



Genesee County Land Bank Authority

452 S. Saginaw St. 2nd Floor, Flint, MI 48502

Neighborhood Stabilization Program 2

Request for Proposal: Housing Counseling

BID NUMBER: LB 11-024

Due Date: Monday, August 22, 2011 at 3:00 pm EST

As part of the Michigan NSP2 Consortium, a partnership between:

Michigan State Housing Development Authority (MSHDA)

The City of Flint

Genesee County Land Bank Authority (GCLBA)

Para una versión en Español, por favor llamar a Genesee County Land Bank Authority
810-257-3088.



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REQUEST FOR PROPOSALS – HOUSING COUNSELING

INTRODUCTION

Overview

This Request for Proposals (“RFP”) is being issued by Genesee County Land Bank Authority (GCLBA) in its capacity as manager of the Neighborhood Stabilization Program 2 (NSP2) for the City of Flint and the GCLBA. The purpose of this notice is to solicit qualifications from Professional Housing Counseling Agencies/Firms for assistance with prospective home buyers for properties located in targeted neighborhoods and census tracts in the City of Flint. **See Appendix A – NSP2 Boundaries and Map.**

Companies or individuals with demonstrated experience in Housing Counseling Services and with an interest in making their services available to the GCLBA are invited to respond to this RFP. “Respondents” means the companies or individuals that submit proposals in response to this RFP. The Respondent shall be financially solvent and each of its members if a joint venture, its employees, agents or sub-consultants of any tier shall be competent to perform the services required under this RFP document.

GCLBA is seeking to encourage participation by respondents who are MBE/WBE or Section 3 business enterprises.

Nothing in this RFP shall be construed to create any legal obligation on the part of GCLBA or any respondents. GCLBA reserves the right, in its sole discretion, to amend, suspend, terminate, or reissue this RFP in whole or in part, at any stage. In no event shall GCLBA be liable to respondents for any cost or damages incurred in connection with the RFP process, including but not limited to, any and all costs of preparing a response to this RFP or any other costs incurred in reliance on this RFP. No respondent shall be entitled to repayment from GCLBA for any costs, expenses or fees related to this RFP. All supporting documentation submitted in response to this RFP will become the property of the GCLBA. Respondents may also withdraw their interest in the RFP, in writing, at any point in time as more information becomes known.

Each proposer must submit one copy of their 2011 CERTIFICATE TO DO BUSINESS WITH GENESEE COUNTY. The Land Bank follows Genesee County Office of Equity and Diversity policies and procedures for procurement process. For further information on this requirement, contact the Genesee County Office of Equity and Diversity, 1101 Beach Street, Room 343, Flint, Michigan 48502, phone (810) 257-3028; fax (810) 768-7943.

Each proposer is responsible for labeling the exterior of the sealed envelope containing the proposal response with the proposal number, proposal name, proposal due date and time, and your firm’s name. The proposal request number and due date for this Bid is:

PROPOSAL REQUEST NUMBER: #LB 11-024

DUE DATE: Monday, August 22, 2011 @ 3:00 PM EST

Bid Number: LB 11-024



The GCLBA follows Michigan State Housing Development Authority (MSHDA) Neighborhood Stabilization Program 2 Procurement Policies and Procedures which can be found at http://www.michigan.gov/documents/mshda/mshda_cd_nsp2_procurement_3316_22_7.pdf and are updated periodically as changes to the policy occur. For further information on these policies, contact the Heidi Phaneuf, Community Resource Planner, Genesee County Land Bank, 452 S Saginaw St, 2nd Floor, Flint, MI 48502; phone (810) 257-3088 ext 524; fax (810) 257-3090.

Housing Counseling Agencies must comply with the Genesee County Land Bank Authority Fair Housing Policy as stated below

Equal housing opportunity for all persons, regardless of race, color, national origin, religion, age, sex, familial status, marital status, sexual orientation or disability, is a fundamental policy of the Genesee County Land Bank Authority (GCLBA). GCLBA is committed to diligence in assuring equal housing opportunity and non-discrimination to all aspects of its housing activities. As a county governmental authority undertaking housing activities, GCLBA has an ethical as well as legal imperative to work aggressively to ensure that GCLBA housing programs comply fully with all local, state and federal fair housing laws.

