

State of Minnesota

Minnesota Housing Finance Agency



REQUEST FOR PROPOSAL

HomeHelpMN Community Connectors

Date Posted: September 22, 2021

- Responses must be received by 5:00 p.m. central daylight time on October 12, 2021
- Late responses will not be considered
- This document is available in alternative formats emailing mn.housing@state.m.us.

Background and Overview

The COVID-19 Homeowner Assistance Fund was established under section 3206 of the American Rescue Plan Act of 2021. Minnesota Housing Finance Agency (“Minnesota Housing”) requests proposals to provide engagement and outreach services to support the HomeHelpMN COVID-19 Homeowner Assistance Fund program. The HomeHelpMN program will assist individual homeowners struggling with mortgage or related housing costs due to impacts from the COVID-19 pandemic. Eligible income-qualified homeowners include manufactured housing homeowners and Contract for Deed holders. This program will deploy \$128 million in federal funds made available through the U.S. Department of Treasury. For more information about the overall program, please visit [this site](#). For more information about Minnesota Housing’s proposed program, please see the [Program Concept](#).

Through this Request for Proposals (RFP), Minnesota Housing seeks to contract with community-based organizations to serve as HomeHelpMN Community Connectors to reach eligible Minnesota homeowners, including manufactured housing homeowners, that otherwise

may not learn about, be aware of, or access the HomeHelpMN program. Successful applicants will be those organizations with established longstanding, trusted relationships in communities experiencing higher than average homeowner delinquency rates. Community Connectors will outreach to and create a safe environment for homeowners to learn about and understand how to access the HomeHelpMN program through a non-judgmental approach.

COVID-19 has exacerbated housing disparities affecting Socially Disadvantaged Individuals*, including Black, Indigenous, and Communities of Color, refugees and immigrants, and low-income communities. Consequently, these communities are disproportionately behind on their mortgage. Notably:

- Homeowners with incomes at or below 100% of AMI account for around 85% of households that are behind on their mortgage.
- Black and Indigenous homeowners and homeowners of color are about three times as likely to be behind as white/non-Latinx homeowners.
- Black homeowners are about six times more likely to be behind than white/non-Latinx homeowners.
- Delinquency rates are 8% (compared to 5%) in ZIP codes where a majority of Black, Indigenous, and People of Color reside.

For these same communities, housing discrimination, discriminatory, and predatory lending has created profound distrust in the mortgage and lending industries. Trusted community-based organizations are critical partners to inform, engage and empower homeowners to access the assistance they need through HomeHelpMN. Community Connectors will complement other marketing and outreach efforts by moving from awareness to providing the engagement, information, and the support necessary for homeowners to apply for and maintain participation in the HomeHelpMN program.

The program will target households who are:

- at or below 100% of area median income, and
- Socially Disadvantaged Individuals (“SDI”)* (see Definitions section below. SDI includes Black, Indigenous, Communities of Color, low-and moderate-income households, limited English speakers, and others).

HomeHelpMN Guiding Principles

- 1. Human Centered:** Uses strategies that build empathy and understanding to serve homeowners that might otherwise be left behind – geography, ability, language and those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual qualities.
- 2. Anti-racist:** Uses intentional race equity strategies in design and delivery to actively dismantle structures that perpetuate disparities to achieve equitable outcomes.
- 3. Focused:** Is focused on mitigating homeowner displacement due to financial hardship associated with the coronavirus pandemic.

4. **Straightforward:** Minimizes stress, complexity, and uncertainty throughout the process for the customer.
5. **Accountable:** **The program structure is transparent, timely, and flexible** to ensure program accountability.
6. **Meaningful Engagement:** Engages trusted **critical partners** led by organizations led by and working for communities most impacted** to realize equitable outcomes.

Primary Grantee Responsibilities

Minnesota Housing will develop and supply some limited batch marketing materials (supplies of 50 or fewer marketing materials) for Grantees to use in outreach and engagement efforts but will rely on the expertise and creativity of each Grantee to identify the most effective outreach approach to reach and best serve their community. Minnesota Housing understands that targeted outreach will look different for each Grantee.

