

Request for Proposals Homebuyer Counseling Services

The Mobile County Commission is soliciting the professional services of a qualified homebuyer counselors (individual or firms) to perform homebuyer education services. This service will be paid using funds provided by the Alabama Department of Economic and Community Affairs (ADECA).

Background:

The Homeownership Downpayment Assistance (HDP) program provides assistance to families to purchase existing homes. HDP will be administered by the County with the primary objective of providing non-construction forms of affordable housing assistance to support eligible households in achieving homeownership in hurricane impacted areas. The County is seeking qualified HUD-approved housing counseling agencies to provide Pre-Purchase Homebuyer Education Classes.

Mobile County Commission's ADECA funded Community Development Block Grant Disaster Recovery program has set aside funding for the purpose of educating and counseling residents on homeownership.

The following is an estimate and is subject to change. Homeownership Down Payment Assistance will include 60 or more individuals.

Scope of Service:

The Responsibilities include, but are not limited to:

1. The individual or firms selected will perform any and all tasks relevant to conducting Pre-purchase homebuyer counseling services include providing information, and access to clients on affordable housing opportunities, mortgage loans, mortgage qualification process, budgeting strategies, shopping for a home, good neighborhood principles, and the responsibilities and advantages of homeownership. Per HUD, this must include a combination of one-on-one counseling and homebuyer classes totaling a minimum of 8 hours of education using the curriculum in accordance with HUD standards.
2. Agency and counselors must be accredited through HUD's required certification program.
3. Classes must prepare and qualify clients for the Homeownership Down Payment Assistance (HDP) program, which proposers will be solely responsible for coordinating. Experience in delivering mortgage and down payment/closing cost assistance qualifying programs is an important aspect of the proposal. Details of any HUD-funded programs and similar down payment assistance programs the organization offers clients, either directly or through referral, program materials, and the role played by organization staff in down payment assistance, will be reviewed

and compared. Selection criteria also include the organization's experience calculating HUD income eligibility, including methods such as Section 8 as per 24 CFR Part 5 or adjusted gross income as defined by the International Revenue Service (IRS) Form 1040 series for individual federal annual income tax reporting purposes.

4. Each participant who completes the HUD required Pre-Purchase Counseling and/or homebuyer education must be provided a "Certificate".
5. Describe how and what data will be collected and when it will be provided, including:
 - a. Post-class activity and progress reports to designated City staff including but not limited to the number, size, income level, race, ethnicity, female head of household, and/or veteran status of households who attended training and requested or received counseling.
 - b. Invoices and backup materials.
 - c. Maintain all records and files in accordance with HUD regulations and Mobile County Commission guidelines.
6. As a separate but not required option, the ability to access the training in an online format in English, Spanish, or other language.

Proposal and Submission Requirements:

Responses to this Request for Proposals (RFP) shall be submitted in PDF format to jessica.johnson@mobilecountyal.gov no later than 12:00 noon Central Standard Time on Tuesday, September, 2, 2025.

Each proposal shall be prepared simply and economically, providing a straightforward, concise description of the responder's capabilities to satisfy the requirements of this RFP. Emphasis should be on completeness and clarity of content. If a responder so wishes, the proposal may be accompanied with brochures, promotional materials, or displays properly identified.

All requests for further information must be in writing and emailed to Jessica Johnson at jessica.johnson@mobilecountyal.gov.

Proposal Format:

All interested parties must include in their proposals proof of enrollment in SAM.gov and participation in E-Verify in addition to the following:

1. Title Page - Show the RFP subject, the name of your firm, address, telephone number, name of contact person, email address, and date.
2. The proposal shall include a proposal transmittal letter signed by a representative authorized to contractually bind their firm to the proposal.
3. Describe the responder's experience in the provision of services described herein and the number of years engaged in this type of work. Provide a representative list of current and prior clients, including a contact person's name and telephone number, for whom such services have been provided.
4. Litigation - State whether the responder has been involved in litigation within the last five years or if there is any pending litigation in any way arising out of the performance or delivery of services similar to those described herein. If so, provide a brief explanation of the issues involved and the outcome, if resolved.
5. Scope of Service - Please restate each requirement and discuss whether or not the responder can provide the described services, how the requirement will be met or the extent to which responder can meet the requirement.
6. Availability - Provide a statement that responder is ready, willing and able to provide the services in accordance with this RFP and in accordance with respondent's proposal if selected beginning September 9, 2025.
7. Fees - Provide detailed proposed fee structure in accordance to the RFP.

Evaluation Criteria:

All proposals will be evaluated in accordance with the evaluation criteria shown below.