For questions on Fair Housing, please contact our Fair Housing Compliance Specialist, Phil Stair at (810) 257-3088 ext 525 or pstair@co.genesee.mi.us

Time of Completion

Any agreement awarded pursuant to this RFP solicitation shall be in accordance with the scope of work and compensation as outlined below, and, within a mutually agreed upon expedited timeframe.

Term of Contract(s)

Any contract awarded pursuant to this RFP solicitation shall be for a contract period ending February 10, 2013, with the possibility of an extension.

Number of Housing Counseling Services Provided

GCLBA anticipates up to 60 homes will be renovated with NSP 2 funds and sold to income eligible buyers who have successfully completed 8-hours of housing counseling. GCLBA anticipates housing counseling services will be needed for up to 150 individuals/households as a result of this RFP.

Parties Interested in Housing Counseling Services and GCLBA NSP2 Home Buying Process

GCLBA and our NSP 2 Development Partners will make referrals to the Housing Counseling Agency(s) of individuals interested in buying a home that need to complete



the HUD 8-hour required housing counseling. It is understood that individuals who are interested in purchasing homes will in this order:

1. Contact the GCLBA, a NSP2 Realtor, a NSP 2 Developer, or a mortgage lending institution and indicate they have an interest in a property or the NSP2 Program in general.
2. Obtain a pre-approval letter from a mortgage lending institution and income verification by the lender is provided to the GCLBA.
3. Referral to a Housing Counseling Agency for completion of 8-hours of Housing Counseling.
4. Timely completion of the housing counseling will occur within reasonable limits set forth by the GCLBA and schedule of the client.
5. An 8-Hour Housing Counseling Certificate will be issued upon completion of the Housing Counseling Program with the name of the individual and date completed.

If an individual directly contacts the Homeownership Counseling agency for services they should be referred to the GCLBA. A GCLBA Housing/Marketing contact person will be provided to the Housing Counseling Agency. This process is subject to revision at the discretion of the GCLBA.

Type of Contract(s)

It is proposed that, if a contract is entered into as a result of this RFP, it will be a time and materials contract based upon a fixed price. Negotiations may be undertaken with those respondent(s) whose proposals, based on price and other factors, as determined by GCLBA, show them to be qualified, responsible and capable of performing the work. The determined price of the contract(s) shall be adhered to and at no time will the contractor(s) be allowed to bill for work not agreed upon.

Questions about this Proposal

Questions that arise prior to submission of proposals must be submitted in writing to Heidi Phaneuf at the GCLBA via email hphaneuf@thelandbank.org on or before 5:00 pm on Monday, August 15, 2011. Responses to these questions will be posted on the GCLBA website www.thelandbank.org under the tab “Current Bids” attached as an addendum to the RFP on Thursday, August 18, 2011. Verbal or phone call questions may not be responded to all answers will be in writing.

Addendum to RFP

In the event it becomes necessary to revise any part of this RFP, addendums will be provided to all respondents via the GCLBA website www.thelandbank.org under the tab “Current Bids”. Please check the website regularly for addendums.

Independent Price Determination

By submission of a proposal, the respondent(s) certifies and, in the case of a joint proposal, each party thereto certifies as to its own organization in connection with this proposal that:



1. The prices in the proposal have been arrived at independently, without consultation, communication or agreement, for the purposes of restricting competition, as to any matter relating to such prices with any other offerer or with any competitor; and
2. Unless otherwise required by law, the prices which have been quoted in the proposal have not been knowingly disclosed by the offerer and will not knowingly be disclosed by the offerer or to any competitor; and
3. No attempt has been made or will be made by the offerer to induce any other person or firm to submit or not to submit a proposal for the purpose of restricting competition.
4. Each person signing the proposal also certifies that:
 - a. He/She is the person in the offerer's organization responsible within that organization for the decision as to the prices being offered in the proposal; and
 - b. He/She is not the person in the offerer's organization responsible within that organization for the decision as to the prices being offered in the proposal but that he/she has been authorized in writing to act as agent for the persons responsible for such decision.

