



REQUEST FOR PROPOSALS

for

**Indiana Housing Educators Licensing Procedures and Standards Program
Coordination and Indiana Hardest-Hit Fund Program Field Management
Services**

**INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY
30 South Meridian Street, Suite 1000
Indianapolis, IN 46204
<http://www.in.gov/ihcda/>**

317-232-7777

**ISSUE DATE: September 15, 2014
RESPONSE DEADLINE: September 22, 2014, 5:00 PM EDT**

TABLE OF CONTENTS

PART 1 SCOPE OF THIS REQUEST

- 1.1 PURPOSE OF THIS REQUEST FOR PROPOSALS (“RFP”)**
- 1.2 ABOUT THE INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY**
- 1.3 MINIMUM REQUIREMENTS**
- 1.4 SCOPE OF SERVICES**
- 1.5 FORMAT FOR SUBMISSION, MAILING INSTRUCTIONS, AND DUE DATE**

PART 2 RFP PROCESS

- 2.1 SELECTION PROCESS**
- 2.2 QUALIFICATIONS EVALUATION CRITERIA**
- 2.3 SELECTION CRITERIA**
- 2.4 RFP SUBMISSION ITEMS**

PART 3 TERMS AND CONDITIONS

- 3.1 STATE POLICIES**
- 3.2 RFP TERMS AND CONDITIONS**
- 3.3 QUALIFICATIONS COVER SHEET**
- 3.4 CERTIFICATION OF BIDDER**

PART 1

SCOPE OF THIS REQUEST

1.1 PURPOSE OF THIS REQUEST FOR PROPOSALS (“RFP”)

The Indiana Housing and Community Development Authority (“IHCDA”) seeks to contract with an independent contractor to provide program coordination services for the Housing Educators Licensing Procedures and Standards Program (“HELPS”) and field management services for the Hardest Hit Fund Program (“HHF”) as detailed in the Scope of Services section of the RFP.

1.2 ABOUT THE INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY

Mission Statement

IHCDA’s mission is to provide housing opportunities, promote self-sufficiency, and strengthen communities throughout the State of Indiana. Our vision is an Indiana with a sustainable quality of life for all Hoosiers in the community of their choice. IHCDA's work is done in partnership with developers, lenders, investors, local units of government, and nonprofit organizations that use our financing to serve low- and moderate-income Hoosiers. We leverage government and private funds to invest in financially sound, well-designed projects that will benefit communities for many years to come. And our investments bear outstanding returns. The activities that we finance help families become more stable, put down roots, and climb the economic ladder. In turn, communities grow and prosper, broadening their tax base, creating new jobs, and maximizing local resources. IHCDA's work is truly a vehicle for economic growth, made possible through the partnerships we hold with stakeholders throughout Indiana

Overview (for more information visit <http://www.in.gov/ihcda/>)

IHCDA was created in 1978 by the Indiana General Assembly and is a quasi-public financially self-sufficient statewide government agency. IHCDA's programs are successful in large part because of the growing network of partnerships we have established with local, state, and federal governments, for-profit businesses and not-for-profit organizations. For-profit partners include investment banks, mortgage lenders, commercial banks, corporate investment managers and syndicators, apartment developers, investors, homebuilders, and Realtors. Not-for-profit partners include community development corporations, community action agencies, and not-for-profit developers.

1.3 MINIMUM REQUIREMENTS

Respondents must meet the following minimum requirements to be deemed responsive to this RFP.

Credentials

- Bachelor’s degree; or

- Five (5) years relevant experience in any of the following areas: foreclosure prevention counseling; mortgage loss mitigation; or residential lending;

Experience

Additional experience pertaining to the following will also be weighed heavily in the selection process.

- Knowledge of IHCDA foreclosure prevention programs and funding streams.
- Knowledge of nonprofit management.
- Knowledge of foreclosure process and policy developments in Indiana.
- Knowledge of Hardest Hit Fund policy and program requirements, including eligible activities, national objectives, and compliance and reporting requirements.
- Knowledge of national industry standards for loss mitigation counseling.

