

# **Office of Massachusetts Attorney General Martha Coakley**



## **Request for Proposals (RFP)**

### **Attorney General's HomeCorps: Assisting Homeowners at Risk of Foreclosure or Eviction Grant**

**Release Date:** March 3, 2014

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**Letter of Intent Deadline:** March 21, 2014

**Response Deadline:** April 3, 2014

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## **Request for Proposal (RFP)**

Release Date: March 3, 2014

Letter of Intent Deadline: March 21, 2014

Response Deadline: April 3, 2014

Grantor: Office of Massachusetts Attorney General Martha Coakley

Address: One Ashburton Place, Boston, MA 02108

RFP Name: Assisting Homeowners at Risk of Foreclosure or Eviction

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Utilizing funds recovered by the AGO through a [nationwide state-federal settlement over unlawful foreclosures](#), the Office of Massachusetts Attorney General Martha Coakley (AGO) is pleased to announce the *HomeCorps Assisting Homeowners at Risk of Foreclosure or Eviction Grant*, which is designed to extend the work of the first in the nation [HomeCorps program](#).

As the HomeCorps program has evolved over the past 18 months, the AGO has determined that combining both loan modification advocacy and borrower recovery/homelessness prevention services under one program overseen by a Master Grantee will best optimize resources and provide the most comprehensive and seamless services to distressed homeowners.

Applications are requested from qualified Massachusetts organizations with the expertise and capacity to serve as the *HomeCorps Assisting Homeowners at Risk of Foreclosure or Eviction* Master Grantee.

The Master Grantee would coordinate and oversee a statewide program which works directly with families and individuals facing foreclosure and eviction. While the full spectrum of homelessness prevention services is detailed in the “anticipated services” sections of this RFP, it is projected that the majority of services provided to homeowners (approximately 80- 90%) supported by this grant program will focus on assisting with loan modification related services.

*For the purposes of this RFP, the term “Master Grantee” is interchangeable with “applicant” and “Sub-Grantee” refers to the agencies where Housing Counselors will be employed and does not refer to individual Housing Counselors.*

**Responsibilities of the Master Grantee:**

The Master Grantee will be responsible for all phases of oversight of the statewide *HomeCorps Assisting Homeowners at Risk of Foreclosure or Eviction* program including, but not limited to: accepting referrals for services and providing levels of supervisory and administrative/operational support sufficient to ensure the highest levels of service delivery and quality controls consistent with the scope and scale of this program.

While creating a tracking system/ database for oversight of all casework/ referrals and implementing appropriate Information Technology (IT) components will be integral to the success of this program, it is not expected that these details would be finalized for this application. Upon receiving notification of a grant award, the Master Grantee and the AGO will discuss how to approach IT needs and will collaboratively determine database/IT solutions for the awarded program, which will be in compliance with M.G.L. Chapter 93H and 93I.

In addition, the Master Grantee will serve as the fiscal agent for the program and is responsible for the timely completion of all required programmatic and financial reports to the AGO and instituting practices which ensure rigorous programmatic and fiscal oversight of all sub-grantees. All services delivered by Master Grantee and sub-grantees as part of this grant program will be delivered at no cost to all eligible clients.

The Master Grantee should propose a plan to provide homelessness prevention services statewide via a sub-grantee network of full-time equivalent (FTE) housing counselors. The number of housing counselors is anticipated to be between eight (8) and fifteen and must be employed by a United States Department of Housing and Urban Development (HUD) certified agency. For more information, please refer to the [HUD Housing Handbook](#) and [24 CFR Part 214](#). The proposed plan should also include the responsibilities of a homelessness prevention counselor who will serve to help housing counselors connect clients with other wraparound services, as further detailed in this RFP.

The final decision regarding sub-grantees (including the number of housing counselors and the physical locations where services will be provided) will be determined via a subsequent competitive process conducted in consultation with the AGO. See anticipated timeline on page 7.

For purposes of this grant response, the Master Grantee should propose: (1) guiding principles including criteria for sub-grantee selection; (2) a description of a proposed competitive sub-grantee selection process; and (3) a timeline for the selection of the sites and counselors. The applicant should not specifically identify sub-grantee sites or personnel at this time.