Background

Under the Recovery Act, Congress established the Neighborhood Stabilization Program 2 (NSP2) to stabilize neighborhoods whose viability is negatively affected by properties that have been foreclosed upon and abandoned. NSP2 provides grants to states, local governments, nonprofits and a consortium of public and or private nonprofit entities on a competitive basis.

The Michigan NSP2 Consortium received \$223,875,339. The Michigan State Housing Development Authority (MSHDA), as lead applicant, 12 city governments, and eight county land banks will work together to remove blight, address vacancy and foreclosures, and reposition neighborhoods in targeted NSP2-eligible census tracts. MSHDA allocated \$201,487,805 to place properties back in productive use and \$22,387,534 in administrative fund for MSHDA, Cities and Lands Banks to share.

The City of Flint received \$15,772,344 and the GCLBA received \$10,710,994 for a total award amount of \$26,483,338 to assist the targeted census tracts in City of Flint.

Federal Regulations

Award recipients implementing the Michigan NSP2 Consortium must follow the Community Development Block Grant (CDBG) Program rules and regulations, unless stated otherwise in the May 4, 2009 of the Federal Register Notice [Docket No. FR-5321-N-01] regarding [Title XII of Division A of the American Recovery and Reinvestment Act of 2009](#), which is posted on

http://www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg/pdf/nsp2_nofa.pdf

Respondents are strongly encouraged to read these regulations prior to submitting their response to this RFP. All NSP2 funds must be spent on specific eligible activities no later than February 10, 2013 and 50% of NSP2 funds must be spent no later than February 10, 2012.

PROFESSIONAL SERVICE REQUIREMENTS

A. Scope of Work – Housing Counseling

GCLBA is seeking housing counseling agencies/firms to provide HUD required 8-hours of housing counseling for prospective homebuyers interested in NSP2 homes.

GCLBA may choose to retain multiple contractors for housing counseling. The proposed pricing should be based on a per household/person basis.

HUD 8-Hour Pre-Purchase Counseling

- Provide a copy of the program model and curriculum that will be used to conduct the HUD required eight (8) hours of Pre-Purchase Counseling.
- The HUD required Pre-Purchase Counseling must utilize the National Industry Standards for Homeownership Education and Counseling (<http://www.homeownershipstandards.com>).
- A “certificate” must be provided to each participant who completes the HUD required Pre-Purchase Counseling.
- The HUD required Pre-Purchase Counseling must cover the following topics:
 - The Difference between Homeownership and Renting
 - Financial Literacy/Money Management
 - i. Basic Banking
 - ii. Debt management
 - iii. Construction of a Household Budget
 - Consumer Education
 - Understanding and Repairing Credit
 - Qualifying for a Mortgage
 - Selecting a Realtor
 - Insurance and Home Warranties
 - Homeownership Responsibilities
 - Homeownership Safety and Security
 - Foreclosure Prevention

- Property Tax Information
- Utility Assistance Programs
- Other Available Community Services
- Provide monthly activity and progress reports to designated GCLBA staff
- The following activities are required to support the Scope of Services and must be coordinated through GCLBA staff:
 - Development of procedures and processes
 - Creation of required forms and documents
 - Creation of a Program Operational Manual
- All records and files shall be maintained in accordance with GCLBA and NSP2 recordkeeping guidelines.

B. Additional Requirements

The Respondent(s) represents by submission of their proposals that neither it nor its principals are presently debarred, suspended, declared ineligible, or excluded from participation in the activities proposed under this RFQ by any Federal, State or City Agency.

All respondents will be required to certify that they are not on the U.S. Comptroller General's List of Ineligible Contractors nor any firm, partnership, or association in which they have substantial interest nor any other person, both natural and corporate, having substantial interest in their business is designated as an ineligible bidder or on the U.S. Comptroller General's List of Ineligible Contractors.

All contractors will be required to comply with all applicable federal and state equal opportunity, affirmative action and minority representation laws.

EVALUATION CRITERIA AND SCORING

In evaluating responses to this Request for Proposal, GCLBA will take into consideration the experience, capacity, and costs that are being proposed by the Respondent. The following Evaluation Criteria will be considered in reviewing submittals:

A. Experience and Capacity

The point system is to evaluate the experience and capacity of the Respondent.

