



Homeownership Education & Counseling Unified Request for Proposals Application

Anticipated Grant Term: December 2025 to September 2027

Application deadline: Monday, May 12, 2025, 12 p.m. Central Time

NOTE: This document is for reference only. Grant applications must be completed on the [Cvent Application Website](#). Refer to the [Homeownership Education & Counseling Unified Request for Proposals \(RFP\) Application Instructions](#) for more information, including submission instructions.

Applicant Information			
Name of Organization			
Legal Organization Name (if different from above)			
Organization Address	Street Address:		
	City:	State:	Zip:
Authorized Representative (Main program contact)	Name:	Title:	
	Telephone:	Email:	
Secondary Contact Person (We'll contact this individual if the Authorized Representative is unavailable)	Name:	Title:	
	Telephone:	Email:	

<p>Authorized Contract Signer</p> <p>(Individual(s) authorized to enter into/execute contracts as indicated in a Board Resolution, bylaws, or other organizational document.</p>	Name:	Title:
	Telephone:	Email:
<p>Grant Use</p> <p>(See definition of these programs in Homeownership Education & Counseling Unified RFP Application Instructions)</p>	<p>Choose all that apply:</p> <p><input type="checkbox"/> Homeownership Education, Counseling and Training (HECAT)</p> <p><input type="checkbox"/> Enhanced Financial Capability Homeownership Program (Homeownership Capacity)</p>	
<p>Total Requested Grant Award</p> <p>While there is no maximum proposal amount for this Application, available funds are limited.</p> <p>Applicants requesting \$50,000 or more (per program) must participate in a more extensive grant monitoring and financial reconciliation process</p>	<p>HECAT Grant Award Request: \$</p> <p>Homeownership Capacity Grant Award Request: \$</p>	
<p>Geography</p>	<p>Choose all that apply:</p> <p><input type="checkbox"/> 7-County Metropolitan Area</p> <p><input type="checkbox"/> Greater Minnesota</p> <p><input type="checkbox"/> Statewide</p> <p><input type="checkbox"/> Tribal Nation(s)</p>	

<p>Target Geography</p> <p>As applicable, describe the specific neighborhood(s), city(ies), county(ies), region(s), Tribal Nation(s), and/or Statewide geography that this proposal focuses on.</p> <p>Limit 100 characters (Approximately 15 words)</p>	
<p>Target Communities</p> <p>Briefly list the constituencies, populations, and/or groups that this proposal focuses on.</p> <p>Limit 200 characters (Approximately 30 words)</p>	
<p>Service Delivery</p> <p>Will the proposed services be delivered in person, virtually, or through a combination of both?</p>	<p>Choose all that apply:</p> <p><input type="checkbox"/> In person</p> <p><input type="checkbox"/> Virtual</p>
<p>Describe how services will be offered, including any tools, platforms or locations that will be used to ensure accessibility and effectiveness for your clients.</p> <p>Limit 200 characters (Approximately 30 words)</p>	

<p>Programs your organization is requesting funding for</p>	<p>Choose all that apply:</p> <p>HECAT:</p> <p><input type="checkbox"/> Homebuyer Education</p> <p><input type="checkbox"/> 1:1 Homebuyer Services: Homebuyer Advising</p> <p><input type="checkbox"/> 1:1 Homebuyer Services: Financial Wellness</p> <p><input type="checkbox"/> Home Equity Conversion Mortgage (HECM) Counseling Foreclosure Prevention Advising</p> <p>Homeownership Capacity:</p> <p><input type="checkbox"/> Enhanced Financial Counseling</p>
<p>HECAT Applicants Only</p> <p>Indicate the curriculum you will use</p> <p>If other, please provide the name of the curricula you plan to use and details about the content, methodology, and how it aligns with industry standards.</p>	<p>Only one response may be selected:</p> <p><input type="checkbox"/> Home Stretch</p> <p><input type="checkbox"/> Pathways Home</p> <p><input type="checkbox"/> Realizing the American Dream</p> <p><input type="checkbox"/> Other*</p> <p>* Currently, Home Stretch, Pathways Home, and Realizing the American Dream are the only approved curricula. If you propose to use different curriculum, it must be reviewed and approved by Minnesota Housing. See the “<i>Application Checklist</i>” section within the <i>Homeownership Education & Counseling Unified Request for Proposals (RFP) Application Instructions</i> for information on how to submit the curriculum for review.</p>
<p>Language Access</p> <p>List the languages in which the proposed services will be offered:</p>	

<p>Address when you would use language interpretation and/or translation to create access:</p> <p>Limit 400 characters (Approximately 60 words)</p>	
<p>Does this proposal include subgrants to one or more subgrantee(s) and/or hiring consultants/contractors?</p> <p>Is your organization proposing to fund other organization(s) or contractor(s) to provide direct client services? This means passing funds received under HECAT on to organizations/contractors that will also be providing HECAT-related services in partnership with your organization. The applicant organization will be responsible for management and oversight of any direct service partnerships.</p>	<p>HECAT Applicants</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p>If yes:</p> <p>A. Name(s) of the partner organization(s) and/or contractor(s):</p> <p>Be sure to include these partner organizations in the Vendor Relationships worksheet in the Application for Funding Workbook.</p> <p>B. Specify the roles and responsibilities of each partner organization and/or contractor and why this collaboration is a good fit</p>