**Services Provided by the Master Grantee:**

*Master Grantee will be responsible for all phases of program oversight, including but not limited to:*

- Creating a system/database for oversight of all referrals which safeguards personal information – see Massachusetts General Law Chapter 93H and regulations under [201 CMR 17](#).
- Compiling all data relative to loan modifications, borrower outreach, referrals, and other activities;
- Distributing and tracking all referrals to counselors;
- Implementing appropriate Information Technology (IT) components, as determined in conjunction with the AGO;
- Providing supervisory and administrative/ operational support sufficient to ensure the highest levels of service delivery and quality controls consistent with the scope and scale of the proposed program;
- Overseeing a network of full-time housing counselors (the number of which is anticipated to be between eight (8) and fifteen), at several sub-grantee HUD-certified agencies;
- Overseeing a human services/homelessness prevention counselor who will help housing counselors connect clients to other wraparound services, which include but are not limited to: referrals to anti-poverty agencies, legal services, social and mental health services, and monetary stabilization assistance;
- Ongoing communications, quality control, training and site visits to counselors as needed;
- Receiving referrals from AGO HomeCorps loan modification specialists, AGO HomeCorps legal services organizations, and from the general public;
- Referring borrowers who are seeking loan modification advocacy to the AGO when appropriate;

- Using a resource directory provided by the AGO to refer borrowers to recovery sites and to sources for stabilization payments and relocation assistance;
- Conducting outreach to the general public regarding availability of grant-funded services to prevent homelessness;
- Collecting programmatic and fiscal reports from all counselors; and
- Serving as the fiscal agent for the program, being responsible for the timely completion of all required programmatic and financial reports, and instituting practices which ensure rigorous programmatic and fiscal oversight of all sub-grantees.

### **Services to be Provided by the Sub-Grantees:**

#### *Administrative Responsibilities:*

- Accepting and tracking all referrals;
- Completing all required programmatic and financial reports;
- Maintaining case records on clients served, including up to date loan modification statuses for each case; and
- Communicating with Master Grantee, with the AGO, and with other agencies as needed.

#### *Services, which will be delivered free of charge to clients, may include but are not limited to:*

- Conducting outreach about the availability of services (including outreach to the general public via mass media (including any use of social media) and to agencies which may encounter clients facing foreclosure and/or eviction);
- Providing financial education services, such as reviewing income and expenses, helping clients establish a budget, explaining various options (such as loan modification, short sale, deed in lieu of foreclosure, bankruptcy, etc.);
- Explaining what documents would be needed for a loan modification application;
- Explaining the loan modification process and timelines;
- Providing assistance to complete and submit a loan modification application;
- Advocating on client's behalf with lenders and loan servicers;
- Providing homelessness prevention services for those clients who will need to relocate due to foreclosure, including providing guidance on obtaining housing, housing search support, case management, benefits advocacy, and referrals to potential financial stabilization resources;

- Providing referrals to anti-poverty agencies, legal services, and/or social or mental health services as needed; and
- Helping clients navigate the process with any chosen option(s) listed above.

### **Qualifications of Sub-Grantees and Housing Counselors:**

*Qualifications and expectations for sub-grantees (the agencies to be contracted with the Master Grantee) include but are not limited to:*

- Sub-grantee agencies must be HUD-certified;
- Capacity to manage and supervise the housing counselors working on this grant program.

*Qualifications and expectations of housing counselors employed by sub-grantees:*

- Ability to mediate successfully between servicers and borrowers;
- Proven ability to secure loan modifications for eligible borrowers;
- Preference should be given to those with a J.D. or significant experience in real estate or housing law;
- Preference should be given to those who speak and understand Spanish, Portuguese, or Haitian Creole; and
- Superior interpersonal, organizational and customer service skills.

### **Anticipated Support from, and Collaboration with, the AGO:**

*While the Master Grantee and sub-grantees can expect to receive training at the beginning of the grant period (and support throughout), it is expected that the grant program will be progressively independent from the AGO. Support and collaboration will include, but is not limited to:*

- Upon receiving this grant award, the AGO and the Master Grantee will work together to determine the best IT system;
- The Master Grantee can expect to work collaboratively and in ongoing consultation with the AGO;
- The Master Grantee will be provided a designated AGO primary point of contact for the duration of the grant period to provide support and consultation on all phases of program delivery;
- The Master Grantee and sub-grantees can expect to receive training from the AGO on the HomeCorps model;

- The Master Grantee and sub-grantees will receive templates/ examples of best practices regarding systems for triaging requests for assistance as well as best practices regarding loan modification and advocacy with servicers;
- At the beginning of the grant, the Master Grantee can expect to receive data from the AGO relative to the number and geographic location of requests for assistance from homeowners facing foreclosure or eviction; and
- While no portion of this grant award will be allocated to funding stabilization payments and monetary relocation assistance, the AGO will assist the Master Grantee in identifying such resources throughout the Commonwealth.

