

Office of Massachusetts Attorney General Andrea Joy Campbell



Request for Proposal (RFP)

**Neighborhood Renewal Division's
Receivership Expense Assistance for Creating Housing (REACH)**

*Partnering with communities to revitalize neighborhoods,
equitably preserve existing housing and create affordable housing*

Release Date: March 31, 2025

Response Due Date: May 9, 2025

Project Start Date: July 1, 2025

Project End Date: June 30, 2029

Amended on April 23, 2025

Neighborhood Renewal Division's
Receivership Expense Assistance for Creating Housing (REACH)
Grantor: Office of Massachusetts Attorney General Andrea Joy Campbell
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Utilizing funds recovered by the Office of Massachusetts Attorney General (AGO) through a [nationwide state-federal settlement over unlawful foreclosures](#), Attorney General Andrea Joy Campbell is pleased to re-launch the **Neighborhood Renewal Division's, Receivership Expense Assistance for Creating Housing (REACH)**. Previously known as the Abandoned Housing Initiative Receivership Fund (AHIR), the new phase of this fund will provide enhanced financial assistance to receiverships aimed at revitalizing distressed neighborhoods, promoting homeownership, expanding affordable housing opportunities, and combatting the negative impacts of vacant and distressed properties on neighborhoods. Funds will be utilized in partnership with the AGO's [Neighborhood Renewal Division](#) and municipal neighborhood revitalization projects.

Program Goals & Priorities

Applications are requested from organizations with the capacity to act as a Fund Administrator which would coordinate and oversee a regional or statewide program to administer revolving loan funds to receivers. The AGO seeks to identify and approve one or two Fund Administrators. If two Fund Administrators are selected, each will administer funds in its respective region, to be determined based on the demonstrated capacity and interest of applicants. Preferred regional organization would be as follows:

- West Region Counties:
 - Berkshire, Franklin, Hampden, Hampshire, Worcester;
- East Region Counties:
 - Barnstable, Bristol, Dukes, Essex, Middlesex, Nantucket, Norfolk, Plymouth, Suffolk.

The goal of the program is to increase the capacity of receivers to finance the rehabilitation of distressed and abandoned properties. Fund Administrators should propose an effective plan, based upon the documented need in their service area, to:

- Use the award to leverage additional funding to support the rehabilitation of abandoned residential properties and the creation of safe and affordable housing; and
- Provide services necessary to make eligible properties habitable.

Responsibilities of Fund Administrators

Regardless of award size, all Fund Administrators will be obligated to maintain tight financial controls over, and account for the expenditure of funds, including:

- Compiling all data relative to funded programming;
- Providing ongoing communications and quality control;
- Providing quarterly program/fiscal reports to the AGO on a timely basis;
- Completing end-of-fund program, fiscal, and utilization reports; and
- Ensuring that projects funded under this program are a part of a municipally-supported and

AGO approved strategic neighborhood redevelopment plan.

Consideration will be given to applicants who maintain a working knowledge of residential property receivership in Massachusetts whose programs are most likely to affect the largest number of properties. Additional consideration will be given to programs that also exhibit the ability to obtain additional financing to expand the impact of these resources.

Awards made by Fund Administrators to receivership projects carry the following program requirements:

- \$250,000 maximum award in the form of a loan to the applicant;
- Award may include interest charged at a rate of no higher than the Federal Funds Rate plus 1.5% however Fund Administrators are encouraged to evaluate whether interest is appropriate and, if so, at what rate for projects with financial feasibility challenges due to conditions or location;
- Loan terms consistent with housing rehabilitation programs typically funded with state or federal funds;
- Up to 10% of award may convert into a grant to the project if the property rehabilitation is economically unfeasible from the outset or if the project encounters unforeseen financial challenges during rehabilitation;
- For receivership projects intended to result in the creation of an affordable residential unit¹:
 - The Fund Administrator may not charge interest on the Award;
 - Up to 15% of the award may convert into a grant to the project if the property rehabilitation is economically infeasible from the outset or if the project encounters unforeseen financial challenges during rehabilitation;
- Projects or award amounts outside AGO award requirements will obtain approval from the AGO;
- Reservation of the AGO's right to approve rehabilitation projects that fit within NRD's mission to revitalize neighborhoods, equitably preserve existing housing and create affordable housing and to reject projects that do not meet the above-stated requirements or NRD's stated mission.

