

City of Rochester
Request for Proposals
City of Rochester Homeownership Program

Proposals to be received by 5:00 PM

September 5, 2023

Submit Proposals to:

Madelaine Britt

Financial Empowerment Initiatives Coordinator

Madelaine.Britt@cityofrochester.gov

REQUEST FOR PROPOSAL

The City of Rochester is seeking proposals from qualified Consultants (“Consultant(s)”) to administer a homeownership education and incentive program, targeted to low income, People of Color in Rochester, NY. The Consultant(s) will conduct homeownership workshops, administer incentives, as well as work closely with City staff to plan and develop community outreach and engagement strategies to ensure high participation levels (the “Project”). The Consultant(s) must be a HUD certified housing counseling agency.

Background

Since 2020, the City of Rochester has been a member of the Living Cities “Closing the Gap” Network which is comprised of 21 cities seeking new ways to address the racial wealth gap by reducing racial disparities in homeownership and entrepreneurship. In addition to programmatic funding, the partnership provides new opportunities for research and technical assistance. The City of Rochester has long been committed to promoting homeownership opportunities for low-income families, particularly families of color, as part of its efforts to close the racial wealth gap. Research conducted in Rochester and across the United States demonstrates that low-income status is a symptom of inequity, rather than the cause. Homeownership rates within the City of Rochester are low at 35.6%, but rates among Black residents are the lowest at 26.2%. In addition, extensive analysis conducted by both the City and Living Cities recommend “decentralizing access” and “improving cultural competence” as measures to increase the effectiveness of City interventions. While there are several well-developed and well-funded programs administered by the City to increase homeownership, they are either not accessible or unattractive to many residents of color in Rochester.

In October 2022, Living Cities awarded the City funding to create a program aimed at making homeownership achievable for all city residents. The program has been developed with a commitment to increasing access and efficacy of homeownership support to residents who are low-income and residents of color. The program targets city residents who may not yet be considering homeownership and/or lack the generational knowledge about how or why they should pursue it. The City has identified families with children enrolled in Head Start as a model for the target demographic. The Consultant will provide targeted homeownership workshops to participating families, administer cash incentives, and offer one-on-one case management and application assistance to help families apply for relevant resources and financing.

Because of the essential nature of the workshops to the success of the program, the Consultant will be responsible for ensuring that the workshops are informative, engaging and accessible to all participants. Workshop topics should include the following:

- The benefits of homeownership
- Homebuyer programs and incentives
- How to navigate the home buying process
- Homebuyer financing

The Consultant will work with designated City staff to ensure that the program is marketed appropriately to reach the targeted demographic.

The program will also incentivize families to attend free one-on-one financial counseling through the Financial Empowerment Center (FEC). The purpose of financial counseling is to provide families with the knowledge and tools necessary to improve their financial stability and move toward mortgage readiness. The FEC is integral to the administration of this program and the Consultant will be required to maintain a data sharing agreement to administer cash incentives to the participants that achieve the identified financial goals through their participation in FEC counseling.

The final component of the program is one-on-one case management and application assistance. The Consultant will work closely with families who participate in the FEC counseling **and** are interested in pursuing homeownership, providing them with personalized support to determine which resources are the best fit for them and assisting them in applying for those opportunities. Once the participants close on the purchase of a home in the city of Rochester, the nonprofit partner will provide an additional cash incentive.

The selected Consultant must be a HUD certified housing counseling agency and have experience working with communities of color, extensive knowledge of homebuyer programs and their requirements, and a record of success in implementing similar programs. The City of Rochester is committed to ensuring that all services administered are done so with cultural competence, with a high level of creativity and thoughtfulness as it relates to community outreach, engagement and relationship building. As such, the selected partner must have experience administering successful outreach programs and events that encourage participation and long-term buy-in into the program.