#### **The Successful Applicant and Proposed Budget:**

- The AGO anticipates awarding one statewide *HomeCorps Assisting Homeowners at Risk of Foreclosure or Eviction Grant* of up to \$1.5 million for one year, at the sole discretion of the AGO;
- Final budget for this grant program will be determined by the AGO in its sole discretion and the grant award may be higher or lower than the budget proposed by the applicant;
- Funding will be given to the applicant which demonstrates the capacity and expertise to provide the greatest cost-effective and timely delivery of homelessness prevention services with the greatest level of geographic coverage across Massachusetts (in relative proportion to the number of foreclosures suffered in those sections of the Commonwealth); and
- Evidence of capacity of the applicant to meet all fiscal and programmatic oversight as detailed herein is required.

#### **Important Dates and Submission Information:**

- **Letter of Intent:** Please submit a letter of intent as an e-mail attachment to [AGOfgrants@state.ma.us](mailto:AGOfgrants@state.ma.us) by 4 p.m. on Friday March 21, 2014. The Letter of Intent simply needs to: (1) identify the applicant organization; (2) provide a contact person; and (3) state the organization's intention to submit a grant proposal. Applicants will receive data from the AGO (during the week of March 24, 2014) relative to the number of and geographic location of requests for assistance from homeowners facing foreclosure or eviction for program planning purposes.

- **Questions:** Questions regarding this RFP may be submitted to AGOgrants@state.ma.us by email, no later than 4 p.m. Tuesday April 1, 2014. All questions received and answers provided regarding this RFP will be posted on our website, [www.mass.gov/ago/grants](http://www.mass.gov/ago/grants).
- **Due Date:** Proposals must be submitted no later than 4:00 p.m. on Thursday, April 3, 2014. All applicants will receive an email notification confirming receipt.
- **Stylistic Requirements and Submission Instructions:** Proposals are to be delivered as email attachments to [AGOgrants@state.ma.us](mailto:AGOgrants@state.ma.us). Proposals will not be accepted via any other delivery method. When submitting your grant proposal, please include “*HomeCorps Assisting Homeowners at Risk of Foreclosure or Eviction Grant*” in your email subject line. Proposals must be written in 12 point font and double-spaced. The cover sheet, the budget narrative and the line-item budget are not included in the 15 page grant narrative page limit. Applications that are not received, in full, by the deadline and/or do not meet the stylistic requirements will not be considered.
- **Other Important Dates:**
  - Master Grantee selected by April 11, 2014
  - Sub-Grantees to be identified no later than May 9, 2014
  - HUD-certified counselors identified no later than June 20, 2014
  - Grant Year will be from July 1, 2014 – June 30, 2015
  - Trainings with Master Grantee and Sub-Grantees begins July 1, 2014
- **Reasonable Accommodation:** Applicants with disabilities who seek reasonable accommodation, which may include the receipt of this RFP information in an alternative format, must communicate such requests by email no later than Monday, March 10, 2014.
- **Programs Eligible to Apply for Funding:** Applications will be accepted from organizations which have the capacity to provide services throughout Massachusetts. The Master Grantee and sub-grantees must be non-profit organizations, in good standing with all reporting requirements of both the Internal Revenue Service and with the [Attorney General’s Non-Profit & Public](#)



[Charities Division](#). Additionally, the selected Master Grantee must have the ability to contract with HUD-certified agencies.

**Grant Application Checklist:**

These documents can also be found at: [www.mass.gov/ago/grants](http://www.mass.gov/ago/grants).

- ☐ [Grant Cover Sheet](#)
- ☐ 15 Page Grant Narrative
- ☐ [Budget Worksheet](#)
- ☐ Budget Narrative

**Overview of Requirements of a Complete Grant Application**

- I. **Grant Cover Sheet:** The Grant [Cover Sheet](#) must be completed in its entirety, including two points of contact for the grant as well as a program abstract which may be used for press releases, website announcements or other public information uses.
  
- II. **Grant Narrative/Project Description:** This should be no more than 15 pages, double spaced, in 12 point font, and should include the following information:
  - a) **Organizational Information:** A brief description of the applicant, its leadership structure, the organization's mission statement and service area. Please describe any previous (or current) experience of the organization with providing services proposed.
  
  - b) **Program Activities:** A detailed description of all of the specific work and/or activities of each of the components of the services anticipated to be provided by the Master Grantee.
  
  - c) **Plan to Select Sub-Grantees:** The Master Grantee/applicant should detail its methodology, timeline, and criteria for selecting sub-grantees and should provide supporting evidence for why each criterion is important. The final selection of sub-grantees will be determined by the AGO in consultation with the applicant. Please note: applicants should not list any potential sub-grantees as part of this proposal, as they must be selected through a competitive process.