The County reserves the right to reject any and all proposals and to waive any irregularities or informalities in the proposal process. Mobile County Commission is an equal opportunity employer.

- a. A brief resume of their qualifications and proof that the organization is currently a HUD-certified counseling agency. Provide a brief summary of the professional background of any individuals who would be assigned to work with Mobile County Commission. **25 points**
- b. Detailed information on what and how the organization intends to provide services to the community including frequency/availability of classes, how referrals would be received and tracked; and, how both short and long-term outcomes would be recorded and reported. **50 points**

- c. Proposed fees for services, a description of the services to be delivered for that fee and a schedule of other related charges as described in the RFP. **15 points**
- d. Resources available for performing the counseling services. Ability to begin work on September 9, 2025. **10 points**

Other Considerations:

- 1. Proposals submitted after the time and date specified in this RFP will not be considered.
- 2. The County reserves the right to select the proposal most responsive to the County's needs. Price will be considered but will not be the sole determining factor. The County further reserves the right to award a contract from any of the proposals submitted, to reject any and all proposals, and to waive any informalities in the proposals received.
- 3. All materials submitted in response to this RFP become the property of the County and will be returned only at the option of the County. The County reserves the right to use any or all ideas presented in any response to the RFP, and selection or rejection of the proposal does not affect this right.
- 4. After the initial review of proposals, the County may invite representatives of firms responding to this RFP to discuss the proposal with key personnel who would be engaged in the provision of services. Such interviews will be conducted for fact finding and explanation purposes and will not include negotiation. The County will not be liable for expenses incurred in attending any such interview.
- 5. The County will conduct contract negotiations with the firm whose proposal is deemed most responsive to the County's needs. Until the County acts formally to approve a contract, and until such contract is signed by both parties, the County is legally obligated in no respect.
- 6. In the event the County does not find any proposals submitted in response to this RFP acceptable, it may reject all proposals and at its discretion re-open the proposal process and invite additional entities to submit proposals.
- 7. The successful responder must maintain all licenses, permits, and other authorizations necessary to provide the needed services as required by federal, state, or local laws.
- 8. A Certificate of Insurance evidencing the minimum requirements set out in Exhibit A must be provided to and accepted by the County prior to commencement of any work.
- 9. The successful responder will be required to indemnify, defend and hold the County, its officers and employees harmless from and against all losses, claims, suits or judgments, including payment of attorneys' fees and costs, incurred or asserted

against the County as a result of or arising from the firm's negligent acts or omissions. This provision of a contract resulting from this RFP will survive the expiration or termination of the contract.

Term:

Any contract resulting from this RFP will be for a one (1) year term, renewable annually for a total of up to three (3) years, at the option of the County.

Spanish translation and/or clarification will be provided upon request. Please email jessica.johnson@mobilecountyal.gov. La traducción y/o la clarificación Española serán dados si hay solicitud. Llame por favor (251) 574-5058.

THE MOBILE COUNTY COMMISSION DOES NOT DISCRIMINATE ON THE BASIS OF RACE, COLOR, NATIONAL OR ETHNIC ORIGIN, AGE, RELIGION, DISABILITY, SEX, SEXUAL ORIENTATION, GENDER IDENTITY AND EXPRESSION, VETERAN STATUS, CHARACTERISTICS OF PERSONAL IDENTITY, OR ANY OTHER CHARACTERISTIC PROTECTED UNDER APPLICABLE FEDERAL OR STATE LAW AND IS AN EQUAL OPPORTUNITY EMPLOYER.

Exhibit A

The individual or firm selected shall obtain at its own expense, and maintain in full force and effect during the term of any contract resulting from this RFP, a policy or policies of insurance, issued by an insurance company or companies licensed to conduct business in the State of Alabama and having a minimum A.M. Best rating of "A-VII", providing the following coverages and containing coverage limits not less than the following:

- a. Commercial General Liability (public liability including premises, products and completed operations)

Bodily injury and property damage combined:

\$1,000,000 per occurrence
\$1,000,000 aggregate

Such policy shall name the Mobile County Commission, its officers and employees, as additional insured.

- b. Automobile Liability (including owned, non-owned and hired vehicles)

Bodily injury and property damage combined:

\$1,000,000 per accident

- c. Workers' Compensation and Employers Liability

Part One: Benefits as required by Alabama law

Part Two: \$1,000,000 per accident
\$1,000,000 each employee
\$1,000,000 policy limit

All such policies shall contain an endorsement requiring the insurer to provide thirty (30) days' notice to the County prior to the cancellation thereof.

The individual or firm selected shall provide the County a certificate of insurance prior to commencement of the work.