Grantee Responsibilities Include (but are not limited to):

1. **Develop and implement a focused outreach workplan:**

Grantees will develop a focused outreach workplan outlining activities that:

- Create program awareness for to the identified target populations above, who may be least likely to apply.
- Provide multiple communication options to engage and communicate with community; including text, telephone, email, mail and in person, as needed.
- Provide support and advocacy for households seeking to learn more about the program and application process.

2. **Engagement and Information-sharing:**

Grantees will convene a minimum of five engagement sessions to inform their community about the program, address any questions and concerns, and describe how to prepare for the application process

Grantees will use marketing and training materials designed by Minnesota Housing and its vendor to amplify messaging through their networks and to promote informational engagement sessions.

3. **Support and Advocacy:**

Grantees will provide small group and/or individual support by creating a safe space to discuss the homeowner's household's challenges and concerns, provide support and encouragement, offer basic program information including supporting prospective homeowners with next steps to take with pre-screening eligibility and to make a warm and trusted connection to the HomeHelpMN program.

If a homeowner is facing challenges or feeling discouraged during the HomeHelpMN application process, the Grantee can serve as a sounding board for the homeowner and partner with Minnesota Housing to help them troubleshoot, and review any customer service concerns or barriers with Minnesota Housing.

4. **Coordination with Minnesota Housing and other HomeHelpMN contracted entities:** Grantees will participate in regularly held required meetings (at frequency to be determined from weekly to monthly) with Minnesota Housing staff to facilitate two-way communication, answer questions, and provide feedback about customer experience and strategies for continuous improvement.

Grantees will also coordinate with Minnesota Housing, as necessary, to facilitate communication with the HomeHelpMN contractors for information sharing, and process improvement, and evaluation. Activities could include providing feedback on overall program marketing and targeting and participation in focus groups.

Estimated Available Funding and Timeline

Up to \$375,000 in federal resources are anticipated to be available for eligible applicants to inform, engage, empower, and refer targeted homeowners who are delinquent on their mortgage and other housing related payments to the HomeHelpMN program. The HomeHelpMN program is expected to operate between fall 2021 and fall 2025, depending on when the assistance is exhausted.

Minnesota Housing anticipates funding 10 to 15 organizations through this RFP. The maximum grant amount is \$60,000 for a grant term of up to two years. Please see the Financial Review section below for the financial documents required based on the grant request amount. Applicants are strongly encouraged to request the funding amount that matches the scale of the activities. Requests of smaller amounts are welcomed.

TIMELINE

- Launch RFP: September 22, 2021
- Informational Webinar (Recorded version will be posted [here](#)): September 30th, 2021, at 10:30 a.m.
- Question and Answer Session for Applicants: October 8, 10:00 a.m. to 11:00 a.m. (questions and answers will be posted [here](#))
- Application Deadline: Must be received by October 12, 2021 at 5:00 p.m.
- Finalist Interviews: November 9-10, 2021
- Application decisions: on or after November 19, 2021

Eligible Applicants

Eligible Applicants represent organizations that are able to:

- Demonstrate deep, longstanding, and trusting relationships with communities that are least likely to know about and/or access the HomeHelpMN program;
- Display how they are able to uniquely tailor and disseminate information to homeowners who may be delinquent on their mortgage and/or other housing related expenses; and
- Engage with and provide support to individuals in a culturally and linguistically relevant manner. Providers with Hmong, Somali and Spanish skills are encouraged to apply.
- Demonstrate they are able to comply with all applicable federal requirements associated with this funding sources, including data privacy, monitoring, reporting, debarment and suspension, Title VI, and fair housing requirements.

