

**Georgia Housing and Finance Authority
GHFA Affordable Housing Inc.,
Georgia Department of Community Affairs
HomeSafe Georgia
Request for Qualifications**

I. Statement of Purpose

The programs of the Georgia Housing and Finance Authority (the "Authority"), the state's housing finance agency and an instrumentality of the State of Georgia and a public corporation, are administered by the Georgia Department of Community Affairs ("DCA"), a legislatively created executive branch of State government. The same persons who comprise the State's Board of Community Affairs also constitute the Authority's Board of Directors. The Commissioner of DCA is, by law, also the Executive Director of the Authority and appoints such directors, deputies, and assistants as may be necessary to manage the operations of the Authority. The United States Department of Treasury established the Hardest Hit Fund® ("HHF") program in February 2010 and approved the HHF plans for the State of Georgia on September 23, 2010, and subsequently amended and approved the plan on September 29, 2010, December 16, 2010, June 28, 2011 and May 3, 2012. The State of Georgia's HHF plan is known as HomeSafe Georgia (the "Program"). The purpose of the Program is to deliver a statewide unemployment mortgage payment assistance program to help Georgia homeowners who have experienced a substantial decrease in income due to national economic conditions resulting in job loss or underemployment by providing a mortgage payment "bridge" while they seek new or better employment. DCA, under contract with the Authority's nonprofit GHFA Affordable Housing Inc., administers the Program.

Therefore, as a part of this initiative and as further outlined below, the Authority is soliciting Request for Qualifications (hereinafter "RFQ" or "Qualifications") from entities/firms interested in assisting the Program if they meet certain qualifications. More specifically, the Authority is seeking: 1) a Statewide Partner; and 2) Regional Partners to assist DCA in the administration of the Program. Each of the Partners must have: (1) a proven history of offering foreclosure prevention counseling; (2) the ability and commitment to submitting complete workout packages to servicers; (3) demonstrated outcome results; and (4) a willingness to effectively work in collaborative relationships.

II. General Information

It is intended that one Statewide Partner will be selected to assist DCA with processing applications, reviewing dormant and/or incomplete applications and for other purposes as needed by DCA. In addition, the Statewide Partner will use its existing delivery mechanisms and funding sources to provide foreclosure counseling in specific areas designated by DCA. The Statewide Partner must also be a HUD approved agency and follow the guidelines of the National Industry Standard established by NeighborWorks.

In addition to the Statewide Partner, the Authority seeks to select a group of Regional Partners to assist DCA in various delivery areas across the state. More specifically, the Authority seeks one Regional Partner in each of the following areas as identified in *Exhibit A* to assist DCA with processing applications generated from DCA approved locally or regionally sponsored or hosted events and for other purposes as needed by DCA:

- Area I: Regions 1, 2, 3 and 5;
- Area II: Regions 9 and 12;
- Area III: Regions 8, 10 and 11; and
- Area IV: Regions 4, 6 and 7.

The Regional Partners will use its existing delivery mechanisms and funding sources to provide foreclosure counseling services. Regional Partners must have participated with the Authority's foreclosure counseling programs. Regional Partners must also be a HUD approved agency and follow the guidelines of the National Industry Standard established by NeighborWorks. The Authority reserves the right to select Regional Partners on an as needed basis. In addition, the Authority also reserves the right to work with housing counseling firms that are not selected as a Regional Partner on outreach, outreach events, counseling and other matters if a Congressional Office within the State desires to work with a firm not selected by the Authority.

III. Schedule of Events

The schedule of events for this RFQ is as follows:

Advertise Request for Qualifications	Week of 6/25/12
Qualifications Packages Due for Statewide Partner	7/10/12 (See Section VIII)
Qualifications Packages Due for Regional Partners	7/17/12 (See Section VIII)
Selection and Announcement of Statewide Partner	Week of 7/23/12
Selection and Announcement of Regional Partners	Week of 7/30/12

IV. Reservation of Rights

In connection with this RFQ, the Authority reserves the right to:

- A. Cancel this solicitation at any time;
- B. Reject any or all Qualifications responses;
- C. Request additional information from entities or firms prior to final selection;
- D. Change the schedule of events or cancel any funding program without any obligation; and

- E. Review any change in significant staff members of the entities or firms selected, as well as the right to discharge the firm or entity promptly due to such personnel changes.

V. Qualifications Type

Respondents may submit qualifications to serve as the Statewide Partner or to serve only as a Regional Partner. The respective information requirements for these two levels of Qualifications are outlined in the following sections. All Qualifications packages must contain sufficient information, and supporting documentation to support the Authority's decision to retain the services of the respondent(s).

VI. Statewide Partner Qualifications Content

The information in this section must be provided in the order listed for those candidates seeking to serve as the Statewide Partner.