<p>Does this proposal include subgrants to one or more subgrantee(s) and/or hiring consultants/contractors?</p> <p>Is your organization proposing to fund other organization(s) or contractor(s) to provide direct client services? This means passing funds received under Homeownership Capacity on to organizations/contractors that will also be providing Homeownership Capacity-related services in partnership with your organization. The applicant organization will be responsible for management and oversight of any direct service partnerships.</p>	<p>Homeownership Capacity Applicants</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p>If yes:</p> <p>A. Name(s) of the partner organization(s) and/or contractor(s):</p> <p>B. Specify the roles and responsibilities of <u>each</u> partner organization and/or contractor and why this collaboration is a good fit</p>
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APPLICATION QUESTIONS

Instructions: Please use plain language wherever possible. Explain any technical terms that would not be commonly understood by the general public.

Organizational Capacity

1. **Capacity to Delivery Proposed Services:** Describe your organization's experience and capacity to deliver each of the services you propose to administer (ex: homebuyer education, advising, financial coaching).
 - Include examples of past program delivery and outcomes achieved.
 - If you are proposing a service that you have not previously been funded for, describe the steps your organization has taken to prepare or build the necessary capacity to deliver this service effectively.

Community Partnerships and Outreach

1. **Community Partnerships:** What communities and groups does your organization work with? How do these partnerships help more people access your programs? Provide examples, such as partnerships and initiatives with local schools, faith organizations, legal aid, and social service providers.

2. **Community Outreach:** How will your organization make sure its services reach people who might not otherwise participate? Explain how you connect with these communities, including specific outreach and marketing efforts like attending local events or using media such as social media, websites, radio, TV or print ads.
3. How will you track and measure the success of your outreach efforts?

Equity

Are you a Tribal Nation or Tribal Business Entity? If yes, your application will receive automatic points for the Equity Section.

Yes; skip all questions in this section and move to the Qualifications and Past Performance section.

No; continue to question 1&2.

1. How does your organization make sure its services are culturally and linguistically appropriate for the community it serves? Provide examples.
2. How does your organization build trust with clients and make sure the support you provide is understanding, non-judgmental, and focused on each person's specific needs?

Qualifications and Past Performance

For **HECAT** applicants that are currently funded, we will evaluate progress towards goals and outcomes using the results reported in HomekeeperMN for the current grant period through 3/31/2025.

For **Homeownership Capacity** applicants that are currently funded, we will evaluate progress towards goals using the results reported in the Data Collection System for the current grant period through 3/31/2025.

For applicants requesting funding in a **new program** or **program area**, we will assess your experience running similar programs.

If you are **not currently funded** or are a returning applicant requesting funding for a new program area, please complete the section below.

1. Describe the number of households your organization served from **10/1/2024-3/31/2025** in similar programs. These programs should align with those described in the Organizational Capacity section at the start of the application.

Homeownership Capacity Program Design and Delivery

Homeownership Capacity Applicants Only

1. **Program design:** There are three Program Performance Thresholds for clients who participate in the Homeownership Capacity Program: Intake, Program Completion, and Program Outcome. Explain how your organization will approach financial education and coaching services at each performance threshold:
 - Intake
 - Program Completion
 - Program Outcome
2. What strategies will you use to help clients navigate credit, loan debt, and wealth-building?
3. Will your financial education and coaching programming help clients explore how emotions, habits, and biases can impact finance? If yes, provide examples, such as teaching Maslow's hierarchy of needs, using financial trauma-informed coaching, or strategies to address skepticism and mistrust toward financial institutions.
4. **Long term coaching:** What methods will your organization use to keep clients engaged, reduce drop-off rates, and provide continual services, even during coaching transitions?
5. **Post program support:** How will your program determine when a client has become more financially empowered and is ready to move towards their financial goal(s)?
6. What support will be offered to a client after program completion? Provide examples, such as educational opportunities specific to post-home purchase, referrals to workforce or career development programs, referrals to other services identified by the client, and opportunities for ongoing communication.

Funding Workbook

Instructions: All applicants must complete and submit the Application for Funding Workbook for each source of funds they are applying for. If applying for funding from both HECAT and Homeownership Capacity, applicants must complete and submit separate workbooks for each program.

Download the HECAT [Application for Funding Workbook](#).

All tabs listed below must be completed according to the instructions in the Workbook.

- General Info
- Staff Exp & Training
- Leverage

- Staff Salaries
- Budget
- Vendor Relationships

Download the [Homeownership Capacity Application Funding Workbook](#)

All tabs listed below must be completed according to the instructions in the Workbook.

- General Info
- Proposed Goals
- Staff Exp & Training