



DENVER

HOUSING STABILITY

Pre-Proposal Conference - Matched Savings Request for Proposal (RFP) # HOST-70-2023

For attendance purposes, please put your name, title, company representing and email address in the chat feature. This information will be posted on the bid site.

We ask that everyone please mute themselves.

If you have any questions, please submit them in the chat function.

Good Morning. Welcome and Thank You for joining us.

- All requests for information, clarifications and/or questions must be emailed to HOSTProcurements@denvergov.org throughout this process. They are to be received in accordance with the Schedule of Events.
- Deadline to submit additional questions is Wednesday, November 8, 2023, 5:00 PM, MST
- Responses to written questions will be posted on Friday, November 10, 2023, by 5:00 PM,
- Questions and responses received throughout this event will be published as an addendum on Zengine.

HOST Participants: Katherine O’Conner, Stacey Song, Nicole Givens

Schedule of Events:

RFP Issued	October 23, 2023	10:00 AM
Virtual Pre-Proposal Conference/General Information Meeting	November 1, 2023	9:30 AM
Deadline to Submit Additional Questions	November 8, 2023	5:00 PM
Response to Written Questions	November 10, 2023	5:00 PM
Proposal Due Date	November 17, 2023	5:00 PM
Evaluation Period (Tentative)	November 17 – December 8, 2023	
Award Date (Tentative)	December 11, 2023	

Match Savings RFP

The purpose of this RFP is to find a partner that can administer the Matched Housing Savings Account Program to eligible households. The purpose of this program is to assist low-income households to purchase a first home or make needed repairs to their existing owner-occupied home by matching their savings for their selected savings goal.



Match Savings RFP

Homebuyer participants must be income-qualified Denver County residents, must be able to obtain a fixed rate non-predatory 30-year mortgage, and must purchase a home in the City and County of Denver. Owner-occupant participants must be income-qualified Denver residents and must use the funds for the rehabilitation of their own existing owner-occupied home in Denver County. Funds will be used to provide a 2:1 match of up to \$6,750, to match \$3,375 of participant savings. The maximum match per household is \$6,750, regardless of the number of individuals who are participating.

Match Program Scope of Work

- a. Contractor shall review program eligibility for each participant. Program participants must have a household income of 80% Area Median Income or less as defined by the US Department of Housing and Urban Development.
- b. Eligible purchase or rehabilitation properties must be located within the City and County of Denver. In addition, eligible properties must be owner-occupied, primary residence single-family detached or duplex homes. The total debt on the property may not exceed 97% Loan to Value for payback or deferred loans.

Match Program Scope of Work

- c. Improvements shall follow all applicable housing, building and maintenance codes, fire prevention, and other public standards.
- d. Contractor shall monitor and report on participants through the entire contract period. Data collection is required and must be completed demonstrating income eligibility and progress toward meeting the objectives of this program. Disbursement of funds will be contingent upon the ability to collect the required information.

Match Program Scope of Work Continued

- e. Examples of Eligible Home Repairs include: lead-based paint mitigation, roofs, unstable foundations, mechanical or electrical issues, plumbing, sewer system failure, windows, exterior paint, unsafe or unsanitary conditions, infestation, handicap accessibility, sidewalks and driveways, floor coverings, interior paint, fencing, and Accessible Dwelling Units (ADU).

- f. Examples of Ineligible Home Repairs include: Construction or rehabilitation of garages, luxury type of improvements, improvements that are not a permanent part of the property (e.g., free-standing refrigerator or stoves), existing debt service, and public improvements.

Match Program Scope of Work Continued

- g. Program participants must reside in the housing unit they have purchased or repaired for at least 3 years for the loan to be forgiven. If they reside in the unit for less than three years, they must pay back a portion of the funds as follows:
- a. A resident who occupies the home for *less than 12 full months* after the date of purchase or the date repairs are complete must pay back **100%** of the matched funds;
 - b. A resident who occupies the home for *less than 24 full months* after the date of purchase or the date repairs are complete must pay back **75%** of the matched funds;
 - c. A resident who occupies the home for *less than 36 full months* after the date of purchase or the date repairs are complete must pay back **50%** of the matched funds.

Match Savings RFP Target Goals & Budget



The maximum funding amount for this program is \$150,000. The amount will come from local funds. The respondent may apply for some or all of the budgeted amount.

HOST aims to serve at least 20 participants in 2 years.

HOST encourages providers to submit a budget which reflects all operational and financial assistance needs of the program.

Match Savings RFP Minimum Qualification Requirements

- At minimum, the applicant must have experience administering a matched savings or individual savings account program, and have experience administering a home repair assistance program.
- The applicant should have an understanding of tax implications of matched savings and home repair assistance programs for program participants, and the ability to clearly communicate these tax implications to program participants.
- The applicant should have experience establishing relationships with community members who may benefit from the program, especially those who may have barriers to participating in such programs (for example barriers around language, trust, time, and other issues).
- The applicant must have the capacity to collect program participant data, including income, race/ethnicity and other demographic characteristics. The applicant must have procedures and data systems that ensure the protection of private or confidential program participant data.

Match Savings RFP Data Requirements

HOST requires the selected contractor to submit a monthly program report using HOST Program Community (Salesforce) reporting portal. This monthly report is expected to cover programmatic information, clients' information but not limited to head of household race, AMI, zip code, city council district, type of match (Home purchase or repairs), match value, etc. Also, the report is expected to illustrate both aggregated and disaggregated programmatic and clients' data for each reporting period.

Contract Requirements

Required Certificate of Insurance provisions:

- **Insurance:** Certificates of Insurance are required of all City Contractors evidencing the following policies:
 - Workers' Compensation and Employer's Liability
 - Waivers for Sole Proprietors
 - Commercial General Liability
 - Sexual Abuse and Molestation Exclusion (SAME)
language: Any contractor working with youth and/or a vulnerable population will require SAME coverage as a part of the contractor's commercial general liability coverage.
 - Business Automobile Liability
 - Exception for Sole Proprietors
 - Cyber Liability Insurance
 - Any contractor responsible for retaining Personally Identifiable Information (PII)

Technical Requirements

In addition to responses to the questions and budget, Respondents must provide the following documentation

- 1. Diversity and Inclusiveness – Executive Order #101**
- 2. Proof of Registration with SOS**
- 3. Accounting and Audits**
- 4. Sample Contract – certify**
- 5. Anti-Discrimination Policy – Certify & provide any written anti-discrimination or non-discrimination employment and service policies (if existing)**

RFP Evaluation Criteria

- Areas of review:
 - a) Agency Capacity & Experience
 - b) Proposed Services
 - c) Equity & Diversity
 - d) Response to the City's Proposed Questions
 - e) Technical Review of Proposal Requirements
 - f) Proposed Outcomes
 - g) Program Budget Plan
 - h) Response to the City's proposed Sample Contract provisions in Contract Certification
 - i) Other Requirements (as applicable)

No weighting relative importance of criteria is intended or implied by the list

Questions

- Questions will be accepted until the deadline of November 8, 2023 by 5:00 P.M. MST. All questions and answers will be posted in an addendum.
- Submission of proposals for this solicitation may only be done electronically through Zengine. Proposals must be submitted at:
- https://webportalapp.com/sp/matched_savings_rfp

Questions and Answers?



For the time remaining in this event, you may type your questions in the **chat function**. The City will attempt to respond them.

These questions and answers will be made available on the bid site.

HOSTProcurements@denvergov.org – to submit additional questions

Any change(s) to the RFP and/or its scope will be posted in an addendum. Do not rely on any oral interpretation.