- d) **Program Goals, Objectives, Outcomes:** Provide a detailed description of how the grant program will attain its proposed results regarding loan modifications and other services, including:
- Specific activities (including outreach activities), operational goals, objectives, and outcomes;
  - Goals that are specific, measureable, attainable, relevant, and time-bound; and
  - A timeline, in which institutional capacity to expeditiously provide proposed services, is demonstrated. Applicants should be sure to incorporate and detail administrative plans within the timeline, as well as the plan to progressively work independently from the AGO. Timeline should start shortly after award notification on April 11, 2014 and should end June 30, 2015. It should also be reflective of target dates on page 7 of this RFP.
- e) **Supplementation:** A statement affirming that this grant will supplement (and/or expand) and not supplant current efforts.
- f) **Measurement, Tracking, and Quality Control:** While creating a tracking system/ database for oversight of all referrals and implementing appropriate Information (IT) components will be integral to the success of this program, it is not expected that these details would be finalized for this grant application. Upon receiving notification of grant award, the Master Grantee and the AGO will discuss how to approach IT needs and will collaboratively determine database/IT solutions for the awarded program, which will be in compliance with M.G.L. Chapter 93H and 93I. Therefore, in order to build upon the applicant's current model, a description of current reporting processes should be detailed, including:
- Who the applicant reports to, how frequently, and what is reported;
  - Who reports to the applicant, how frequently, and what is reported;
  - Feedback mechanisms currently in place;
  - Any information relevant to the effectiveness of the applicant's current measurement, tracking, and quality control efforts.
  - A description of the methods and tools that will be used to measure, track, and evaluate the applicant's success, including information on methods used to ensure quality control;
  - Who will be responsible for measurement, tracking, and quality control; and

- g) **Priority:** The applicant should confirm that, in providing the services proposed, priority will be given to borrowers referred from the AGO for assistance. The application should also explain how it intends to implement these priority requirements.

### **III. Budget**

Applicant should submit a Budget Worksheet and Budget Narrative for a budget of up to \$1.5 million for one year. Budget documents do not count towards the 15 page limit. Although in kind resources are not required, applications that are cost-effective and have strong cost-benefit ratios (“cost per unit of service”) are more likely to be funded. Both the Budget Worksheet and the Budget Narrative should detail how much will be allocated to the proposed budgets of the Master Grantee and how much will be allocated to sub-grantees.

**Budget Worksheet:** Provide a detailed one year budget proposal explicitly stating the exact amount requested. Applicants may use the [sample worksheet](#) as is, adapt it in any way, or use another preferred format.

**Budget Narrative:** Provide a budget narrative including a detailed description of how grant funds will be utilized and a description of any financial and/or in kind resources leveraged (if applicable). This narrative should be no more than two (2) pages double-spaced.

#### **Additional Information Regarding this RFP and the RFP Process:**

- The AGO reserves the right to extend the deadline and/or reopen this RFP for any reason; the right not to make any grants; and the right to cancel this RFP for any reason.
- **Updates to this RFP:** Any changes/corrections to any part to this RFP will be posted on [www.mass.gov/ago/grants](http://www.mass.gov/ago/grants). It is the applicant’s responsibility to check this web page frequently for any updates related to this grant.
- **Public Records:** All responses and information submitted in response to this call for applications are subject to the Massachusetts Public Records Law, M.G.L. Chapter 66, section

10, and Chapter 4, section 7, subsection 26. Any statements in submitted responses that are inconsistent with these statutes shall be disregarded.

**Additional Information Relevant to Master Grantee:**

- **Master Grantees will be required to maintain careful financial controls over, and account for the expenditure of, grant funds, including:**
  - Compiling all data relative to funded programming;
  - Ongoing communications and quality control; and
  - Provision of quarterly program and fiscal reports to the AGO. Quarterly reports will include an update on activities or services delivered, evaluation activities and/or findings, assessment of progress towards goals and objectives, a description of challenges encountered, and key successes.
- **Amendment Requests:** Any program or budgetary changes must be approved by the AGO in advance of execution.
- **Disbursement of Grant Funds:** Direct payments will be made by Electronic Funds Transfers to the Master Grantee; 25% of the grant award will be disbursed at the commencement of the grant and 25% will be disbursed at three-month intervals. Disbursements are contingent upon the timely submission and approval of all required quarterly program and financial reports; unexpended funds must be returned to the AGO.

For more information, please refer to the AGO website at [www.mass.gov/ago/grants](http://www.mass.gov/ago/grants). Questions should be directed to [AGOgrants@state.ma.us](mailto:AGOgrants@state.ma.us).