1. Experience in providing housing counseling services on HUD or MSHDA funded projects. (15 points total)

One (1) to three (3) years of experience.	5 Points
Four (4) to nine (9) years of experience.	10 Points
Greater than ten (10) years of experience.	15 Points

2. Capacity to complete housing counseling services in a timely manner (15 points total)

5 GCLBA NSP2 clients in two weeks through HUD 8-hour program	5 Points
5 GCLBA NSP2 clients a week through HUD 8-hour program	10 Points
10 GCLBA NSP2 clients a week through HUD 8-hour program	15 Points

3. Availability of Counseling Services (15 points)

Services are available on a limited basis weekdays only	5 Points
Services are available on weekdays, evenings and weekends to meet clients' needs	10 Points
Services are available weekdays, evenings and weekends and counseling can be completed within one week of initial client contact with agency	15 Points

4. References (10 points)

References from 3 organizations that you have provided services to for HUD or MSHDA funded projects in the last 3 years.

5. Respondents will be awarded up to 5 points each for being a certified MBE/WBE or Section 3 business. (15 points)

6. Cost (30 points)

Highest 1/3 of proposals	10 Points
Middle Cost 1/3 of proposals	20 Points
Lowest Cost 1/3 of proposals	30 Points

SUBMITTAL REQUIREMENTS

RFP responses must be submitted via hard copy. Each respondent shall submit one (1) original and two (2) copies of the following documents in a clear, legible, 12 point font, and 8.5 by 11 inch format. **Responses not submitted via hard copy will not be considered.** Respondents are advised to adhere to the Submittal Requirements. Failure to comply with the instructions of this RFP will be cause for rejection of submittals.

GCLBA reserves the right to seek additional information to clarify responses to this RFP. Each response must include the following:

A. Letter of Interest

Please submit a Cover Letter of Interest signed by a duly authorized officer or representative of the Respondent, not to exceed two pages in length. The Letter of Interest must also include the following information:

1. The principal place of business and the contact person, title, telephone/fax numbers and email address.
2. A brief summary of the qualifications of the Respondent and team.
3. Description of organization (i.e. Corporation, Limited Liability Company, or Joint Venture).
4. The names and business addresses of all Principals of the Respondent. For purposes of this RFP “Principals” shall mean persons possessing an ownership interest in the Respondent.
 - If the Respondent is a partially owned or fully-owned subsidiary of another organization, identify the parent organization and describe the nature and extent of the parent organization’s approval rights, if any, over the activities of the Respondent.
 - If the Respondent is a partially owned or fully-owned subsidiary of another organization, identify the parent organization and describe the nature and extent of the parent organization’s approval rights, if any, over the activities of the Respondent.

B. Threshold Requirements

These documents must be submitted and acceptable before GCLBA will review the Experience and Capacity proposal:

1. Certificate of Good Standing (Corporation) or Certificate of Existence (Limited Liability Company) issued by the Michigan Secretary of State (If Respondent is a joint venture, a Certificate of Good Standing or Certificate of Existence, as applicable, must be submitted for each entity comprising the joint venture.)
2. Evidence of Insurance: Commercial General Liability with limits not less than \$2,000,000; Workers Compensation and Employers Liability with limits not less than \$500,000; Automobile Liability with limits not less than \$1,000,000 per occurrence; and, Professional Liability with limits not less than \$1,000,000.
3. Evidence of Financial Stability: All Respondents shall include their most recent financial statements with the proposal response. This information will assist and GCLBA in determining the Respondent’s financial condition. GCLBA is seeking this information to ensure that the proposer’s have the financial stability and wherewithal to assure good faith performance.
4. Professional References: Three (3) references organizations that you have provided services to for HUD or MSHDA funded projects in the last 3 years, including date of project, contact person and phone number, and a brief description of the project.
5. Conflict of Interest Statement & Supporting Documentation: Respondent shall disclose any professional or personal financial interests that may be a conflict

of interest in representing the GCLBA. In addition, all Respondents shall further disclose arrangement to derive additional compensation from various investment and reinvestment products, including financial contracts.

