

Questions and Answers Addendum#1 for Foreclosure Prevention Financial Assistance Request for Proposal (RFP) #HOST-47-2022

Question 1 – Is this a new grant opportunity or is it an extension of the existing grant HOST is working with other partner organizations on?

Answer 1 – This is a new grant opportunity

Question 2 – The Fax's mission is to help residents and businesses all over but focusing on The East Colfax area. Does this grant have a geographic area that we will work with, or is it open to all areas in Colorado?

Answer 2 – This is funded through Denver's General Funds and therefore open to all of the City and County of Denver.

Question 3 - Would you have partners listed in a database that will connect our organization for example to clients seeking help, or we have to find the clients that need the assistant?

Answer 3 – HOST does not have a database of clients and is looking for Respondents to submit proposals that demonstrate how the Respondent will connect with the clients including but not limited to outreach efforts, connections with other referral and service providers, marketing strategies to reach “hard to reach” clients in need.

Question 4 – Do we have a minimum number of applications we must meet each month?

Answer 4 – No. There is no set minimum number of applications per month. The organization has broad discretion to determine how many applications they need to process to meet monthly/yearly goals on clients served. This Mortgage/HOA Fee Assistance Program is anticipated to provide assistance to approximately 35 unduplicated households in 2023 with the amount of funding available under this RFP.

Question 5 – Are you looking for one contractor or a few?

Answer 5 – HOST and the City and County of Denver, reserve the right to recommend funding one, or multiple programs from different respondents. The City also reserves the right to postpone or cancel this request, if it deems it to be in the best interests of the City to do so.

Question 6 – What type of references are you looking for?

Answer 6 – Professional references that can attest to past projects and work to illustrate the abilities to perform the work proposed in the submitted proposal. This would include but not limited to connections with other service providers, other cities, and other city, state, or federal agencies that can attest to past projects with positive outcomes.

Question 7 - If we currently have a contract for counseling, are these unduplicated people for this RFP?

Answer 7 – An organization can have a counseling contract or other contract that serves the same clients as a contract through this RFP. HOST can foresee that someone who is in foreclosure may need both financial assistance and counseling. That person would be counted in both contracts as an unduplicated person for that service. However, the services must not be duplicated.

Question 8 - Unduplicated numbers from HOST contract and/or Emergency Mortgage Assistance Program (EMAP) (follow-up to answer 7)

Answer 8 – Households may receive financial assistance under both EMAP and this program and counted as unduplicated households served under each program. However, contractor(s) must ensure assistance is not provided for the same expenses under separate programs. Question 9 - Does assistance include interest on the mortgage?

Answer 9 – Yes. Assistance may include interest on the mortgage. Contractor(s) should first ensure that applicants have applied for loss mitigation with their mortgage lender or have otherwise engaged with a HUD-certified Housing Counseling agency to only cover costs necessary to help prevent a foreclosure.