Timeline

Activity	Time	Date
RFP Release	5:00 pm	August 8, 2023
Pre-Proposal Conference	12:00 pm	August 16, 2023
Deadline for Questions	5:00 pm	August 18, 2023
Response for Questions Submitted	5:00 pm	August 23, 2023
Proposals Due	5:00pm	September 5, 2023
Consultant Selection and Award Notification	5:00 pm	September 20, 2023
City Council Approval of Agreement with Consultant	5:00 pm	November 14, 2023

The dates shown above may be subject to change within the City of Rochester’s sole discretion and upon written notification as set forth herein.

Communications

All communications by parties who have indicated an intent to submit or have submitted qualifications in response to this RFP (“Respondents”), including any questions or requests for clarifications, requests for status updates about the Partner selection process and any other inquiries whatsoever concerning this RFP shall be sent by e-mail only to the following City staff person (“City Contact”):

Madelaine Britt

Madelaine.Britt@cityofrochester.gov

Electronic Mail Only

No contact is permitted with any other City staff member with regard to this RFP during the RFP process unless specifically authorized in writing. Prohibited contact may be grounds for disqualification.

To ensure that all Respondents have a clear understanding of the scope and requirements of this RFP, the City will respond to all timely questions submitted via e-mail to the City Contact by the question deadline on August 18, 2023 at 5 pm. Questions and the responding answers will be sent via e-mail to all respondents who have provided an e-mail address to the City Contact and will be posted on the City’s web page for this RFP. The City’s failure to make a timely response or provide responses to any questions shall not delay or invalidate the City’s right to make a decision pursuant to this RFP.

The City will make every reasonable effort to keep Respondents informed about the RFP process. Notifications about schedule changes, amendments to the RFP and other information about the RFP will be sent by e-mail to Respondents who have provided an e-mail address to the City Contact and will be posted on the City’s website for this RFP. The City’s failure to provide such information shall not delay or invalidate the City’s right to make a decision pursuant to this RFP.

PRE-PROPOSAL CONFERENCE

In order to provide the City with an opportunity to discuss the RFP and Respondents with an opportunity to ask questions and clarify the RFP, a pre-proposal conference will be held virtually on August 16, 2023 at 12 pm. [Click here to register: https://cityofrochester.zoom.us/meeting/register/tZctd--urTsrEty3OahuvlVkhxNZeSTPq-PR](https://cityofrochester.zoom.us/meeting/register/tZctd--urTsrEty3OahuvlVkhxNZeSTPq-PR) There is no requirement to attend the pre-proposal conference and no obligation by the City to provide information from the conference to parties who do not attend.

SCOPE OF SERVICES

The City is seeking the services of a Consultant to perform the following services to implement the Project. Respondent’s proposal shall address each of the following services, with a separate cost and timeline for

each identified task. The proposal shall address each of the requested services, using the same identifying language, including any paragraph or section numbers or letters as used in the RFP.

The Consultant will work collaboratively with the City to identify targeted outreach opportunities to low-income families of color, with the goal of increasing access to homeownership opportunities. The Consultant will be expected to meet regularly with City staff to work collaboratively on plans to engage target populations. This includes marketing, engagement strategies, partnership opportunities, scheduling, etc.

To achieve this goal, the partner will provide the following services:

- Host workshops: The Consultant will host workshops throughout the community to make target populations aware of this program, share the benefits of homeownership, and inform low-income homebuyers about the many resources available to them.
- Conduct outreach: The Consultant will work collaboratively with the City to identify outreach opportunities to low-income families of color. The Consultant will be expected to meet regularly with City staff to develop plans that effectively reach and sustain participation among target populations.
- Case management: The Consultant will provide case management services to approximately 30 recruited participants. This will involve identifying the appropriate homebuyer resources for each participant and assisting them with completing any related applications.
- Financial counseling: The Consultant will verify the participation of program participants in the Financial Empowerment Center financial counseling services.
- Incentives: The Consultant will administer cash incentives to program participants contingent upon meeting financial counseling session requirements. The cash incentives will be provided to the Consultant in advance, so as to not incur costs. Two categories of cash incentives will be available to program participants.
 - Participants may receive a \$1,000 incentive upon achievement of at least one of the following financial outcomes defined by the City's Financial Empowerment Center and after participation of six (6) months of counseling (including no fewer than three (3) counseling sessions) with the City's Financial Empowerment Center:
 - Open a safe and affordable bank account
 - Use banking account actively
 - Establish a credit score
 - Increase credit score by at least 35 points
 - Decrease non-mortgage debt by at least 10%
 - Reduce the number of delinquent accounts
 - Set aside at least one week's worth of income for the future
 - Participants who participate in the FEC counseling and subsequently purchase and occupy a home in the city of Rochester will receive a cash award after closing on the property.