6. 2011 Certificate to do Business with Genesee County (If you do not have a Certificate at the time of submission, include a letter indicating the date your company's equity & diversity plan was submitted to the Genesee County Office of Equity & Diversity for review.)
7. The Certification Form Note attached hereto at the end of this RFP and incorporated herein by reference must be signed by Respondent and attached to the Letter of Interest. Additionally, at least one of the proposals submitted is to include an **original signature** of an official authorized to bind the proposer to the proposal response.

C. Main Proposal

Please provide the following information:

1. Years of experience and detailed qualifications in facilitating housing counseling services for various residential projects in compliance with HUD and MSHDA standards, including team's resumes. Past projects will be reviewed to determine if the respondent has successfully completed projects similar in nature and scope. Respondents should provide narrative examples of three (3) projects that are similar in nature to projects described in the RFP.
2. Capacity to complete housing counseling services to multiple individuals for different projects within a short period of time. (See scoring criteria for capacity evaluation thresholds). From the time an individual contacts you agency, describe the process and timeline for the completion of the housing counseling.
3. Hours of operation, locations of offices, number of full-time and part-time staff persons at each office to provide services.
4. Provide a copy of the program model and curriculum that will be used to conduct the HUD required eight (8) hours of Pre-Purchase Counseling.
5. Example of the Certificate issued for 8-hours of HUD Housing Counseling.
6. Indication of amount of group counseling and individual counseling.
7. Example copies of any forms participants will be required to fill out and lists of any information they are expected to provide.
8. Pricing proposal. GCLBA may choose to retain multiple contractors for housing counseling. The proposed pricing should be based on a fixed fee per person/household basis.
9. Respondents should state whether they are an MBE/WBE, Section 3 business enterprise. If so, please provide a copy of a current certification letter.

SELECTION PROCESS

The Selection Committee comprised of GCLBA staff and potentially NSP 2 partners from the City of Flint or Capital Access staff whom will review qualifications in accordance with the evaluation criteria set forth herein and Michigan NSP2 Consortium objectives and policies. Proposals that are submitted timely and comply with the mandatory requirements of the RFP will be evaluated in accordance with the terms of the RFP. Any contract resulting from this RFP will not necessarily be awarded to the vendor with the lowest price. Instead, contract shall be awarded to vendor whose proposal received the most points in accordance with criteria set forth in RFP.

QUESTIONS

Questions that arise prior to submission of proposals must be submitted in writing to Heidi Phaneuf at the GCLBA via email hphaneuf@thelandbank.org on or before 5:00 pm on Monday, August 15, 2011. Responses to these questions will be posted on the GCLBA website www.thelandbank.org under the tab “Current Bids” attached as an addendum to the RFP on Thursday, August 18, 2011. Verbal or phone call questions may not be responded to all answers will be provided in writing.

SUBMITTAL DUE DATE

Responses to this RFP are due by 3:00 pm on Monday, August 22, 2011. Each Respondent is responsible for labeling the exterior of the sealed envelope containing the proposal response with **the proposal number, proposal name, proposal due date and time, and your firm’s name**. Hard copies must be delivered to:

Heidi Phaneuf
Genesee County Land Bank Authority
452 S. Saginaw St. 2nd Floor
Flint, MI 48502

CERTIFICATION FORM NOTE

THIS PAGE MUST BE COMPLETED AND INCLUDED WITH THE SUBMITTAL CERTIFICATION

The undersigned hereby certifies, on behalf of the Respondent named in this Certification (the “Respondent”), that the information provided in this RFP submittal to GCLBA is accurate and complete, and I am duly authorized to submit same. I hereby certify that the Respondent has reviewed this RFP in its entirety and accepts its terms and conditions.

(Name of Respondent)

(Signature of Authorized Representative)

(Typed Name of Authorized Representative)

(Title)

(Date)

RFP SUBMITTAL REQUIREMENTS CHECKLIST

Please provide Checklist with response to RFP

- Letter of Interest
- Certification Form Note
- Evidence of Insurance
- Certificate to do business with Genesee County
- Evidence of Financial Stability
- References
- Conflict of Interest Statement & Supporting Documentation:
- Main Proposal including Pricing Proposal
- MBE/WBE, Local Hiring, HUD Section 3, if applicable
- RFP Submittal Requirements Checklist

APPENDIX A: MAP AND BOUNDARIES OF NSP2 TARGET AREA