Overview of the Firm

- A. A transmittal letter, which provides the name, mailing address, telephone number, email address, and fax number of the contact person at the entity/firm respondent to whom we may communicate regarding this Request for Qualifications. The cover letter should clearly state that the Qualifications Package is in response to the Request for Qualifications. On the transmittal letter, please indicate who will be the contact person at the firm with whom the Authority will communicate all information regarding this Request for Qualifications.
- B. List the address of the entity/firm respondent's corporate headquarters; and, if different, list the address of the primary office.
- C. List the principals of the entity/firm respondent and provide resumes of the individuals who would be working directly with the Program.

Capacity (Foreclosure Counseling/HHF/HomeSafe Georgia Experience)

- D. Complete *Worksheet A*.
- E. Describe innovative strategies that the firm/entity has recently used statewide and in other states in order to provide assistance to homebuyers experiencing foreclosure issues.
- F. Provide documentation that evidences the ability to deliver the Program on a statewide basis, including the ability to contact applicants, work with applicants to

determine if types of assistance are options for the applicant, review files and submit a complete workout package to servicers.

- G. Describe experiences in processing and packaging documents for mortgage assistance options through programs such as *Making Home Affordable*, FHA/ HUD Loss Mitigation, and other foreclosure prevention programs including the HHF.
- H. Provide documentation that evidences the ability to effectively work in collaborative relationships.

Other

- I. Provide a copy of any applicable license(s) and certification(s), including evidence that the entity/firm is a HUD approved agency and follows the guidelines of the National Industry Standard established by NeighborWorks.
- J. Explain if a consultant or any other party will benefit from the entity/firm respondent obtaining the Authority's business? If so, whom and how?
- K. Provide a certification signed by an entity/firm principal that the entity/firm respondent will comply with all provisions listed in Section XI, Subsection B if selected as a Statewide Partner.
- L. Provide a copy of the entity/firm respondent's conflict of interest policy and/or with its policies and procedures concerning conflicts of interest.

VII. Regional Partners Qualifications Content

The information in this section must be provided in the order listed for those candidates seeking to serve as a Regional Partner.

Overview of the Entity/Firm

- A. A transmittal letter, which provides the name, mailing address, telephone number, email address, and fax number of the contact person at the entity/firm respondent to whom we may communicate regarding this Request for Qualifications. The cover letter should clearly state that the Qualifications Package is in response to the Request for Qualifications. On the transmittal letter, please indicate the Region that the entity is applying for and who will be the contact person at the firm with whom the Authority will communicate all information regarding this Request for Qualifications.
- B. List the principals of the entity/firm respondent and the address of the entity's/firm's corporate headquarters.

- C. List the location/address of the entity/firm respondent's primary offices in the Selected Region.

Capacity (Counseling Experience)

- D. Complete *Worksheet A*.
- E. Provide documentation that evidences the ability to deliver foreclosure counseling on a regional basis.
- F. Describe experiences in processing and packaging documents for mortgage assistance options through programs such as *Making Home Affordable*, FHA/ HUD Loss Mitigation, and other foreclosure prevention programs including the HHF.
- G. Provide documentation that evidences the ability to effectively work in collaborative relationships.

Other

- H. Provide a copy of any applicable license(s) and certification(s), including evidence that the entity/firm is a HUD approved agency and follows the guidelines of the National Industry Standard established by NeighborWorks.
- I. Explain if a consultant or any other party will benefit from the entity/firm respondent obtaining the Authority's business? If so, whom and how?
- J. Provide a certification signed by an entity/firm principal that the entity/firm respondent will comply with all provisions listed in Section XI, Subsection B if selected as a Regional Partner.
- K. Provide a copy of the entity/firm respondent's conflict of interest policy and/or with its policies and procedures concerning conflicts of interest.

VIII. Specifications and Deadlines

- A. **All responses must be received by the Authority (via mail or hand delivery) no later than 4:00pm by the dates specified in Section III. Responses received after 4:00pm will not be accepted.** Responses will not be accepted via facsimile or e-mail. Responses must be organized so that responses are in the same order as, and are cross-referenced to, the applicable section of the requested information.

Responses should be addressed to:

RFQ: HomeSafe Georgia
Georgia Housing and Finance Authority c/o
Georgia Department of Community Affairs
60 Executive Park South, N.E.
Atlanta, GA 30329-2231

- B. Seven (7) printed copies of the response must be submitted, along with a pdf of the entire Qualification package on flash drive or CD.
- C. Responses must be stapled or clipped in the top left corner and must not be bound.
- D. Responses may not exceed ten (10) pages, excluding the transmittal letter, worksheet and attachments.
- E. On the transmittal letter, please indicate who will be the contact person for the entity/firm respondent with whom the Authority will communicate all information regarding this Request for Qualifications. Please include the phone and facsimile numbers and e-mail addresses for this individual. The transmittal letter should clearly state that the package is in response to the Request for Qualifications.

IX. Non-Contact Notice

With regards to this Request for Qualifications, responding entities/firms are prohibited from contacting any DCA staff, Authority Board member, DCA Board Member, or any State official associated with the Authority or DCA or any member of the Georgia General Assembly. This prohibition begins at the time notice of this Request for Qualifications is posted and continues until selected firms are announced. Prohibited contact may disqualify the contacting firm from consideration. Please note that contact with any of the persons listed above on existing business and previously established contractual matters not related to this Request for Qualifications is not prohibited.

