



**REQUEST FOR PROPOSAL  
TO PROVIDE**

**SERVICES FOR**

**THE TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM**

**Deadline:**

**5pm on Friday, October 12, 2012**

## REQUEST FOR PROPOSAL

### TEXAS STATEWIDE HOMEBUYER EDUCATION PROGRAM

The Texas State Affordable Housing Corporation (the Corporation) is requesting proposals for a qualified education provider (Provider) to conduct training to nonprofits, units of local government and other community-based organizations to fulfill the purposes of the Texas Statewide Homebuyer Education Program (TSHEP).

#### I. Background of the Corporation

The Texas State Affordable Housing Corporation is a 501(c)(3) nonprofit incorporated in 1994. Although created by the Texas Legislature, the Corporation does not receive State appropriated funding.

The Corporation's primary purpose is to facilitate the provision of affordable housing for low-income Texans who do not have comparable housing options through conventional financial channels. A five-member board of directors, appointed by the Governor, with the consent of the Senate, oversees the business of the Corporation. All operations are conducted within the State of Texas and corporate offices are located in Austin, Texas. Enabling legislation, as amended, may be found in the Texas Government Code, Chapter 2306, Subchapter Y, Sections 2306.551 et seq.

The Corporation is organized, operated and administered as a non-profit organization in accordance with Section 501(c)(3) of the Internal Revenue Code.

The Corporation engages in the following primary types of business:

- Administration of home buyer assistance programs
- Financing of affordable multifamily housing development
- Financing of affordable single family housing development
- Administration of land banking and land trust programs
- Capacity building for nonprofit housing organizations
- Loan servicing
- Asset oversight and compliance monitoring of financed multifamily properties
- Fundraising

To learn more, please visit our website at [www.tsahc.org](http://www.tsahc.org).

#### II. Background on TSHEP

In 1997, the 75th Texas Legislature passed HB 2577, which in part charged the Texas Department of Housing and Community Affairs (TDHCA) with the development and implementation of a statewide homebuyer education program to provide information and counseling to prospective homebuyers. In 1999, TDHCA created the Texas Statewide Homebuyer Education Program (TSHEP) to fulfill this mandate. The program aims to bring comprehensive homebuyer education to all 254 Texas counties and promote the uniform quality of homebuyer education provided throughout the state. On September 1,

2012 the Texas State Affordable Housing Corporation became the agency responsible for administering TSHEP on behalf of the state.

To ensure uniform quality of the homebuyer education provided throughout the state, the Corporation will contract with a Provider to teach nonprofits, units of local government and other community-based organizations the principles and applications of comprehensive pre- and post-purchase homebuyer education, and to certify participants as TSHEP Homebuyer Education Providers through trainings held throughout the year.

Since its creation, over 600 individuals have been certified as TSHEP Homebuyer Education Providers.

### **III. Scope of Services**

A. The Corporation will contract with the Provider for two week-long training sessions for at least 8 days of training (for example, a 5-day course and at least a 3-day course running concurrently) for approximately 40 participants per session, on an annual basis, with an option to renew. Each training session will offer at least two different training opportunities. The Corporation will select the trainings to be offered and determine the location for each session.

Training topics must include, but are not limited to, the following:

- Pre- and post-purchase counseling (including information related to home equity loans and reverse mortgages)
  - Delinquency and default counseling
  - Delinquency intervention
  - Loss Mitigation
  - How to access affordable single family mortgage products
  - How to reach traditionally underserved populations (including lower income persons/households, persons with disabilities, and persons living in colonias)
  - Ethics issues for counselors
  - Predatory and subprime lending
  - Fair housing and lending laws
  - Effective training methods
  - Basic financial literacy
  - Building an organization's capacity
  - Organizational management, accounting and leadership
- B. The Provider will be responsible for coordinating its training personnel's hotel and travel arrangements, providing course materials, and providing for any audio/visual needs. These items should be considered when preparing a bid quote.
- C. The Provider will provide the Corporation with a list of the certified individuals upon completion of each training session.
- D. The Provider will be paid on a reimbursement basis per training session. The payment will be made upon the completion of each training session performed in accordance with the contract.

#### **IV. Proposal Format and Content**

- A. Proposal information should be numbered and sequentially ordered so that it corresponds to the numbering and order of this RFP.
- B. Each page must be numbered consecutively and identify the firm's name.
- C. All proposals must contain the following information and/or address the following issues:
  - 1. A cover letter stating the name of the firm, address, telephone number and contact person with a description of the firm's understanding of the work to be done.
  - 2. If the firm does not desire proprietary information in its proposal to be disclosed, the firm must identify all proprietary information in the proposal, at the time the proposal is submitted. If a firm fails to identify information as proprietary, the firm agrees by submission of its proposal that information contained therein is nonproprietary and may be made available upon public request.
  - 3. Respond to the criteria outlined on Exhibit A (attached).
  - 4. Please deliver two (2) copies of this RFP by 5:00pm on October 12, 2012 to:

Texas State Affordable Housing Corporation  
2200 East Martin Luther King Jr. Blvd.  
Austin, Texas 78702  
ATTN: Paige Omohundro, Homeownership Finance Manager  
(512) 477-3561

This RFP does not commit the Corporation to award a contract to a Provider or to pay any costs incurred in the preparation or mailing of a Provider's response or in participating in this RFP process. In addition, the Corporation reserves the right to accept or reject any or all responses received as a result of this RFP, to obtain information concerning any or all Providers from all sources, and to request an oral presentation or product demonstration from any or all Providers. In addition, the Corporation expressly reserves the right to negotiate with some, all, or none of the Providers with respect to any term or terms of the responses or contracts.

Responses that do not comply with the conditions specified in this RFP may be rejected. The Corporation also may reject a response that does not include all requested information.

## Exhibit A

### 1. Description of Services to be Rendered

Please provide a narrative description of services the Provider will provide to training session participants. The narrative should include information on the following aspects of the Provider's housing education training:

- a. Content
- b. Delivery (including administrative and planning services available to the Corporation)
- c. Format
- d. Certification process
- e. Provide a sample of the materials or a link to where the information is located.
- f. Specify what materials may be provided in other languages, and the languages available.

### 2. Experience

Please provide a description of the organization's history and mission of providing training to housing counselors. This narrative should include the following:

- a. The number of classes currently being offered
- b. The number of years of offering training to housing counselors
- c. The number of persons certified through the organizations trainings
- d. Three client references, preferably state housing finance agencies.

### 3. Personnel Qualifications

Please provide a summary of the names, titles, office locations, and years of experience in training housing counselors for all persons to be assigned any of the responsibilities concerning this proposal. Brief resumes should also be provided for each of those persons.

### 4. Fee/Cost

Based on the firm's understanding of the Scope of Services in Section II, please provide an itemized list, by individual training session, that outlines all costs to be covered by the Corporation (e.g., travel, course materials, salaries, etc.). The method of calculation for each cost estimate should be described.