1.4 SCOPE OF SERVICES

In 2007, Indiana began addressing the problem of foreclosure with the launch of a major statewide initiative to assist Hoosiers in danger of losing their homes. The Indiana Foreclosure Prevention Network (“IFPN”) was developed by a coalition of community organizations, housing-related agencies, government agencies, lenders and banks.

Through this partnership of the public, private and nonprofit sectors, a toll-free helpline, 1-877- GET-HOPE was established (the “Helpline”). The Helpline is available Monday - Friday, from 8 a.m. to 8 p.m. For anyone who may be at risk of foreclosure, the Helpline provides free and confidential financial consulting with no obligation or commitment. Helpline operators then refer the homeowner to a certified foreclosure intervention specialist. For more information, please visit: www.877gethope.org.

Indiana Housing Educators Licensing Procedures and Standards (IN HELPS) certifies housing counselors and financial educators who work with Hoosiers. IN HELPS provides accessible training programs for housing counselors to ensure state-consistent methods and concepts. Housing counselors and financial educators provide objective information, advice, and guidance to all housing consumers for obtaining, maintaining, and retaining appropriate housing. They educate, collaborate, and negotiate with housing providers to address the needs of all housing consumers. IN HELPS offers three fields of certification. Housing counselors may be certified in homeownership counseling, foreclosure prevention counseling, and financial education. Within each field, a housing counselor may be certified in one of three tracks. Housing counselors may be certified as an intake specialist, specialist, or master.

The U.S. Department of the Treasury (“Treasury”) established the Housing Finance Agency Innovation Fund pursuant to Sections 101 and 109 of the Emergency Economic Stabilization Act of 2008 (P.L. 110-343) for the Hardest-Hit Markets in early 2010 to provide financial assistance to families in the states most impacted by the downturn of the housing market. Subsequently on August 11, Treasury announced that Indiana received \$221.7 million to help unemployed homeowners pay their mortgage. IHCDA administers the program and uses the funding to help families who have fallen behind on their mortgage loans due to the loss of employment. Homeowners experiencing a financial hardship due to unemployment began submitting applications online and over the phone

in early 2011. Visit <http://www.877gethope.org/> for more information on the Indiana HHF plan.

The purpose of this RFP is to solicit proposals for a contractor to:

1. Coordinate and monitor the Indiana Housing Educators Licensing Procedures and Standards ("HELPS") Program in the following ways:
 - a. Maintaining a database of certified counselors and tracking the continuing education credits required for housing counselors to maintain their certifications.
 - b. Coordinating and monitoring counselor training sessions offered by IHEDA.
 - c. Coordinating re-certification testing for housing counselors seeking to maintain certification.
 - d. Corresponding with housing counselors as needed to provide information and documentation regarding certification.
 - e. Handling additional HELPS-related duties as directed by the HHF Program Director or designee.

2. Provide associate field management services for the Hardest Hit Fund Program as follows:
 - a. Working with the HHF Field Manager to assist local counseling agencies that conduct HHF program intake with processes and plans for efficient and proper administration of intake.
 - b. Working with the HHF Program Director or designee to identify underwriting, oversight and program strategies that adhere to Treasury guidelines and requirements.
 - c. Working with the HHF Field Manager to review and/or revise programs in area of responsibility to ensure compliance of operations with laws, regulations, policies, plans, and procedures.
 - d. Assisting in the periodic update and revision of all applicable program manuals and documents for the HHF program.
 - e. Participating in the development, implementation, or interpretation of new or revised program guidelines as directed.
 - f. Working with partner organizations, such as the Indiana Department of Workforce Development, to coordinate and deliver of HHF assistance to qualified applicants.
 - g. Maintaining appropriate files and documentation as necessary or required.
 - h. Other duties as assigned by the HHF Program Director or designee.

1.5 **FORMAT FOR SUBMISSION, MAILING INSTRUCTIONS, AND DUE DATE**

QUALIFICATIONS must be submitted in complete original form by post mail or messenger or electronic to the following address:

Mark Neyland
Director of Asset Preservation
Indiana Housing and Community Development Authority

30 South Meridian, Suite 1000
Indianapolis, IN 46204
mneyland@ihcda.in.gov

Respondents must provide an original of the Qualifications and supporting material. **The deadline for submission is September 22, 2014 at 5:00 PM EDT.**

Qualifications that do not contain all of the required forms/documents as listed in this RFP packet may be determined ineligible for further consideration.