Eligibility

The following are eligible recipients to serve as the Fund Administrator:

- Massachusetts Community Development Corporations (CDC);
- Massachusetts Community Development Financial Institutions (CDFI);
- Municipal Governments;
- Municipal Housing and Redevelopment Authorities; and
- Quasi-public agencies with the capacity to manage funds, significant community

¹ An "affordable residential unit" is a residential unit with a long-term deed restriction requiring the owner meet the requirements of an Income Eligible Household as defined by the United States Department of Housing and Urban Development and/or the Massachusetts Executive Office of Housing and Livable Communities.

development experience, and a commitment to stabilizing properties and neighborhoods in their identified region.

Non-profit applicants that are public charities (generally speaking, public charities have 501(c)(3) status) must be in full compliance with the statutory requirements set forth in G.L. ch. 12, secs. 8E and 8F, and G.L. ch. 68, sec. 19, including initial registration and filing of annual financial reports with the AGO's Non-Profit Organizations/Public Charities Division. Public charities must also comply with obligations and reporting requirements set by the Internal Revenue Service. As of September 2023, the Non-Profit Organizations/Public Charities Division requires all charitable registrations and annual filings to be made through the Charity Portal. Please find more information [here](#).

Funding

This RFP is subject to and contingent upon the availability of funds. Applicant budgets may or may not be funded in their entirety, or at all. All funding decisions will be at the discretion of the AGO. It is expected that \$2 million will be available for up to two Fund Administrators. Applicants are asked to propose a funding level of up to \$1 million, commensurate with the range of activities and the proposed impact of their efforts - such as the predicted number of properties to receive services and predicted geographic reach of the program. Funds may only be used for the rehabilitation of residential dwellings or mixed-use properties as determined at the discretion of the AGO to meet the overall purposes of the NRD or a municipally-supported strategic neighborhood redevelopment plan.

Fund Administrators may retain the interest obtained through the repayment of loans. In addition, Fund Administrators may use no more than 5% of the total award towards administrative costs. Administrative costs can be claimed quarterly in equal amounts for the life of the fund. Final budgets will be determined by the AGO in its sole discretion. Fund amounts may be higher or lower than those proposed by the applicant.

Duration

Funds will be awarded for two years from the date of award and may be subject to an extension of an additional two years at the discretion of the AGO. Unexpended funds remaining at the end of the fund term must be returned to the AGO within 45 days. Unexpended funds include funds held by the Fund Administrator at the close of the fund term even if they have been previously loaned out and repaid to the Fund Administrator.

Money that is encumbered by the Fund Administrator for a project prior to the end of the funding term need not be returned to the AGO at the end of the term. Similarly, loans extended during the funding period need not be returned to the AGO at the end of the funding term. Rather, such funds will be considered "trailing funds" and shall be returned either on the immediate repayment of an individual project loan to the Fund Administrator or on a biannual schedule agreed upon with the AGO. Any trailing funds must be documented and submitted with an estimated repayment schedule upon the expiration of the funding term.

The Fund Administrator is responsible for prompt payment of any trailing funds and must notify

the AGO of the payment amount, payment type (electronic funds transfer or check), and payment date at least one business day ahead of the transaction.

Cash Flow and Disbursement of Funds

Fund disbursements will be issued to award recipients by Electronic Funds Transfer, provided that all necessary contract and periodic reporting documents are received by the established deadlines. No paper checks will be issued. A disbursement schedule will be determined by the AGO after the selection of administrators.