Eligible Applicants include the following types of organizations:

- Non-profit, 501c(3),community-based organizations
- Neighborhood groups and organizations
- Faith-based organizations (funding may not support “inherently religious” activities)
- Any Federally recognized Tribal Nation in Minnesota and Tribal-affiliated entities

Ineligible Activities and Organizations

Ineligible Activities:

- Developing marketing materials
- Assisting homeowners in completing and submitting HomeHelpMN applications
- Homeownership and/or foreclosure prevention counseling services
- Financial coaching & counseling services

Ineligible Organizations:

- For-profit entities
- Organizations currently funded by Minnesota Housing through the Enhanced Financial Homeownership Capacity program and/or the Homeownership Education Counseling and Training program, are not eligible to apply for funding through this RFP. Grantees or subgrantees for separate contracts for HomeHelpMN housing and financial counseling are also ineligible. Minnesota Housing wants organizations funded through these programs to be able to focus on financial education and foreclosure prevention counseling services.

Eligible Uses

Grant funds may be used for program costs and administrative costs. Program costs may include the following:

- Program staff salaries and fringe benefits for those doing direct program work.
- Expenses incurred to facilitate information engagement sessions.
- Equipment, such as Personal Protective Equipment (PPE), used to directly support the HomeHelpMN program.

Administrative costs may include direct or indirect costs not to exceed 10% of the total Minnesota Housing award. Indirect costs, as defined by 2 C.F.R.200.56, are subject to Minnesota Housing's total administrative cost cap of 10%. Examples of eligible direct and indirect administrative costs include the following:

- Reasonable technology expenses necessary to reach and support the intended communities. (Direct cost)
- Generally, costs associated with facilities and organizational administration. (Indirect cost)

Definitions

***Socially Disadvantaged Individuals:** are those whose ability to own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Under federal Treasury guidance, indicators of impairment under this definition include being a:

- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society
- resident of a majority-minority Census tract;
- individual with limited English proficiency; or
- resident of an Indian reservation.

****Communities Most Impacted:** as defined in Minnesota Housing's [Strategic Plan](#) are the people more likely to be impacted by housing instability including: lowest Income (e.g. \leq 30% of area median income), People of Color, Indigenous Individuals, LGBTQ+, People Experiencing Homelessness, People with Disabilities, Immigrants, Large Families, Seniors, Children, people facing barriers and/or limited choices due to: poor credit, limited savings, criminal history, prior evictions, transitioning out of foster care, prison, other systems.

Reporting Requirements

Grantees will be required to provide timely and consistent reporting to Minnesota Housing.

Performance outcome reporting will be required initially on a monthly basis and may move to quarterly if deemed appropriate by Minnesota Housing. Successful reporting is required for payment approval. Grantees will be responsible for reporting on the following types of performance outcomes, in addition to qualitative feedback that will be gathered:

- Number of homeowners referred to the HomeHelpMN program.
- Number of homeowners who accessed the HomeHelpMN website in preparation for the application process.
- Number of informational and engagement sessions facilitated.
- Number of attendees at each informational engagement session.

Grantees may be paid a fixed award with payments prorated over the life of award. Payment requires approved monthly performance reports described above and budgets reports that demonstrate reasonable progress towards their contract work plan.

Grantees will be subject to monitoring requirements which will include, but are not limited to, a review of program and administrative records related to their budget.

What criteria will proposals be reviewed for?

The application will be worth 100 points and scored as follows:

Applicant Qualifications, Experience & Capacity	<ul style="list-style-type: none"> • Past experience engaging and providing information to community members about getting assistance for specific issues, including government assistance, if applicable. • Ability to work with and establish trusting relationships with households experiencing high stress or trauma or who have been discriminated against or marginalized in government systems. • Extensive community networks and long-standing, trusting relationships with communities meeting the SDI definition. • Sufficient staffing and administrative capacity to carry out grant activities without compromising existing programs of the organization. 	<p>60</p>
Scope of Work & Outcomes	<ul style="list-style-type: none"> • A clear plan that includes strong recommendations for effective engagement, recommended approaches, activities, timelines and key partners for the HomeHelpMN program. • Activities and strategies will be successful in achieving the purpose of the grant. 	<p>15</p>
Communities Most Impacted & Equity	<ul style="list-style-type: none"> • Effective strategies that are tailored to reach and maximize the participation of SDI and Communities Most Impacted and those least likely to access the program. • The organization, including leadership, staff, and board reflect the demographics of those intended to be served. 	<p>15</p>
Budget	<ul style="list-style-type: none"> • Funds will be managed to last for the duration of the grant period • The budget is reasonable and aligns with performance goals 	<p>10</p>