PART 2

RFP PROCESS

2.1 SELECTION PROCESS

Evaluation of all qualifications will be conducted by IHCDA. Based on the evaluation criteria, a short list of the highest ranked respondents may be selected and notified to present a demonstration of their qualifications. Separate negotiations will then be conducted with each selected respondent to discuss qualifications. At the conclusion of these negotiations, IHCDA will establish a deadline for final offers from each of the selected respondents. Final selection will be at the sole discretion of IHCDA.

2.2 QUALIFICATION EVALUATION CRITERIA

The following will be IHCDA's primary consideration in the selection process:

1. Compliance with requirements of this RFP
2. An assessment of the respondent's ability to deliver the indicated service in accordance with the specifications set out in the RFP
3. Demonstration of experience of the respondent in real estate financing, community development and revitalization, banking, or related industries.
4. Strength of client references
5. Demonstrated understanding of Hardest Hit Fund and proposed strategy for management.
6. Competitive fee structure

2.3 SELECTION CRITERIA

Section 1: Organizational Information

- Demonstrated organizational knowledge of and experience with the Indiana HELPS and HHF programs.

Section 2: Service Delivery Plan

- Resource organization and allocation strategy is sufficient to ensure the successful completion of the required volume of monitoring in the allotted time period.
- Implementation strategy is sufficient to ensure all activities are completed correctly, completely, and in accordance with applicable regulations and program requirements.
- Strategy to evaluate, communicate and report activities is sufficient to ensure all contracted entities are aware of, and responsive, to technical expectations.

Section 3: Projected Budget

- The budgeted resources, cost centers, and expense amounts are appropriate for identified activities and are sufficient to initiate and complete all coordination and management services.

2.4 RFP SUBMISSION ITEMS

Respondents submitting qualifications should be authorized to do business in the State of Indiana and have a favorable business reputation. Please address each item applicable to your experience under each category heading. Attach sheets as necessary with the name of your business shown on each page. The Certification of Company at the end of this RFP must be completed and should accompany your written attachments.

1. Quality and Experience
 - a. Detailed proof of the ability to provide service
 - b. Experience; if respondent is a company, provide experience of principals and staff
2. Proposed management strategy for the Program
3. Detailed procedure to accomplish stated goals and objectives.
4. Proposed Fee Structure
5. Listing of Current References with contact information

PART 3

TERMS AND CONDITIONS

3.1 STATE POLICIES

1. **Ethical Compliance:** By submitting a proposal, the respondent certifies that it shall abide by all ethical requirements that apply to persons who have a business relationship with the State, as set forth in Indiana Code § 4-2-6 et seq., Ind. Code § 4-2-7, et seq., the regulations promulgated thereunder, and Executive Order 04-08, dated April 27, 2004. Respondent will be required to attend online ethics training course conducted by the State of Indiana.
2. **Confidential Information:** respondents are advised that materials contained in proposals are subject to the Access to Public Records Act (“APRA”), IC 5-14-3 et. seq., and the entire response may be viewed and copied by any member of the public. Respondents claiming a statutory exemption to disclosure under APRA must place all confidential documents (including the requisite number of copies) in a sealed envelope marked “Confidential”. Respondents should be aware that if a public records request is made under APRA, IHCD will make an independent determination of confidentiality, and may seek the opinion of the Public Access Counselor. Prices are not considered confidential information.
3. **Taxes, Fees and Penalties:** By submitting a proposal a respondent certifies that neither it nor its principal(s) is presently in arrears in payment of its taxes, permit fees or other statutory, regulatory or judicially required payments to the State of Indiana or the United States Treasury. Respondent further warrants that it has no current, pending or outstanding criminal, civil, or enforcement actions initiated by either the State or Federal Government pending against it, and agrees that it will immediately notify IHCD of any such actions.
4. **Conflict of Interest** - Respondent must disclose any existing or potential conflict of interest relative to the performance of the services resulting from this RFP, including any relationship that might be perceived or represented as a conflict. By submitting a proposal in response to this RFP, respondent affirms that it has not given, nor intends to give at any time hereafter, any economic opportunity, future employment, gift, loan, gratuity, special discount, trip,