The Consultant will be responsible for ensuring that participants receive the necessary support and guidance to successfully navigate the home buying process. The Consultant will work closely with the City to ensure that outreach efforts are aligned with program goals and will provide regular progress reports to demonstrate the impact of the program.

Budget: The available funding is \$197,000. It is anticipated that up to \$117,000 will be available for direct cash incentives to approximately 30 program participants. A maximum of \$80,000 is available for administrative fees, including but not limited to workshop development and delivery, homeownership “case management”, and monitoring and reporting participant compliance.

Term: It is anticipated that the selected Consultant(s) will begin on December 1st, 2023, with a contract term of 1 year. All services must be completed and invoices submitted prior to December 1st, 2024.

PROPOSAL PREPARATION AND SUBMISSION PROCESS

Proposals must be postmarked or received by the City **no later than 5 pm on September 5, 2023**. Proposals received after this deadline will not be accepted. Proposals must be submitted via email and clearly indicate that they are in response to the Living Cities Homeownership Project Proposals should be submitted to:

Madelaine Britt

Madelaine.Britt@cityofrochester.gov

This RFP is designed to facilitate the evaluation and selection of a Partner or Partners that is/are best able to achieve the City’s objectives. If desired, more than one organization are welcome to submit qualifications as a team and show how that team would provide a unique contribution to this process. This is not a requirement and such pairings/partnerships could also be explored at a later stage among the selected Partners.

The submission shall contain a table of contents. All pages shall be numbered and major sections and all attachments shall be referenced in the table of contents. The response to each section of ‘Submissions,’ below, shall be clearly indicated and addressed.

Each submission shall be signed by an individual authorized to enter into and execute contracts on the Respondent’s behalf, should that be needed at a later date. Respondent represents that it is capable of meeting or exceeding all requirements specified in this RFP.

Submission of a response to this RFP shall be deemed authorization for the City to contact Respondent’s references. Evaluation of submissions will be conducted by the City based on information provided in the Respondent’s submissions and on such other available information that the City determines to be relevant. The evaluation of submissions may include an on-site assessment, meetings with authorized personnel, and may involve the use of a third-party consultant.

The Respondent(s) selected by the City will be required to enter into a professional services agreement (“PSA”) in a form substantially similar to that attached as Exhibit A hereto. The establishment of a PSA is contingent upon approval by City Council for all agreements in excess of \$10,000 or for a period of more

than one year and upon the availability of funds for such an agreement. Note: Attention is directed to the City's Living Wage requirements and MWBE and Workforce Utilization Goals.

Respondents shall provide the required information in their submissions to enable the City review team to make a recommendation to the Mayor. The City reserves the right to invite any or all Respondents to an interview to discuss their proposal. Any expenses resulting from such an interview will be the sole responsibility of the Respondent. The City is under no obligation to select any of the Respondents or to conduct the Project described herein. The City may amend or withdraw the RFP at any time, within its sole discretion. The City shall have no liability for any costs incurred in preparing a proposal or responding to the City's requests with respect to the proposal.

