review groups will examine organizations' grant reporting requirement response, client tracking, and reporting processes. The Performance Tracking and Evaluation section of the application proposal must include:

- List of all **program evaluation reports** submitted to the Division during the previous funding period, along with actual submission dates for each report. The grant review team reserves the right to examine reports previously filed with the Division as part of the review and scoring process.
- List of **outreach events** done independently or in collaboration with other organizations involved in foreclosure prevention or first-time homeownership efforts during the previously awarded grant period.
- Explanation of how staff will **track new client intakes and monitor client progress and outcomes.** Please note if a database or other software to maintain client information and services rendered is being utilized.
- Description of the **use of previously collected program data for the implementation of current services and the development of programs.**

Funding Considerations:

Funding for any contract resulting from this RFP is conditioned upon receipt of appropriated funds. Funding is intended for the 2025 calendar year, and the Division notes that the appropriation provides that "that the division may expend revenues of not more than \$1,550,000 from the revenue received from administrative fees associated with the licensure fees and from civil administrative penalties collected under said chapter 255F" for this program. Grant awards will be processed prior to the contract end date listed on the grantee contract, which is reflective of the Commonwealth's fiscal year. Funding is intended for the use of programs and activities stated in Chapter 206 of the Acts of 2007, An Act Protecting and Preserving Homeownership, section 1.

Funding may be denied if:

- Previous grantees have failed to meet reporting deadlines, failed to submit accurate reports as instructed by the Division, and/or due to limited program capacity based on prior funding history.
- The Division determines a prior grantee has not provided foreclosure prevention or first-time

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homeownership services in a manner whereby consumers are protected from predatory lending practices, financial fraud, and/or unfair or deceptive practices.

Submission Instructions:

All proposals must be submitted to the Division through the online form, including the required attachments, by 5:00pm on January 17, 2025. Funding decisions will be announced in Spring 2025, with all contracts signed prior to June 30, 2025.

The Division will not accept proposals if the following items are missing:

1. Completed [online application form](#) including:
 1. **Cover letter** signed by an individual with signatory authority within the organization specifically stating the type of funding requested, e.g. applying for Regional Foreclosure Education Center funding; First-time Homeownership Counseling funding; and/or applying as an individual foreclosure prevention counseling agency for related services. The cover letter should also reference if funding will be used for a combination of services: foreclosure prevention counseling and first-time homeownership programs (this may include financial literacy workshops/programs and/or financial education workshops for first-time homeowners).
 2. **Disclosure**, through the online form question, of any licensed loan originator and/or mortgage broker compensated by your organization or sub-grantee for services or activities referenced as part of this grant application.
 3. **Line item program budget** including additional funding (match-funding required for Regional Education Center foreclosure programs).
 4. **IRS 501 c.3 tax-exempt certification**.
 5. Your organization's **W-9** and **EFT forms**, if you are a new applicant or if any update is needed. Please note that if an update is needed, your agency must email the Division at chapter206grants@mass.gov by Friday January, 17th, 2025 so we can request updated forms be sent from the Comptroller of the Commonwealth's office.

Proposals must meet all the submission requirements of this RFP. Responsive proposals meeting the submission requirements will be evaluated, scored, and ranked by the review team according to the evaluation criteria. Additional information may be requested for evaluation purposes.

Questions pertaining to the RFP must be submitted via COMMBUYS before 5:00 pm January 6, 2025.

If you have questions or issues in submitting the online form, you may email chapter206grants@mass.gov for assistance.

Any submission that fails to meet the submission requirements of the RFP will be found non-responsive without further evaluation unless the evaluation team, at its discretion, determines that the non-compliance is insubstantial and may be corrected. In these cases, the evaluation team may allow the applicant to make minor corrections to the submission.

Estimated Grant Calendar:

RFP Activity	Date	Time
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Deadline to receive questions in response to RFP	January 6, 2025	5:00 pm EST
Deadline for electronic proposal submission	January 17, 2025	5:00 pm EST

Grant Award Administration:

Following the evaluation process, the Division will notify successful applicants of their selection for funding. The Division will also notify applicants whose proposals will not receive funding. Notifications will be sent via e-mail to the person listed as the grant program contact.

- Organizations awarded a Chapter 206 grant will be notified by the Division in writing of the grant award amount. The Division will also execute and send the grant contract. The individual listed on the grant contract must sign and date the contract and return it to the Division. Upon receipt of the contract, the Division will complete the accounts payable process.
- Awarded grantees must provide semi-annual evaluation reports, including a narrative of program activities, updated budget, outcomes, and challenges limiting the implementation of proposed objectives, if any. Instructions and deadlines will be included in the grant award letter.

Awarded grantees may be required to participate in foreclosure workshops or other outreach activities scheduled by the Massachusetts Office of Consumer Affairs and Business Regulation and/or the Division during the grant cycle.

Entities Eligible to Use the Resulting Contract and Contract Duration:

- Limited User Contract – Restricted to Use by Issuing Entity Only.
- The Contract will be executed for the 2025 calendar year, twelve (12) months; January 1, 2025 through December 31, 2025.
- Any contracts executed as a result of this RFP do not have renewal options.

Bid Amendment Deadline:

The Division reserves the right to make amendments to the Bid after initial publication. It is each applicant's responsibility to check COMMBUYS for amendments, addenda, or modifications to this Bid, and any Bid Q&A records related to this Bid. The Division and the Commonwealth accept no responsibility and will provide no accommodation to Bidders who submit a Quote based on an out-of-date Bid or on information received from a source other than COMMBUYS.