Proposals that advance to the final stage of scoring will be invited to participate in an interview that will include questions related to the grant priorities and the grant proposal. Interviews will be scored separately from the application and incorporated into the final evaluation and selection process.

Interviews are evaluated on the following criteria:

- Alignment to grant priorities – 70%
- Clarifying questions specific to grant proposal -30%

Funding selections will not be solely based on the application score. The review committee will evaluate the application scores in conjunction with the guiding principles of the HomeHelpMN program (outlined on pages 2 and 3) and the applicant's ability to address equity and community need, especially for SDI communities. The size of the organization and existing resources may be taken into account into the scoring process.

This is a competitive application process. Applications will be reviewed and scored by a committee comprised of Minnesota Housing staff and one or more community reviewers with topic/regional knowledge to determine selections and funding recommendations. The award decisions of Minnesota Housing are final and not subject to appeal.

Questions?

If you have questions about the grant program or would like to discuss your ideas for an application, or request an accommodation, please contact Alyssa Wetzel-Moore at Homehelpmn@state.mn.us.

Questions must be submitted by October 6th at 5 p.m. to receive a response. All questions and answers will be posted to the Minnesota Housing website.

No other staff are authorized to respond to questions from potential applicants. All questions and answers will be posted to [Minnesota Housing's website](#).

Application Submission Instructions

Complete the following application and upload attachments through the online portal. Applications in progress can be saved, but you may want prepare and save your responses as a backup.

Application Deadline: Applications must be received by 5:00 p.m. on October 12, 2021.

If you need an accommodation to apply, please contact Alyssa Wetzel-Moore via email at Homehelpmn@state.mn.us no later than October 5th to allow time to provide the accommodation.

Submitted applications are considered final; late and incomplete applications may not be considered unless the omission is deemed immaterial in Minnesota Housing's sole discretion. Minnesota Housing may request additional information for clarification. The applicant will be responsible for all costs incurred related to applying for this RFP.

Per the Minnesota Government Data Practices Act, responses submitted by an applicant are private or nonpublic until the responses are opened. Once the responses are opened, the name and address of the applicant and the amount requested is public. All other data in a response is private or nonpublic data until completion of the evaluation process. After an awarding agency has completed the evaluation process, all remaining data in the responses is public with the exception of trade secret data as defined and classified in [Minn. Stat. § 13.37](#). A statement by an applicant that the response is copyrighted or otherwise protected does not prevent public access to the response.

APPLICATION FORM

Instructions:

Applicants must use this required application form, without modifications, and complete all sections. Applicants are encouraged to be clear and concise in the presentation of information. Please do not submit other materials that are not requested (letter of support, photos, brochures, etc.). Unrequested materials will not be reviewed.

Minnesota Housing will confirm that applicants have not been debarred or suspended.

A complete application must contain all documents listed below.

Each document must be saved with the naming convention: "Applicant Name_Document Name" example: "*Housing Corp_Project Budget*"