PROPOSAL CONTENT

The proposal should include the following information in the order specified:

SECTION I: Organizational Background and Project Statement

Please provide the following information:

- a. **Project Statement:** A project narrative that describes the respondent's understanding of the current state of homeownership access within Rochester and the value of closing the racial wealth gap through homeownership. The respondent should speak directly to how it will meet the City of Rochester and Living Cities' project goals of administering a program that is **equitable, intentional, systemic and culturally appropriate**.
- b. Briefly describe the mission and history of your organization. Please highlight any relevant past/present work undertaken by your organization or in partnership with other stakeholders. For relevant work examples, please include participation and retention levels, demographics of clients served, and any other supportive data to demonstrate impact.
- c. Identify and provide brief bios for the staff members in your organization that will be tasked with managing this project if selected.

SECTION II: Organizational Qualifications

Please describe your organization's qualifications related to the following:

1. **Service Area and Reach:** Please describe the service area and current programs provided by the organization, including the types of households typically served and the types of services available. Please describe the methods you use to serve eligible households.
2. **Proposed Approach and Qualifications:** Please describe how the organization is best suited to assist these households, the process for administering the program, as well as the activities that the organization can provide alongside or in addition to administering this Project. Please describe prior work that is similar and/or current administrative/financial capacity.
3. **Cultural Competency:** Include a statement about what cultural competency means to you, and how you prioritize and strategize to provide culturally competent programming. Reference your prior work in this statement where appropriate.

4. **Partnerships:** Please describe how the organization works with other community service providers to promote homeownership opportunities for low-income families.
5. **Rochester Presence:** Provide the Respondent's office address, as well as the office addresses of any subcontractors proposed to assist with the Project. Summarize any information about the Respondent's or proposed subcontractors' experience working in the City of Rochester that is relevant to this Project.
6. **References:** Please provide the names and phone numbers of three references that can speak to the Respondent's capacity to do the work outlined in the scope of services.
7. **Project Budget:** An itemized budget including staff hours and billing rates which addresses each of the tasks identified in the Scope of Services.
8. **MWBE:** Statement as to whether the Respondent is a bona fide MWBE firm, will use bona fide MWBE subcontractors and the percentage of the workforce utilized to perform the work of this contract who will be either Minority (M) or Women (W), including both the Consultant's workforce and that of any subcontractors who will be utilized.

Respondents are encouraged to offer other activities, methods, and data sources for how to address the areas above in their proposals. If, based on their experience, Respondents believe there are additional or alternate services, areas of work, or deliverables needed to help the City effectively administer this Project, they are encouraged to describe them in their Proposals.

EVALUATION CRITERIA

The following is a summary of the proposal evaluation criteria. It is within the City's sole discretion to determine the value assigned to each of these criteria.

Proposal: The Respondent's comprehension of the needs of the City, and the quality of the proposed approach to the elements listed in the Scope of Services, as demonstrated in Section B (Description of Services) of the proposal.

Experience: The Respondent's relevant experience in providing the same or similar services

Commitment of key principals to the Project: Demonstration of availability of senior-level staff or associates to be assigned to this Project to ensure depth, accountability, and cultural competency.

MWBE and Workforce Goals: The City of Rochester desires to encourage minority and women owned (MWBE) businesses to participate in opportunities to enter into PSAs with the City and to encourage minorities and women in the workforce. Pursuant to Ordinance No. 2018-54, the City has a goal that 30% of the aggregate annual contract awards for professional service contracts over \$10,000 be awarded to minorities (M) (15%) and women (W) (15%). The City has also established minority workforce goals of 20% M and 6.9% W for professional services consulting contracts. For more information please see <http://www.cityofrochester.gov/mwbe>.

Respondents shall be awarded MWBE bonus weighting as follows:

1. The City will give preference to Consultants who are New York State certified MWBEs. Consultants who meet this requirement shall receive **an additional weighting of 10%**.
2. The City will give preference to Consultants who utilize state certified MWBE subcontractors with bona fide offices and operations in the Empire State Development Finger Lakes Region, which includes the following counties: Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates. State-certified MWBEs from outside the Region may be counted if there are insufficient businesses in the Region to perform the specialized work or consulting services required. If one or more MWBE subcontractors will perform 10% to 20% of the work of the contract – measured as either a percent of the total contract amount or as a percent of the total full-time-equivalent labor hours budgeted for this project, the consultant shall receive **an additional weighting of 5%**. If MWBE subcontractors will perform more than 20% of the work of the contract, the Consultant shall receive an **additional weighting of 10%**.
3. Respondents shall provide sufficient documentation with their proposal to support the additional preference weighting as an MWBE Consultant or for use of MWBE subcontractors. If one or more MWBE subcontractors are proposed, they must be named and the size of the subcontract identified. If selected, the Respondent shall submit an MWBE Utilization Plan on the City’s form for approval by the MWBE Officer. Once approved, the Utilization Plan shall be incorporated into the PSA.
 - a. If the total amount of a PSA is increased by 5% or more at any time during the term of the PSA, the Consultant shall submit a revised MWBE Utilization Plan for approval by the MWBE Officer. The MWBE Officer may also issue a revised MWBE Utilization Plan for unforeseen changes in the availability of MWBE subcontractors during the term of the PSA.
4. The City will give preference to Consultants who meet or exceed the City’s workforce goals, which are: 20% M and 6.9% W. Consultants who demonstrate that their and/or their subcontractors’ workforce on this Project meets or exceeds these goals shall receive an **additional weighting of 10%**. If selected, the Respondent shall submit a Workforce Staffing Plan on the City’s Form for review by the MWBE Officer.

Once reviewed, the Workforce Staffing Plan shall be incorporated into the PSA. The calculated percentages of workforce utilization shall be based on actual hours worked and billed over the term of the project. The final determination of a workforce goals accomplished during the contract shall be based on hours reported in the workforce utilization reports.
5. If selected, the Respondent shall provide MWBE utilization and subcontractor/supplier payment certification and/or workforce utilization reports on the City’s forms. These reports shall be submitted with each invoice or as otherwise requested by the MWBE Officer.

6. A failure to submit the required subcontractor/supplier payment certification and/or workforce utilization reports shall constitute a default in the performance of the Agreement subject to potential termination for default by the City. In addition, if the selected Respondent fails to meet the most recent MWBE Utilization Plan and/or Workforce Staffing Plan, for which additional weight was awarded by the end of the PSA, such failure may result in disqualification from award of future contracts with the City.
7. Summary of additional evaluation weighting points for MWBE and Workforce Goals:

Category of Additional Evaluation Points	Additional Weight Awarded
Respondent is New York State Certified MWBE	10%
Utilize MWBE Subcontractors for 10-20% of work	5%
Utilize MWBE Subcontractors for more than 20% of work	10%
Meet or exceed workforce goals of 20% M and 6.9% W	10%

City of Rochester location preference: The City favors contracting with firms located in the City of Rochester and a preference will be given to Consultants located in the City, through an additional weighting of 10%. Non-local firms may wish to consider partnerships or other collaborative arrangements with local firms as a strategy to address this criterion.

Other Criteria: Other criteria may be considered and evaluated by the City if it is determined to be in the best interest of the City and the success of the Project to do so.

The selection of a Consultant is within the City’s sole discretion and no reasons for rejection or acceptance of a proposal are required to be given. Although costs are an important consideration, the decision will be based on qualifications and compliance with the requirements of this RFP and not solely on cost. The City reserves the right to reject any or all proposals or to accept a proposal that does not conform to the terms set forth herein. The City further reserves the right to waive or modify minor irregularities in the proposals and negotiate with Consultants to serve the City’s best interest.

MISCELLANEOUS

The City reserves the right to amend or withdraw this RFP in the City’s sole discretion, including any timeframes herein, upon notification of all Respondents as set forth above, and in such case, the City shall have no liability for any costs incurred by any Respondent.

The City may request additional information from any Respondent to assist the City in making its evaluation.

The materials submitted shall become property of the City and will be subject to NYS Freedom of Information Law. If any proprietary information is submitted with the qualifications, it must be clearly identified and a request to keep such information confidential must be submitted.

Submission of a proposal shall constitute a binding offer by Respondent to provide the services at the prices described therein until such time as the parties enter into a PSA.