favor, or service to a public servant or any employee or representative of same, in connection with this procurement. Any attempt to intentionally or unintentionally conceal or obfuscate a conflict of interest will automatically result in the disqualification of the respondent's proposal or immediate termination of an awardee's Contract. An award will not be made where an actual conflict of interest exists. IHCDA will determine whether a conflict of interest exists and whether an apparent conflict of interest may reflect negatively on IHCDA, should IHCDA select respondent. Further, IHCDA reserves the right to disqualify any respondent on the grounds of actual or apparent conflict of interest.

3.2 RFP TERMS AND CONDITIONS

This request is issued subject to the following terms and conditions:

1. This RFP is a request for the submission of qualifications, but is not itself an offer and shall under no circumstances be construed as an offer.
2. IHCDA expressly reserves the right to modify or withdraw this request at any time, whether before or after any qualifications have been submitted or received.
3. IHCDA reserves the right to reject and not consider any or all respondents that do not meet the requirements of this RFP, including but not limited to: incomplete qualifications and/or qualifications offering alternate or non-requested services.
4. IHCDA reserves the right to reject any or all companies, to waive any informality in the RFP process, or to terminate the RFP process at any time, if deemed to be in its best interest.
5. In the event the party selected does not enter into the required agreement to carry out the purposes described in this request, IHCDA may, in addition to any other rights or remedies available at law or in equity, commence negotiations with another person or entity.
6. In no event shall any obligations of any kind be enforceable against IHCDA unless and until a written agreement is entered into.
7. Each respondent agrees to bear all costs and expenses of its response and there shall be no reimbursement for any costs and expenses relating to the preparation of responses of qualifications submitted hereunder or for any costs or expenses incurred during negotiations.
8. By submitting a response to this request, each respondent waives all rights to protest or seek any remedies whatsoever regarding any aspect of this request, the selection of a respondent or respondents with whom to negotiate, the rejection of any or all offers to negotiate, or a decision to terminate negotiations.
9. IHCDA reserves the right not to award a contract pursuant to the RFP.
10. All items become the property of IHCDA upon submission and will not be returned to the respondent.
11. IHCDA reserves the right to split the award between multiple applicants and make the award on a category by category basis and/or remove categories from the award.
12. The respondent certifies that neither it nor its principals, contractors, or agents are presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from utilizing federal funds by any federal or state department or agency.
13. A copy of IHCDA's Contract Boilerplate is attached as an Exhibit to this RFP. By submitting a response to this RFP, respondent acknowledges the acceptance of

IHCDA's Contract Boilerplate and the understanding that such Boilerplate is non-negotiable.

ELIMINATION OF ABANDONED AND BLIGHTED HOMES MANAGEMENT SERVICES

3.3 QUALIFICATION COVER SHEET

Name of Individual,
Firm or Business:

Address:

Phone Number:
Fax Number:
Web Site Address:

QUALIFICATION
Contact Person:

Title:
Email Address:

Contract Signatory
Authority:

Title:

INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY

3.4 CERTIFICATION OF BIDDER

I hereby certify that the information contained in these qualifications and any attachments is true and correct and may be viewed as an accurate representation of proposed services to be provided by this organization. I acknowledge that I have read and understood the requirements and provisions of the RFP.

I _____ am the _____ of the (type name of signatory authority) corporation, partnership, association, or other entity named as company and respondent herein, and I am legally authorized to sign this and submit it to the Indiana Housing and Community Development Authority on behalf of said organization.

18 U.S.C. § 1001, "Fraud and False Statements," provides among other things, in any matter within the jurisdiction of the executive, legislative, or judicial branch of the Government of the United States, anyone who knowingly and willfully: (1) falsifies, conceals, or covers up by any trick, scheme, or device a material fact; (2) makes any materially false, fictitious, or fraudulent statement or representation; or (3) makes or uses any false writing or document knowing the same to contain any materially false, fictitious, or fraudulent statement or entry; shall be fined under this title, and/or imprisoned for not longer than five (5) years.

Signed: _____

Name: _____

Title: _____

Date: _____

Firm name: _____