<input type="checkbox"/>	Application
<input type="checkbox"/>	<p>Financial Documents for requests of \$25,000 or more: Submit financial documents here (Name as "Applicant Name_Financial Document"): https://mnhousing.leapfile.net/ and select "Secure Upload." In the "Recipient Email" field use this email: homeownershipcapacity@state.mn.us, then hit "Start" and follow the directions from there. Do not send via email.</p>
<input type="checkbox"/>	<p>Copy of Organization Certificate of Good Standing (current through 2020), via the Minnesota Secretary of State Business and Lien System: https://mblsportal.sos.state.mn.us/Business/Search</p> <p>If the organization is not currently registered with the Minnesota Secretary of State and is awarded funds through this RFP, it must become registered and provide a copy of its Certificate of Good Standing before entering into a contract with Minnesota Housing. <i>(Not required for Tribal Entities)</i></p>
<input type="checkbox"/>	Project Work Plan (Name as "Applicant Name_WorkPlan")
<input type="checkbox"/>	Project Budget (Name as "Applicant Name_Project Budget")

Applicant Contact Information	
First Name:	
Last Name:	
Organization Name:	
Industry Type:	
Nonprofit Tax ID/Registration Number, if applicable:	
DUNS Number:	
Work Address:	
Work Phone:	
Email Address:	
Describe the Organization's mission and activities:	

Proposal Information	
Name of proposal:	
Amount of funding requested:	\$

<p>Proposal Overview (provide a 3 to 5 sentence description – who, what, where, why?):</p>	
<p>Project Outcomes (to be inserted into contract if funded):</p>	

<p>Target Geography(ies) Include ZIP Codes:</p>	
<p>Target Community(ies)</p>	

Applicant's Qualifications, Experience & Capacity

1. Describe the communities and community networks your organization is connected with. What is unique about your relationship, trust, and rapport with these communities? How long have you had this relationship and connection and how frequently are you in contact with them? Do they reach out to you in times of need? (Limit 500 Words)

2. Provide examples of how you have connected individuals and communities with resources, specifically housing resources such as homeownership assistance. Describe how you have collaborated with trusted community networks to create access to resources and support. How did you know that these strategies were successful? (Limit 500 Words)

3. Describe your ability to tailor communication in a way that resonates with the communities you support. If you serve people that speak languages other than English, describe how you would create language access for them, the languages they speak, and describe your organization's language abilities. (Limit 500 Words)

4. Describe the role your organization has played to support community during times of crisis, such as the COVID-19 pandemic, the foreclosure crisis, and community uprisings. Specifically describe how you catered to your communities' emotional needs and created a safe space. (Limit 500 Words)

5. Describe how you support individuals in vulnerable situations to feel comfortable sharing personal information and struggles so that you can support them in resolving their situation. (Limit 500 Words)

6. Does your organization have the time and people-power to implement this two-year program and manage the engagement and reporting requirements? In other words, is there the staffing capacity to carry out the grant activities without compromising other existing programs and activities? If using existing staff, how will you maintain the programs they will no longer be able to perform? (Limit 500 Words)

Scope of Work & Outcomes

7. Describe the activities and strategies you intend to use and why they will be successful in achieving the purpose of the grant. (Limit 500 Words)

8. Using the Work Plan Template, outline the work plan for the project and submit as an attachment to this application. Workplan should include (a) description and timeline for each activity;(b) key staff and partners involved; (c) estimated number of people reached through each activity. If funded, the Work Plan will be included as an exhibit to grant contract. Name the Template "Applicant Name_WorkPlan."
9. Approximately how many people do you intend to reach through your efforts? Please explain how this number will allow you to maximize the number of people you reach, while still providing quality support. (Limit 500 Words)

Communities Most Impacted & Equity

10. What strategies will you use to maximize the participation of SDI, and communities most impacted, such as Black Indigenous and People of Color, individuals with limited English proficiency, and people with disabilities in your grant activities? Describe how you will create awareness and access for persons who are least likely to be able to navigate the system to apply. Specifically address when you would use language interpretation and/or translation to create access. (Limit 500 Words)

11. Describe how your organization (including leadership, staff, and board) reflect the demographics of those intended to be serve reflects the demographics of those you intend to serve. (Limit 500 Words)

Project Budget

12. Provide a budget narrative that describes how the funds will be spent. Describe how the funds will be managed to ensure funding for the duration of the grant period. (Limit 500 Words)

13. Provide a breakdown of the project budget using the [Budget Template](#) and submit as an attachment to the application. If you plan to include printing costs, please note that Minnesota Housing will pay for the cost of 50 or more copies. Grantees are responsible for printing 50 copies or fewer. Name the Template "Applicant Name_Project Budget."