Submission Instructions

- Applications with accompanying proposals must be delivered electronically through the AGO's online grant application website by 5:00 P.M. on May 9, 2025.
- Interested applicants may access program information and application details at the [AGO's Current Grant Opportunities website](#).
- Applications received after the deadline will not be reviewed.
- Applications will not be accepted in any other format.
- New applicants will be asked to create a free online account. Any applicant that has applied for any AGO grant using the [AGO's Grant Applications Portal](#) may log into its existing account. All applicants should confirm their contact information is current on their applicant profiles.
- Once applicants have started an application, the application may be saved and returned to later.
- Confirmation of Receipt: Applicants typically receive an email confirmation within 48 business hours. If a confirmation is not received, please email the AGO Grants Team at AGOgrants@mass.gov.

If the applicant experiences issues with the [AGO's Grant Applications Portal](#), they should email AGOgrants@mass.gov or call (617) 963-2797 for assistance. The AGO encourages applicants to upload documents in advance of the deadline to avoid last minute submission issues

Evaluation

Program proposals and application components will be evaluated on criteria that includes the following:

- Applicant's capacity to administer a revolving loan and grant funds to receivers;
- Applicant's ability to provide documented data-driven evidence of need; and
- Geographic diversity of applicant (intention is to provide resources across the state or at least, a wide region within the state).

Questions

Programmatic questions regarding this RFP may be submitted to NeighborhoodRenewal@mass.gov, only until 5:00 p.m. on May 2, 2025. All other questions may be submitted to AGOgrants@mass.gov. When submitting your question(s), please include "NRD Receivership Fund" in the email subject line. Questions received and answers provided

regarding this RFP will be posted on the AGO's website here: <https://www.mass.gov/grant-opportunities>.

Reasonable Accommodation

Applicants that seek reasonable accommodation, which may include the receipt of the RFP information in an alternative format, must communicate such requests in writing to AGOgrants@mass.gov, no later than 5:00 p.m. on May 2, 2025.

Expectations and Requirements for Award Recipients

- Awards are contingent upon the applicant satisfactorily completing all necessary documents (see below) by the deadlines established by the AGO.
- Any changes to a program or budget, at any time during the funding period, must be requested in writing by award recipients and must be approved, in advance, by the AGO.
- All funds must be used in a manner consistent with the applicant's response to this RFP, which shall become part of the Scope of Services agreement.
- Award recipients must complete a final report. The final report template and due date will be provided by the AGO during the funding term.
- At its sole discretion, the AGO may require award recipients to provide programmatic documentation or financial records related to their funding awards.

Required Commonwealth Contract Documents

The following documents, completed without alteration, will be required as part of the *application submission*:

- Request for Taxpayer Identification Number and Certification (W-9)
- Electronic Funds Transfer (EFT) Form
- Nonprofits must submit one of the following unless they are exempt from filing with the AGO's Non-Profit Organizations/Public Charities Division (NPCD):
 - Their most recent filing package submitted to NPCD;²
 - A current Certificate of Solicitation issued by NPCD; or
 - A current Letter of Good Standing issued by NPCD.

Links to blank W-9 and EFT forms will be provided in the online application form.

The following documents will be required upon any notification of an award at a deadline established by the AGO and *should not be submitted with the application*:

- Standard Contract Form
- Scope and Services Agreement
- Contractor Authorized Signatory Listing

² The package should include the applicant's Form PC, IRS Form 990/990-EZ/990-PF and, as applicable, a CPA's review report or an audited financial statement.

No AGO funds will be disbursed unless the necessary documents are submitted by the deadlines established by the AGO.

Public records

All submitted responses and information are subject to the Massachusetts Public Records Law, M.G.L. c. 66, § 10, and M.G.L. c. 4, § 7, cl. 26. Applicants should not submit any personal, medical, or other sensitive information.

Updates to this RFP

Any changes/corrections to any part to this RFP will be posted on <https://www.mass.gov/grant-opportunities>. It is the applicant's responsibility to check this web page frequently for any updates.