X. Non-Binding Request and Qualifications

The expectations, plans, and requests expressed in this Request for Qualifications are not to be considered a commitment or contract in any way.

XI. Contract Terms & Requirements

- A. If selected, a contract for services will be executed for a specified term. The compensation for such services will be negotiated after selection and included as a part of the contract for services. The Authority will consider compensating the

Statewide Partner on a flat fee or performance per file basis. The Authority will consider compensating the Regional Partners based on their performance per file.

- B. If selected, the firm/entity must contractually agree to the following:
1. Selected entities/firms must agree to provide a certification to a Drug Free Workplace:
 - a. If contractor is an individual, he or she hereby certifies that he or she will not engage in the unlawful manufacture, sale distribution, dispensation, possession or use of controlled substance or marijuana during the performance of any contract resulting from this Request for Qualifications.
 - b. If a contractor is an entity other than an individual, certifies that a drug-free workplace will be provided for the contractor's employees during the performance of any contract resulting from this Request for Qualifications; and
 2. Selected entities/firms must agree to comply with the Immigration Reform and Control Act of 1986 (IRCA), D.L. 99-603, the Georgia Security and Immigration Compliance Act (O.C.G.A. §13-10-90 et. seq.), the Illegal Immigration Reform and Enforcement Act of 2011 (HB 87) and any other applicable state or federal immigration law. Persons/firms must complete the Immigration and Security Form and return it with their Qualifications package. If selected, persons/firms must include a similar provision in all written agreements with any contractors or subcontractors, as approved by DCA, who are engaged to perform services under the written agreement with the Agency.
 3. Selected entities/firms must agree to comply with all applicable laws, including, but not, limited to federal, state and local laws, codes, regulations, ordinances, rules and orders, including all laws concerning fair housing and equal opportunity that protect individuals and groups against discrimination on the basis of race, color, national origin, religion, disability, familial status or sex.
 4. Selected entities/firms must agree to immediately notify DCA if it receives any notice of a threatened or pending action, lawsuit, restraining order, injunction, investigation by or before any judicial, legislative or administrative court, agency or authority that is in any way related to the performance of any contract resulting from this Request for Qualifications or that adversely affects the ability of the entity/firm to perform its obligations under any contract resulting from this Request for Qualifications.

5. Selected entities/firms must agree to immediately report any grossly negligent or reckless acts or any willful or intentional misconduct while performing its obligations under any contract resulting from this Request for Qualifications.
6. Selected entities/firms must agree to comply with all applicable regulations on conflict of interest under federal or state law. Selected entities/firms must specifically agree that its performance of services under any contract resulting from this Request for Qualifications will not conflict with or be prohibited in any way by any legal, financial or other obligation other than the contractual obligations resulting from this Request for Qualifications.
7. Selected entities/firms must agree to comply with all privacy laws and regulations and to protect the confidentiality of each applicant's personally identifiable information and will not share such information with third parties unless approved by DCA or required by law.
8. Selected entities/firms must agree to maintain complete and accurate records for all services performed under any contract resulting from this Request for Qualifications. These records include, but are not limited to, all data, books, reports, documents and audit logs. Unless a waiver is obtained, selected entities/firms must submit audited financial statements annually and/or as requested by the Authority.
9. Selected entities/firms must agree to participate in any performance reviews, which shall include but are not limited to the following actions:
 - a. The examination of all books, records and data related to services provided under this Agreement
 - b. Unannounced, informal onsite visits
 - c. Formal onsite and offsite testing, security reviews and audits
10. Selected entities/firms must agree not to disseminate any press releases or public statements relating to HomeSafe Georgia without the express written consent of DCA. If contacted by a member of the media concerning HomeSafe Georgia or any matters arising under this RFQ or contractual agreement, the selected entity/firm must direct the inquiry to DCA.
11. The hiring of subcontractors is prohibited unless approved by DCA prior to providing services.

XII. Post Selection Policies and Additional Information

- A. The Authority reserves the right to contact respondents and ask them for required information omitted from the Qualifications response in order to clarify information provided. The Authority also reserves the right to reject responses that omit requested information or exceed requested information parameters. The Authority also reserves the right to reject any and/or all packages or any part thereof; and waive any minor irregularity in the packages; and accept the Qualifications that are in the best interest of the State of Georgia. In addition, the Authority may require an in-person presentation of all or part of the information contained in the Qualifications response and/or to meet in person with the Authority for the purpose of answering questions.

- B. If there are any questions related to this Request for Qualifications, please send them via e-mail to Mary Ann Knox at maryann.knox@dca.ga.gov. All questions and answers will be posted at the following web address: <http://www.dca.ga.gov/housing/homeownership/programs/hardesthitfund.asp>. No questions other than written will be accepted and no response other than written will be binding.