Financial Review

If your organization is a nonprofit and is requesting \$25,000 or more from the HomeHelpMN Community Connectors, Minnesota Housing must perform a financial review of your organization (government entities are exempt from this requirement). If the required documentation is not included, your application will **not** be reviewed for funding. In order to continue to be considered for funding, please submit the following based on your **organization's annual income**:

- **Under \$50,000** (or not in existence long enough to have completed IRS Form 990 or an audit): Submit most recent board-reviewed financial statements
- **\$50,000-\$750,000**: Submit most recent IRS Form 990
- **Over \$750,000**: Submit most recent certified financial audit

For the documentation submitted, check the box to confirm that this is the most recent documentation you have available.

Check here to confirm most recent document:

If the documentation is from 2020 or before, indicate when more recent documentation will become available: _____

Submit financial documents here (Named as "Applicant Name_Financial Document"):

<https://mnhousing.leapfile.net/>

Select "Secure Upload." In the "Recipient Email" field use this email:

homeownershipcapacity@state.mn.us, then hit "Start" and follow the directions from there.

NOTE:

If selected for funding, Grantees will need to provide additional information by a date to be established by Minnesota Housing in order to enter into the grant contract.:

- **Grant Contract**
- **Revised program budget**
- **Work Plan**
- **Secretary of State registration**
- **Electronic Funds Transfer (EFT) Authorization Form**

- If you are a new grantee or if you have a change to your banking information, you must submit an [EFT form](#) allowing direct deposit of funds to your organization's financial institution.
- If you have not registered as a vendor with the State, this will need to be completed prior to completing the EFT form. Go to the [Vendor Registration Link](#) to complete this process.
- Once the form is completed, provide your vendor number to us and send in a copy of your [W-9](#) so that payments will not be delayed.
- **DUNS number**
- **Contact information for your organizations' Authorized Contract Signer**
- **Federal and Contractual Requirements**

Entities awarded funding under this RFP will be required to:

- Execute one or more Grant Contracts with Minnesota Housing outlining the scope of services to be provided. The selected applicants may also be responsible for completing proposal revisions or other exhibits that will become attachments to the Grant Contract.
- Maintain financial records that document the use of all program funds awarded for a minimum of six years after the Grant Contract has ended. Minnesota Housing, at its sole discretion, may request to review the accounting and documentation of such records at a site visit or at other times.
- Complete and submit by the required due dates, all monthly invoices and final reports as required by Minnesota Housing.
- Have a written conflict of interest policy and take necessary steps to prevent individual and organizational conflicts of interest. All suspected, disclosed, or discovered conflicts of interest must be reported to Minnesota Housing in a timely manner.
- Comply with applicable contracting and bidding requirements noted in the Grant Contract.
- Comply with all affirmative action and non-discrimination requirements noted in the Grant Contract.
- Comply with [Minn. Stat. §201.162](#) by providing voter registration services for employees and for the public serviced by the grantee.
- Comply with all applicable state statutes, rules and policies.
- Comply with all federal requirements and guidance that applies to the federal Homeowner Assistance Fund program, including specific requirements that will be included in Grant Contracts. Minnesota Housing has no discretion to modify federal requirements.

Minnesota Housing reserves the right to withdraw or modify this RFP at any time, or to award less than the full “up to” amount. This RFP and the related program are expressly subject to both state and federal requirements. This RFP, the program, and any related contractual requirements may be modified as necessary to comply with state or federal requirements, including the Homeowner Assistance Fund Plan as it may be approved by Treasury, federal guidance as it may be amended, and all other applicable requirements.

Authorization

The information provided in this HomeHelpMN Community Connectors Application is true and correct to the best of my knowledge.

Authorized Signature

Date

Printed Name

Title